



Buyers *guide*



HEART & HOME REALTY TEAM
LOVE WHERE YOU LIVE

02

About Me + Team

05

Find your agent

07

Before you buy

09

Check Your Finances

11

Finding Your Dream Home

15

Schedule Your Move

16

Closing Costs

17

Testimonials

18

Notes

H&H

HEART & HOME REALTY TEAM
LOVE WHERE YOU LIVE



CONTRACTS

JESSIE MARKU

REAL ESTATE AGENT

Growing up in Medicine Hat has allowed me to blend my love for real estate with a strong sense of design, ensuring that every home transaction I handle is both personalized and stylish. As a mom of two girls and happily married since 2014, I've found my niche in real estate, backed by a robust background in sales and a genuine love for homes. Together with my husband, we run a renovation company, providing us with unique insights for making effective and appealing updates to homes.



RICHELLE WICK

REAL ESTATE AGENT

I am a mom of 2 boys and married in 2016. I bring over a decade of real estate experience working many different positions before coming a real estate agent in 2016. My love for Medicine Hat & passion for people makes this a perfect career choice. I have become a trusted name in the real estate scene with a great deal of business stemming from referrals. When I am not working I enjoy getting together with family & friends, golfing, watching sports and hanging out on our acreage with my husband & kids.



CINDY SCHLOSSER

UNLICENSED ASSISTANT

I am a mom of 2 sons & 2 step sons. I married my husband in Mexico in 2019. I actually had my real estate license years ago. I've been an unlicensed assistant since 2021 and love the homes I get to encounter on a regular basis. When I am not working I enjoy camping, spending time with friends & family and watching my grandchildren's sporting events.



WHY HIRE A TEAM?

When it comes to buying or selling a property, having a real estate team on your side is a game-changer. Not only will they always be available to take calls and show properties, but they'll also bring a wealth of experience and expertise to the table.

When it's time to make the big move and invest in your largest asset, having a range of perspectives is key to shaping your unique buying strategy. Our team collaborates closely, crafting a plan tailored just for you. Each potential home is thoroughly evaluated, ensuring a well-rounded and reliable approach to finding your perfect property.

Our job is to get you the best deal and often times that is through leveraging our combined skill sets...and NETWORKS.

While we personalize our approach, we systemize your paperwork and negotiations, ensuring you always know what's coming next.





01 Preparing

TO BUY YOUR NEW HOME

Find Your Agent & Financial Health



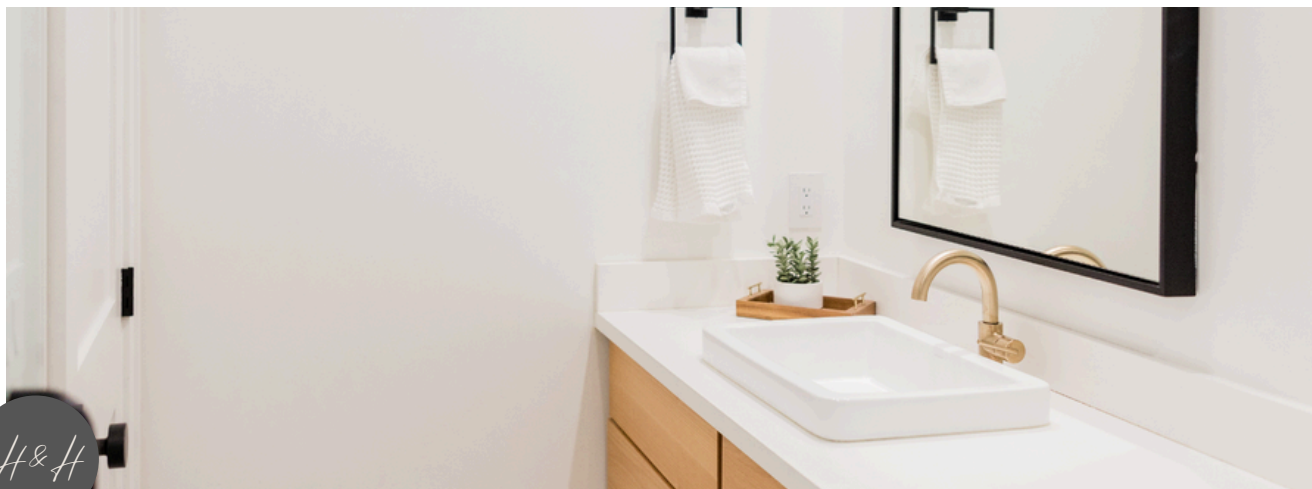
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Find Your Agent

TO BUY YOUR HOME

Buying a home without a realtor can be stressful and challenging. The majority of home buyers prefer to work with a real estate agent because their experience and resources on the market.

Ultimately, choosing the right realtor is a significant decision in your real estate journey. Our commitment to professionalism, client satisfaction, and achieving the best outcomes for my clients makes me a strong choice as your real estate partner.





EXPERTISE AND EXPERIENCE

With a background in real estate and a deep understanding of the local market, our team brings valuable expertise to the table. Experience in buying and selling properties, negotiating deals, and navigating complex real estate transactions can be a significant asset to ensure you make informed decisions.

CLIENT-CENTRIC APPROACH

We prioritize your needs and goals above all else. Your satisfaction and peace of mind are our top priorities. We'll take the time to listen to your preferences, answer your questions, and tailor our services to match your unique requirements.

MARKET KNOWLEDGE

Staying up-to-date with market trends, property values, and neighborhood insights is essential. We can provide you with valuable information and data-driven advice, helping you make well-informed decisions regarding when, where, and what to buy or sell.

EFFECTIVE COMMUNICATION

Open and transparent communication is vital in any real estate transaction. I am committed to keeping you informed at every step of the process, from listing your property to closing the deal or searching for your dream home. You can expect timely updates and clear explanations of all aspects of the transaction.

NEGOTIATION SKILLS

Effective negotiation is paramount in sealing successful real estate transactions. Armed with my finely honed negotiation skills and extensive experience, I am committed to securing the most favorable terms for you, ensuring that we land the right property at just the right price.

Before You Buy

HOW'S YOUR FINANCIAL HEALTH?

Getting Pre-Approved for a Mortgage is the most critical initial step on your path to a successful real estate journey. This essential first step ensures that you have a clear understanding of your personal financial situation, setting the foundation for your long-term success in the home-buying process. Pre-approval not only confirms your financial eligibility but also prepares you for the purchase and long-term financial responsibilities associated with homeownership.



Documents You Need

FOR A MORTGAGE

PRE- APPROVAL



LETTER OF
EMPLOYMENT



T₄ SLIPS FROM
LAST 2 YEARS



PREVIOUS TWO
PAYSTUBS



3 MONTHS OF
BANK STATEMENTS



Check Your Finances



- **LOOK AT YOUR SAVINGS**

It is always recommended that you come prepared when purchasing a home. It is highly important to have available sufficient emergency cash to cover critical expenses. A great rule of thumb is to have a minimum of three to six months set aside for expenses. And let's not forget the major upfront expenses such as cash down, closing and moving costs.

- **REVIEW YOUR SPENDING**

You need to know where your money is presently going every month to better understand and plan for this future purchase. How much money is going to bills or necessities vs how much is going towards extras. Knowing your spending limits helps towards an ultimate successful purchase.

- **CHECK YOUR CREDIT**

Lowering your debt to credit ratio and credit reliability are among some of the main criteria for approval lenders are tasked to evaluate and interpret.

- **WHAT DO YOU WANT IN A HOME**

Knowing what you are happy with when you are heading towards purchasing a property is key to long term happiness. With so many types of homes available to the consumer, it is advantageous to become familiar with ALL of your options.



02

The Buying Process

FIND A HOME & OFFERS

Find A Home, Make An Offer & Home Inspection



Finding Your Dream Home

Once you have a clear idea of your budget, involve your real estate agent in your property viewings. Having a knowledgeable advocate by your side is essential to achieving your objectives. Going into property viewings unprepared can work to the advantage of others involved. Rest assured, we'll support you throughout the entire process. Additionally, we will set up a personalized market watch, sending you daily emails tailored to your specific home preferences, ensuring you stay well-informed and updated.

Home Hunting tips...

Want more than you can afford? Don't we all right?! We can help you see the hidden beauty of a home, and point you in the direction of some with hidden potential. Some only require a little sweat equity and will have the opportunity of a tremendous makeover on the cheap.



Make an Offer

MAKE AN OFFER

Once you are at the point where you feel like it is time to present an offer, we will guide you as to how much to offer at first, along with specifying any conditions you would like to negotiate for. We then will proceed with the official offer submission to the sellers agent. If all goes in your favour, they will accept. Fingers crossed! More often there will be counter offers to the initial offer, and we will help navigate this negotiation.



AGREEMENT

Once we arrive at a mutually agreeable middle ground that satisfies both parties, the next steps involve submitting your deposit, arranging for home inspections, and forwarding the agreement to your financial institution or mortgage broker. We are here to assist and facilitate these processes with you.





HAVE THE HOME INSPECTED

A skilled inspection professional will meticulously assess your prospective home, examining every nook and cranny, from the roof to the foundation and beyond. Their trained eyes will uncover any concealed issues that might exist.

Furthermore, the inspection process extends to testing all the appliances within the home. A detailed report will be provided to you, the buyer, outlining their condition and functionality. In the event that any concerns or findings arise during this inspection, please rest assured that we are fully equipped to collaborate with the seller's team to identify and work towards an appropriate solution. Your peace of mind is our priority.



03

Final Steps

NEGOTIATION TIME

Schedule Move and Closing Expenses



Schedule Your Move

CONGRATULATIONS YOUR UNDER CONTRACT...

While celebrations are in order, there's still work ahead. Depending on your possession date and your pre-move-in plans, it's crucial to start scheduling promptly.

Booking movers early can significantly reduce stress. Additionally, if you have renovation plans before moving in, consider starting them as soon as possible to ensure they align with your schedule.

Avoid scheduling movers for early on possession day, as keys are typically released by lawyers around 12 PM.



Closing is the final step

The final phase of the selling process is nearing its conclusion. Transactions in Alberta will require your lawyer to also be licensed in Alberta. As we approach the closing day, rest assured that the lawyer will be in touch with you in the days leading up to the event to sign the necessary documents. On the day of closing, funds will be transferred, and the seller agent will call us to release the keys.

Congratulations on buying your home! 15

Closing COSTS

LEGAL FEES & TITLE INSURANCE

- Buyers will need to hire a lawyer and legal fees can vary but typically are around \$2000
- While not mandatory, title insurance can protect against issues with the property's title or ownership history.

HOME INSURANCE

- Buyers need to secure home insurance before closing. You will need to provide a proof of insurance certificate to your lawyer

HOME INSPECTION

- While not a closing cost per say, it's a recommended expense. A professional home inspection can cost several hundred dollars

PROPERTY APPRAISAL & MORTGAGE INSURANCE

- If required by the lender, an appraisal can cost a few hundred dollars.
- If your down payment is less than 20% of the purchase price, you'll need to pay for mortgage default insurance.

PROPERTY TAX ADJUSTMENTS

- Buyers may need to reimburse the seller for prepaid property taxes depending on the date of purchase, this is done at the law office through the statement of adjustments

UTILITY HOOKUP FEES

- If moving to a new home, there may be fees associated with connecting utilities such as water, gas, electricity, and internet.

MOVING COSTS

- Budget for the expenses associated with hiring a moving company or renting a truck.



TRAVIS & JAYNA.

She helped us find our home when we moved to Medicine Hat. She is very personable and was happy to answer any questions we had. She was very responsive to had has even helped us with questions we have had after our purchase was finished. We will definitely recommend her to family and friends.



COLE & MEGAN

She was very patient and understanding with us in our decision making, while we wanted to look at multiple homes, multiple times. She is very friendly and well educated in the market and goes the extra mile for her clients, during and even after the sale!



SANDIE A.

She has assisted us in a home purchase and two sales so far. She works very hard to ensure her clients are well informed and is readily available to address questions and concerns as they arise. I would highly recommend her to help make your real estate transactions stress free.

Notes





Jessie Marku

REAL ESTATE AGENT

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