

BUYER'S

PRESENTATION

presented by

Krista Traptow

CIR REALTY

Because a Great Experience Begins with a Great Agent.

ABOUT ME
AND MY COMPANY



Krista Traptow

Realtor

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c 4039511205

As your REALTOR®, I will earn your long-term loyalty and trust by providing you with exceptional, personalized customer service. I will do so by putting your needs first and caring for the outcome of your negotiations. I will provide you with the most comprehensive Real Estate service available.

In real estate, timing influences your home's sale price. As your REALTOR®, I work to make sure this works in your best interest based on the specific goals you have for your property. I will also make sure you are educated on the important factors affecting the market so we can calculate your home's value within the market and price it competitively. As an expert in real estate marketing, I will present you with a marketing plan that will position your home in a way that makes it stand out from its competition, attract more viewers and ultimately sell faster and for a better price.

When you enlist my help, you are not just gaining support to buy or sell a house - you are gaining an ally who will help you make the most out of your home. My commitment to you will be to guide you through every step of the process, explain the current market, help navigate complex paperwork and offer invaluable advice.



MY COMMITMENT TO YOU

Knowing that the industry continues to rapidly evolve, it is my duty as your REALTOR to stay relevant and educated with the most up-to-date information and services to better serve you. I look forward to building a trusting relationship with mutual respect that will last a lifetime. I will guide you every step of the way through all of your real estate needs.

THE CIR REALTY DIFFERENCE



Independently owned and operated in the Alberta marketplace for 40+ years.



Over 900 Realtors and Staff.



Eighteen offices in Central and Southern Alberta, as well as an office located in Kelowna, British Colombia



Proud member of Leading Real Estate Companies of the World™ and Luxury Portfolio, the largest international collection of luxury real estate.



Recipient of Leading Real Estate Companies of the World™ "MOST INNOVATIVE BROKERAGE AWARD."



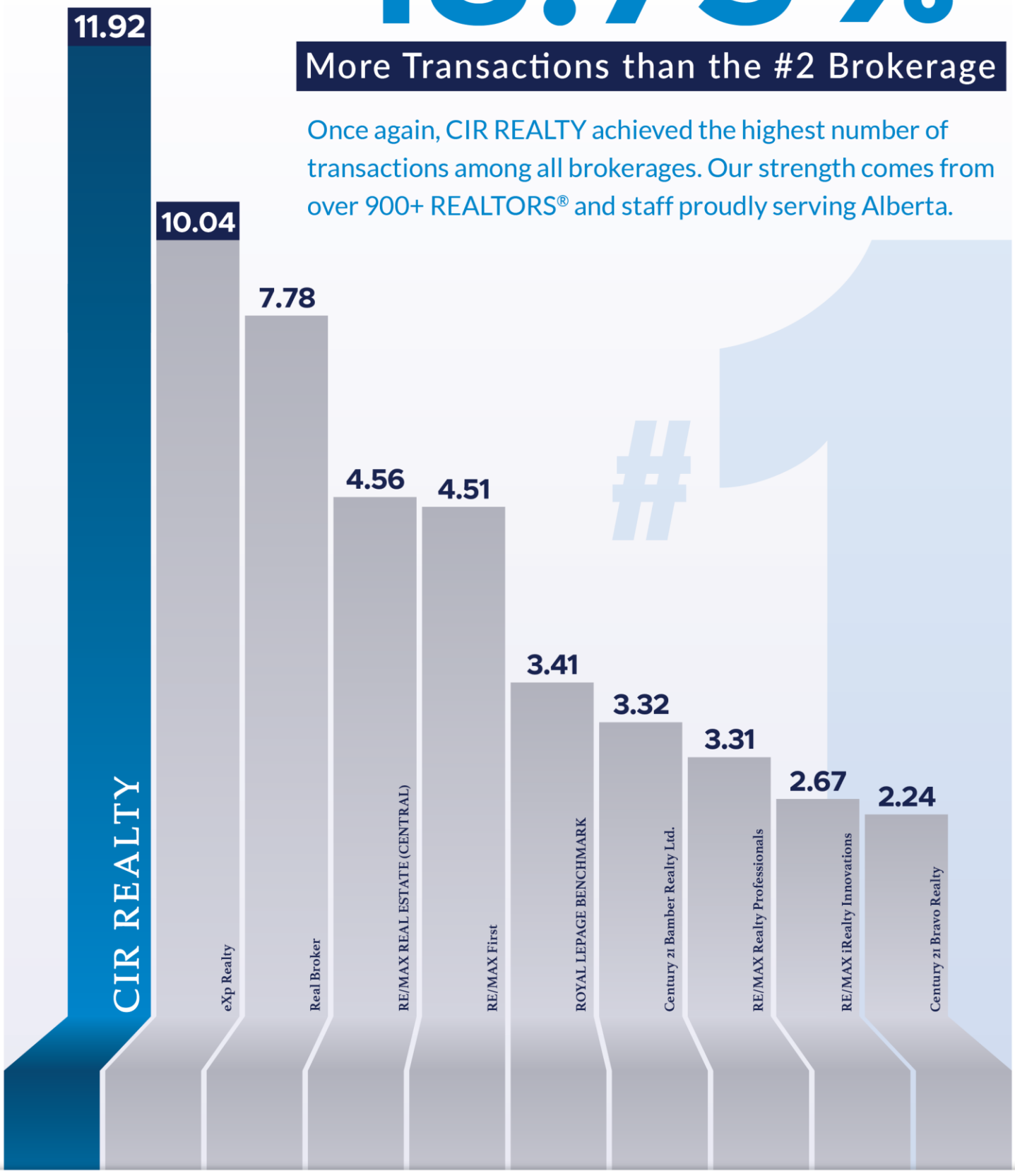
A winner in the Calgary Herald Reader's Choice Awards category, "Best Real Estate Company" for the past 15 years in a row.

CIR REALTY

18.75%

More Transactions than the #2 Brokerage

Once again, CIR REALTY achieved the highest number of transactions among all brokerages. Our strength comes from over 900+ REALTORS® and staff proudly serving Alberta.



% of Total CREB® MLS Market Share for 2024 — using Pillar9 data



LeadingRE AND RELOCATIONS

YOUR CIR REALTOR ® CAN HELP YOU BUY OR SELL ALL OVER THE WORLD.

Leading Real Estate Companies of the World® (LeadingRE) is a global network comprised of over 565 premier independent real estate firms with 4300 offices and over 120,00 sales associates in more than 40 countries around the world. CIR REALTY is a member of this prestigious group who have collectively sold more homes than any other national brand.

LEADINGRE AND CIR REALTY

CIR REALTY is a member company of the Leading Real Estate Companies of the World™ network.

These companies are the highest producing and highest quality in the industry.

By listing your home with CIR REALTY you are entitled to having your listing appear on LeadingRE.com - your link to the best independent real estate companies internationally. Last year LeadingRE members sold a combined $272 Billion in real estate, more than any other network or f ranchise! Their aim is to quickly direct you to the very best local real estate professionals. As such, their site is geared to give you relevant community information while showcasing local real estate professionals who are members of our network.

RELOCATION AND REFERRAL DEPARTMENT

CIR REALTY's relocation and referral department can help you, your friends and your family who are relocating, buying or selling investment properties through LeadingRE's world class company to company referral system.

CIR REALTY

CIR REALTY®



INDUSTRY-LEADING SALES. **WORLD-CLASS SERVICE.**

1.1 MILLION
GLOBAL TRANSACTIONS

550
COMPANIES

4,600
OFFICES

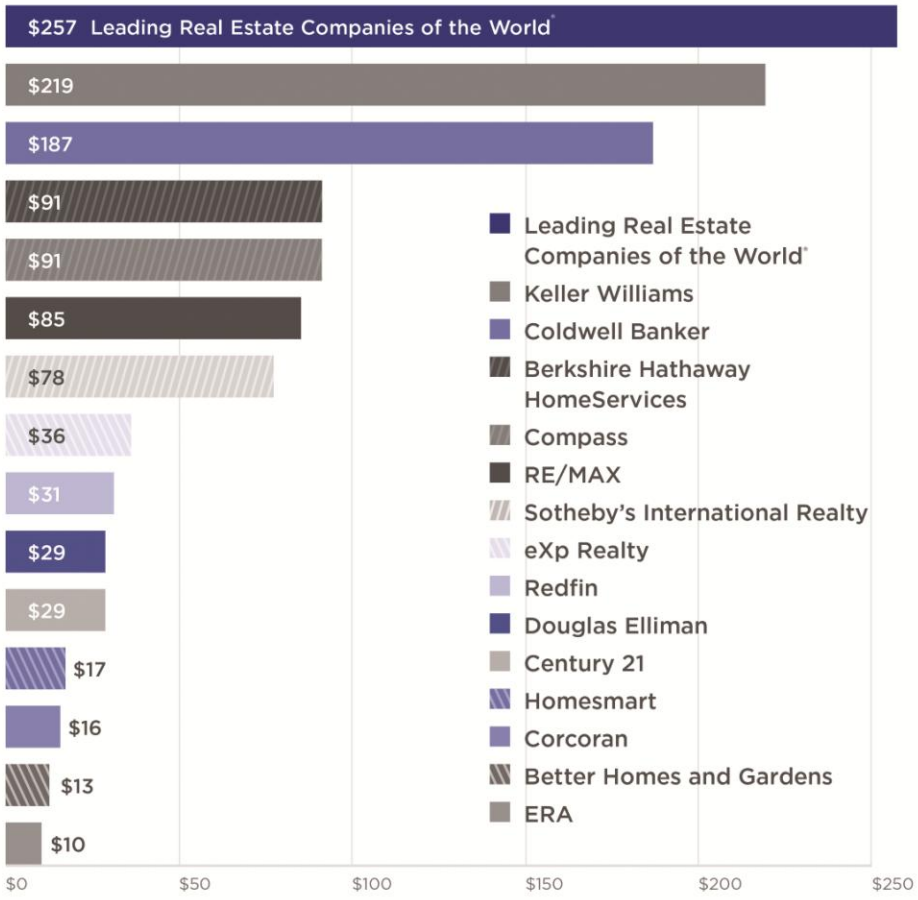
135,000
SALES ASSOCIATES

70
COUNTRIES

MORE U.S. HOME SALES VOLUME

THAN ANY OTHER REAL ESTATE NETWORK, FRANCHISE OR COMPANY. $257 BILLION IN U.S. HOME SALES VOLUME.

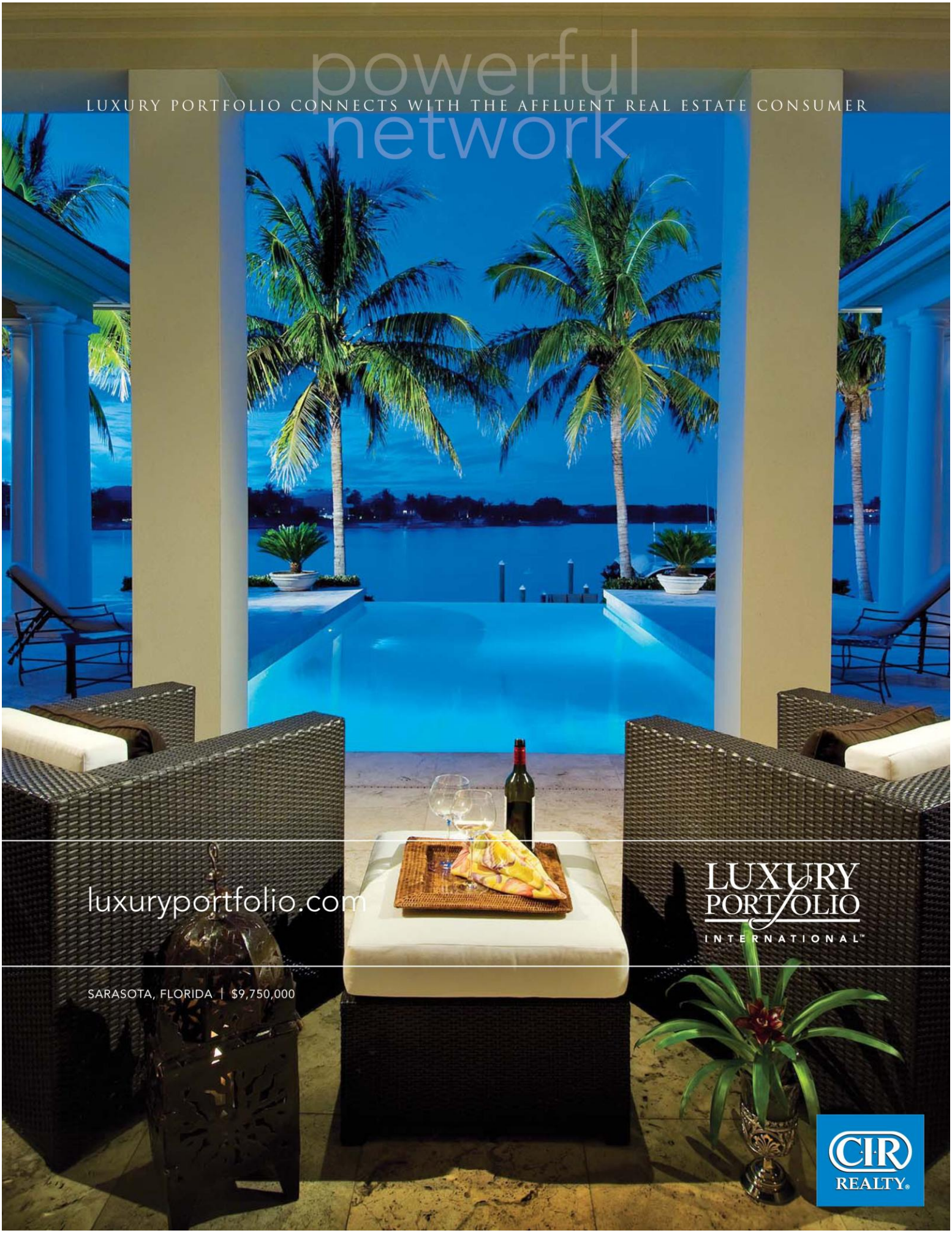
As an affiliate of Leading Real Estate Companies of the World,® our brokerage is a local and global market leader working on your behalf. LeadingRE's world-class marketing resources and connections allow us to provide you with a truly exceptional real estate experience.



Volume shown in billions of dollars.
This bar chart is sourced from REAL Trends Top 500 for 2019, realtrends.com.

Leading® REAL ESTATE COMPANIES OF THE WORLD

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C-Sales Volume. 04.20
Equal Housing Opportunity.


powerful
network
LUXURY PORTFOLIO CONNECTS WITH THE AFFLUENT REAL ESTATE CONSUMER
luxuryportfolio.com
LUXURY PORTFOLIO INTERNATIONAL™
SARASOTA, FLORIDA | $9,750,000
CIR REALTY®



LUXURY PORTFOLIO INTERNATIONAL®

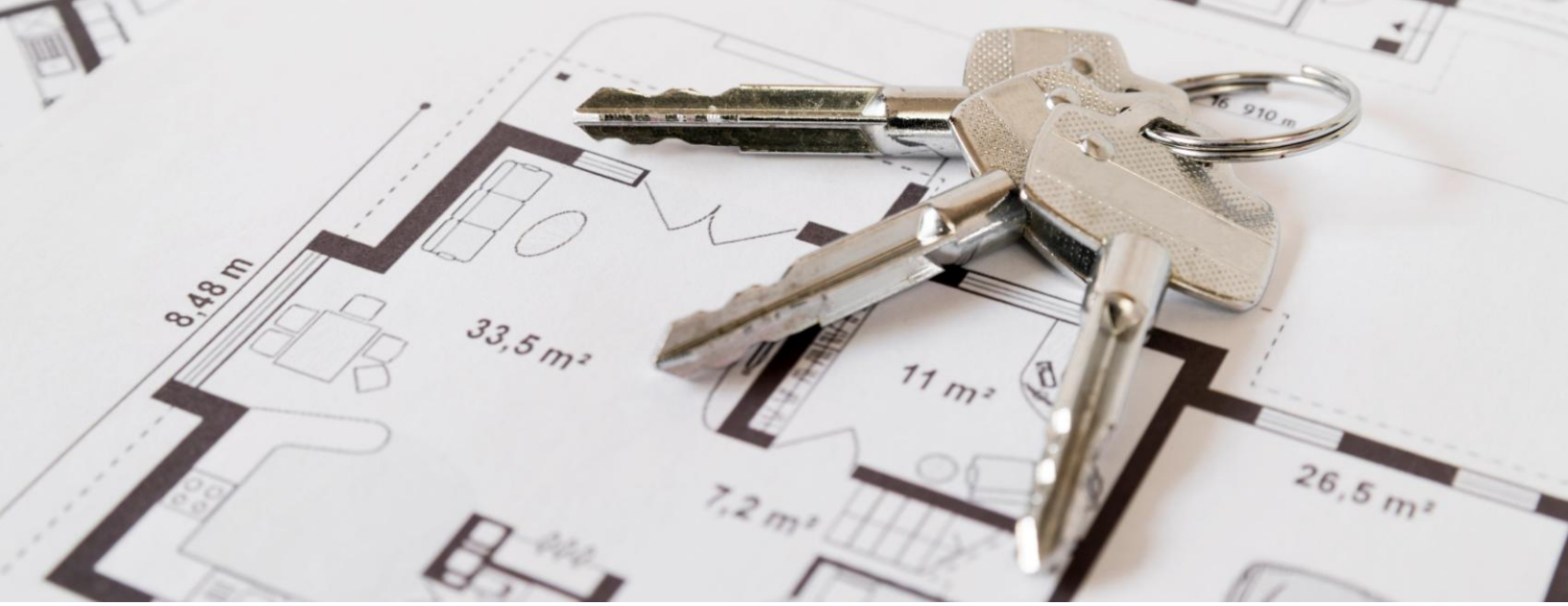
LUXURY PORTFOLIO

The Luxury Portfolio Fine Property Collection® is the luxury face of Leading Real Estate Companies of the World™. Their award-winning website was launched in 2005 and in its first year featured more $1 million plus residences than any other luxury real estate organization.

It has grown to feature over 16,000 of the world's most remarkable homes and attracts over 1.2 million high-net-worth visitors each year. By presenting a gallery of the finest luxury properties and companies worldwide, the Luxury Portfolio brand is recognized throughout the world as the luxury standard of excellence.

visit luxuryportfolio.com

CIR REALTY®



AGENCY AND LEGALITIES

As your REALTOR® and representative, your best interest is always my first priority and as such I owe you six important legal duties:

1 UNDIVIDED LOYALTY

2 FULL DISCLOSURE

3 OBEDIENCE

4 REASONABLE CARE & SKILL

5 CONFIDENTIALITY

6 FULL ACCOUNTABILITY

CIR REALTY®

AS A CONSUMER, YOUR INTERESTS ARE FURTHER PROTECTED THROUGH OUR REGULATING BODIES TO ENSURE YOUR TRANSACTION IS HANDLED IN A PROFESSIONAL MANNER.

CREB®
CALGARY REAL ESTATE BOARD

CARA
CENTRAL ALBERTA REALTORS® ASSOCIATION

LDAR
LETHBRIDGE AND DISTRICT ASSOCIATION OF REALTORS®

RASCA
REALTORS ASSOCIATION OF SOUTH CENTRAL ALBERTA

AWRA
ALBERTA WEST REALTORS® ASSOCIATION

RECA
REAL ESTATE COUNCIL OF ALBERTA

CREA
CANADIAN REAL ESTATE ASSOCIATION

PIPA
PERSONAL INFORMATION PROTECTION ACT OF ALBERTA .

PIPEDA
PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS OF CANADA.

FINTRAC
FINANCIAL TRANSACTIONS AND REPORTS ANALYSIS CENTRE OF CANADA.

Each market area typically has their own real estate board which oversees a co-operative association of real estate professionals, they facilitate the marketing of real estate, and strive to enhance professional standards, ethics and education for the benefit of all.

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QUESTIONS AND NEEDS ASSESSMENT

Do you currently rent, own or lease? _____

What is your biggest motivation for buying? _____

What type of home are you looking for? (eg: bungalow) _____

How many bedrooms do you need (want)? _____

What other rooms are important to you? _____

What is your ideal floor plan (eg: open concept)? _____

Is room location important? Which rooms and where? _____

Is a yard a requirement? (Perfect home vs yard) _____

Do you know if there is a payment penalty? (Mortgage) _____

What is important about the location of your home? _____

What recreational amenities are important to you? _____

Are you willing to do a little work? (renos, repairs, develop basement)? _____

Is the age of a home important? If so, what age? _____

Ideally, when would you like to take possession? _____

Is there a vacancy date which needs to be considered? _____

How much do you intend to put down? _____

How much can you put as a deposit? _____

Have you been pre-approved for your mortgage? If so, from whom? How Much? _____

What are your concerns about purchasing a new home? _____

Who needs to be present during showings? _____

What is the most important quality you look for in a REALTOR®? _____

PRICING
CONSIDERATIONS

THERE ARE A NUMBER OF FACTORS THAT WILL AFFECT A HOME' S PRICE

MARKET CONDITIONS

Buyers or sellers market?

Quantity of inventory.

Average days on market

AREA INFLUENCES

What is the area doing?

Are there any special considerations?

What is the highest and best use of the property?

CONDITION OF HOME

Necessary repairs

Additional repairs

Value differential

Buyer perception

ECONOMIC & SOCIAL INFLUENCES

Interest rates

Political Environment

Labour market

Vacancy Rates

Foreign Ownership Appeal



ARE YOU CLEAR ON WHAT IS A GOOD DEAL?

SO OFTEN, IN THE BEGINNING, INVESTORS FOCUS ON REAL ESTATE INVESTING TECHNIQUES, AND LOSE SIGHT OF THE IMPORTANT ISSUE - IS THIS A GOOD DEAL? LEARNING TO RECOGNIZE A GOOD DEAL TAKES RESEARCH, EDUCATION AND, ABOVE ALL , EXPERIENCE. HERE' S A GOOD FORMULA TO DETERMINE WHETHER A POTENTIAL REAL ESTATE PURCHASE IS A DEAL . IT' S A SIMPLE ACRONYM CALLED "C.L.E.A.R"

CASH FLOW

Ask yourself, will this property cash flow? Well, that depends on a lot of factors, such as the strength of the local rental market, the interest rate on the financing and how much of a down payment you contribute. Also, it depends on whether it is a single family or multi-family dwelling. Considering all of these factors, ask yourself, "Will this provide income for me?" Also, ask yourself the question, "How will this property cash flow compare to other potential properties?" For example, a $150,000 house that rents for $1,00/month has better income potential than a $300,000 house that rents for $1,600/month. A four-unit building that costs $400,000 may bring in $3,000/month in the same neighbourhood.

Now, of course, whether the property will provide income to you begs the question of whether income is important to you. Is it?
Do you earn other income? Do you need more income now, or is future equity growth more important? There's no right answer to these questions, but all are factors to consider when looking at a potential purchase.

LEVERAGE

Leverage is important in investing, because the less cash you put down on each property, the more properties you can buy. If the properties go up in value, your rate of return goes up exponentially. However, if the properties go down in value and you have a lot of debt on the property, this can result in negative cash flow (see previous). Since real estate is generally cyclical, negative cash flow is only a short term problem and can be handled if you have other income or a cash reserve to pay the shortfall. "Nothing down" investing is very attractive for the high-leverage investor, but should be approached with caution. If you are a long-term player, leverage will generally work in your favour, if the markets in which you invest in appreciate over the long run, and your income f rom the properties can pay most of the monthly debt service.

EQUITY

Does the property you are purchasing have equity? Equity can take a number of forms, such as:

- A DISCOUNTED PRICE
- A POTENTIAL FIXER-UPPER
- A RE-ZONING OPPORTUNITY
- A POORLY MANAGED PROPERTY
- A FORECLOSURE

There are many ways to create equity, but buying into equity is your best bet. Find a motivated seller that wants out of his property, and is willing to give up his property for less than full value. Or, buy a property that needs work and can be done for 50 cents on the dollar or less. In other words, if the property needs $10,000 in work, make sure you get a $20,000 discount on the price, or better.

APPRECIATION

Buying in the right neighbourhoods, and in the right stage of a real estate cycle, which will result in appreciation and profit. However, timing a real estate cycle is difficult and can be very speculative. If you buy properties without equity or cash flow, solely for short term appreciation, you are engaging in a very risky investment. Buying for moderate to long-term (10 to 20 years) appreciation is safer and easier. Look at long-term neighborhood and city wide trends, to pick areas that will hold their values and grow at an average of 5 to 7% per year. Combine this tactic with reasonable cash flow, and buying into equity, and you will be a smart investor.

RISK

Risk is a consideration that too few investors consider. Ask yourself, "What if my assumptions are wrong?". In other words, do you have a "plan B"? If you bought for short term appreciation, and the property did not appreciate in value, can you rent it out for positive cash flow? If you bought with a variable rate loan and the rates go up, will this put you out of business? If you have a few vacancies, can you handle the negative cash flow, or will it break the bank for you? Expect the best, but prepare for the worst.

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FINDING THE MONEY

Let's be honest, nothing really matters unless you know how you're going to pay for your next home or investment property. The reality is that anyone (and I mean anyone) can find the money to purchase a home. In fact, we have seen people who are over $70,000 is debt, unemployed and on the verge of bankruptcy purchase not one, but multiple homes at the same time. Sound impossible?

Perhaps you have good credit, a down payment and qualifying for financing will not be a problem, but you want the best mortgage for your needs, and of course, the lowest interest rate available. Sound like you?

Or maybe you just have no idea what you qualify for, this is your f irst purchase and you just want to learn how to get started (on the right foot).

Below is a brief outline of some basic components of getting financing and some tips to get you well ahead of the game.

TRADITIONAL BANKS

An advantage of using banks rather than mortgage brokers is that you get to deal with someone who knows a lot more than just mortgages. Often, what is best for you in terms of a mortgage might also play into your long term financial planning, and a mortgage broker may not be able to help you align the two.
For example, your bank can take into account any credit cards or lines of credit that you may have, along with any savings or RRSP accounts to make sure you have high cash flow and low borrowing costs.

Although getting you approved for your mortgage may be your number one priority, a bank will work with you to make sure that whatever you end up with suits your lifestyle and matches your long term goals.

Some banks even have access to alternative lending sources that may be able to help if your credit is less than perfect or a transaction is out of the ordinary. Ask your banker to find out which options they provide.

MORTGAGE BROKERS

Brokers are typically self employed and are paid by the lenders (or banks) and not by you. This means that they are motivated to get you approved and also give you great service in the hopes of future referrals. They use as many as 30 different lending sources, which even include a lot of major banks.

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One of the greatest advantages of using a mortgage broker is that they work with hundreds of unique situations, often have friends in the right places and know some tricks to ensure your mortgage gets the green light. If a traditional ban denies you, a mortgage broker might be able to help



LINES OF CREDIT

TAKE NOTE: By financing your home with a line of credit, rather than a mortgage, there are some serious benefits. The line of credit will be secured against the home similar to a mortgage; however the payment options are sometimes wide open. There are no penalties for paying off a large lump sum or clearing it completely (Very important when you sell). If your monthly finances are a little short, or if monthly cash flow is the goal, then on some LOCs you can make interest only payments which will maximize your monthly income. A line of credit can also be a better way to refinance your home. You can use as much, or as little, of it as you need, and only make payments on the portion you have used.

CREATIVE FINANCING

How do people buy homes with no money or no credit? Well, some banks still offer zero down mortgages, however you still have to have good credit and income. Some self-employed people have lots of money, but can't prove their income. Sometimes you need non-traditional methods of financing. Here are a few possibilities.

PRIVATE LENDERS

Some lenders will work with high risk clients and simply charge a higher interest rate

JOINT VENTURES

Get someone else to f ront the money for the home and you split the future returns

VENDOR TAKE BACKS

Have the owner carry the mortgage.

ASSUMABLE MORTGAGES

Agree to take over the existing mortgage (only available in certain places)

OTHER OPTIONS

Combinations of the above and others unique to the particular laws governing the area

SUMMARY

If you have enough motivation and the proper guidance, there is nothing holding you back from finding the money to purchase real estate. The key thing is to check out all your options. If you plan on spending $100,000 on a new home, it will be well worth your time to do a little homework. Don't let everyone pull your credit rating. Have the bank run some hypothetical examples and once you find one or two you trust, then pull the details. The more times your credit is pulled, the lower your credit rating becomes. Get pre-approved and lock into an interest rate. Some lenders will hold a rate for up to 120 days. If the rate is lower when you take possession, you get the lower rate anyway. Don't get caught if rates climb. Be careful whose advice you take.

Some REALTORS® are paid incentives based on the business they send a mortgage broker. Ask your REALTOR® why they recommend someone and if they receive and incentive. Review the terms of your mortgage in depth and be sure you understand the payout options, conditions, interest rates , etc. It can be a nasty surprise if your payment suddenly jumps or you have a large penalty for getting out early. If you are not approved, ask why not and find out what options you have to get approved (if they can't tell you then find someone else). Sometimes it would just take an additional letter from an employer or something simple to remedy. There is always a way.

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YOUR CUSTOMIZED HOME SEARCH PLAN

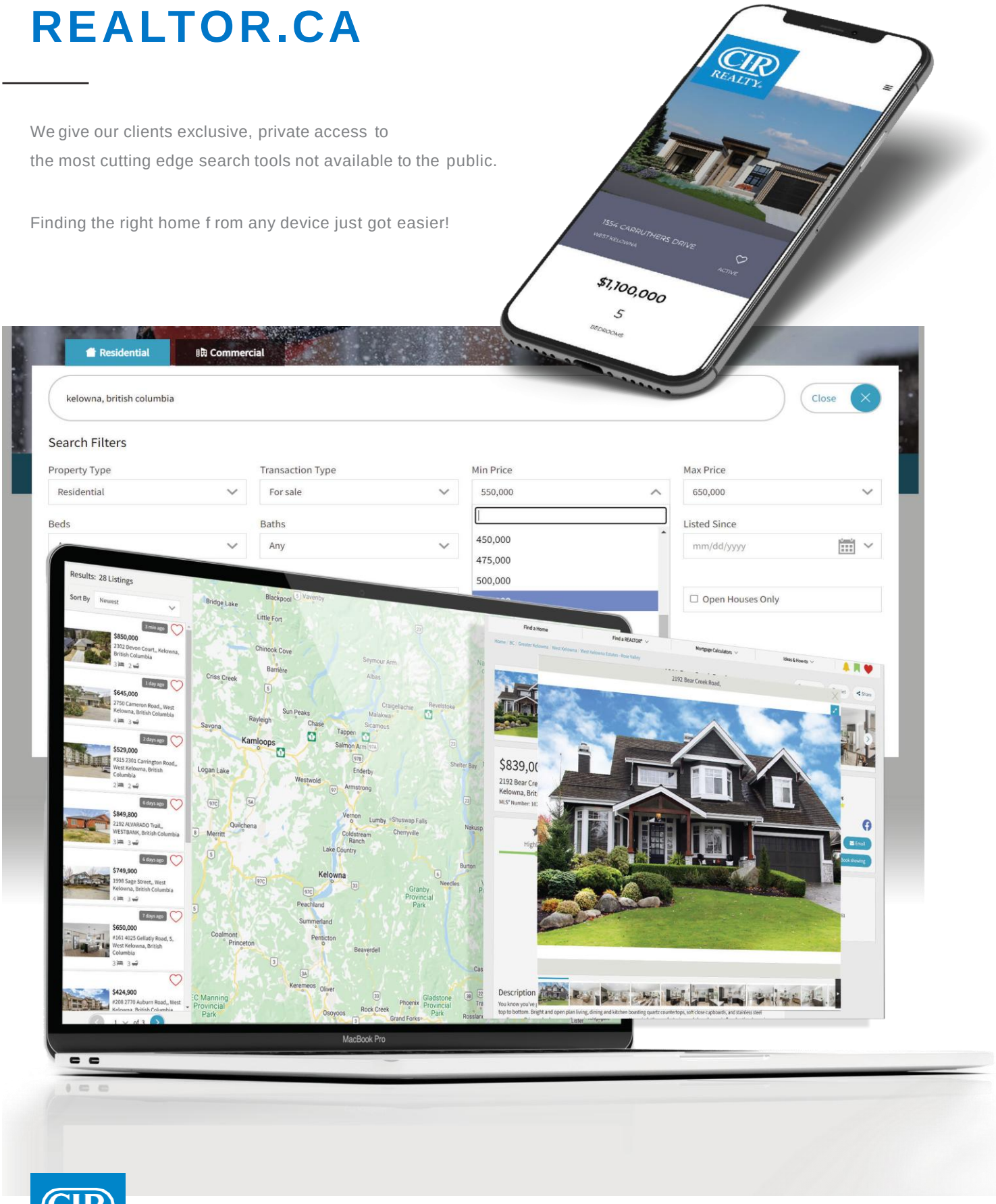


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BEYOND
REALTOR.CA

We give our clients exclusive, private access to
the most cutting edge search tools not available to the public.

Finding the right home f rom any device just got easier!



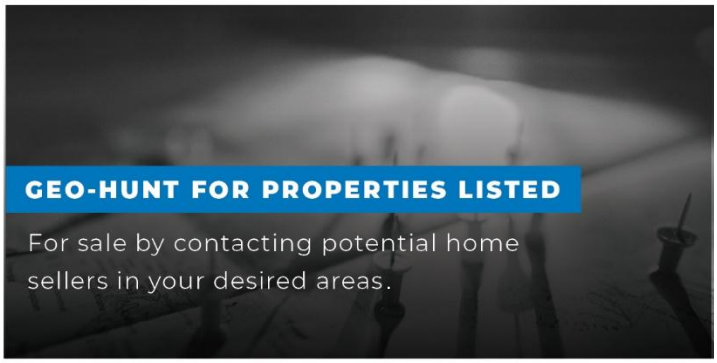
HIDDEN INVENTORY

Here are some additional ways that I, your REALTOR®, can search for homes that are not listed on the MLS and can act as your personal customer service agent during your home search



SOLICITATION OF PERSONAL NETWORK

We will reach out to our connections and find suitable properties.



GEO-HUNT FOR PROPERTIES LISTED

For sale by contacting potential home sellers in your desired areas.



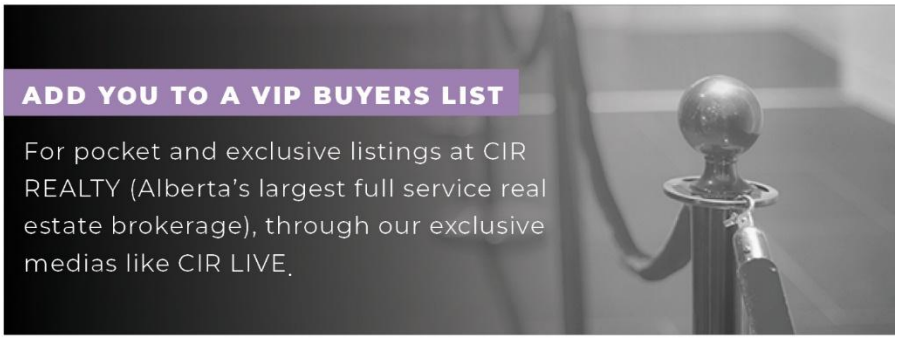
SEARCH FOR HOMES

On lists of expired, cancelled, collapsed, withdrawn or terminated listings within the past 30 days.



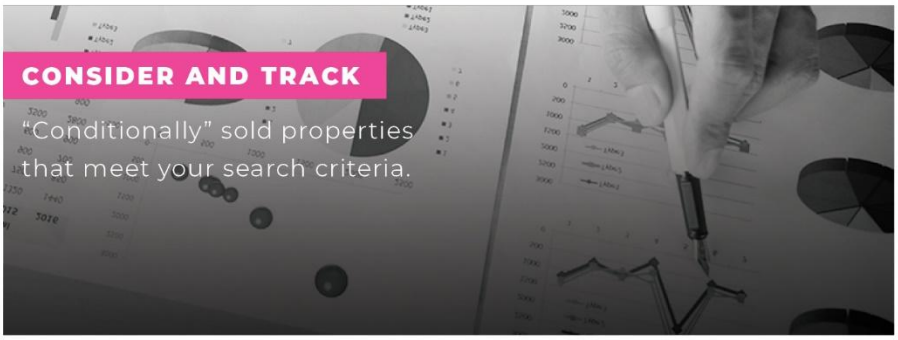
COLLAPSED TRANSACTIONS

Motivated sellers with homes under contract that do not close, and homes you may have an opportunity to purchase before they are re-listed.



ADD YOU TO A VIP BUYERS LIST

For pocket and exclusive listings at CIR REALTY (Alberta's largest full service real estate brokerage), through our exclusive medias like CIR LIVE.



CONSIDER AND TRACK

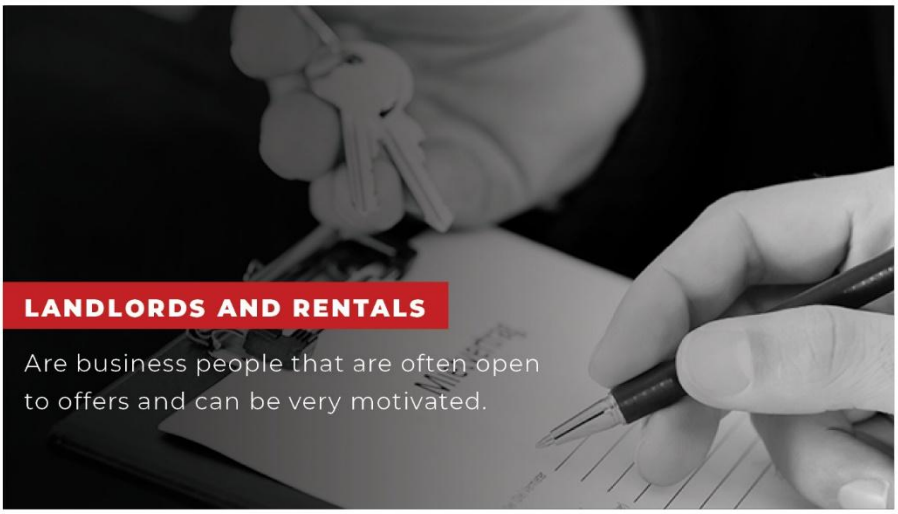
"Conditionally" sold properties that meet your search criteria.



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HIDDEN INVENTORY

Continued



LANDLORDS AND RENTALS

Are business people that are often open to offers and can be very motivated.



SEARCH LIST

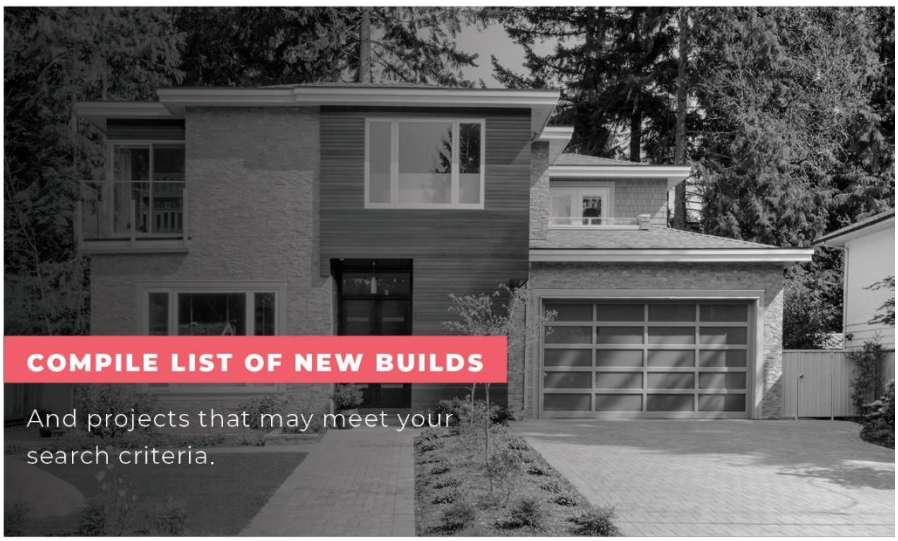
Of For Sale by Owner Properties (FSBO).

SEARCH *MY* PERSONAL LIST

Of upcoming inventory.

POST PROPERTY WANTED ADS

In newspapers or on local sites such as Kijiji.



COMPILE LIST OF NEW BUILDS

And projects that may meet your search criteria.

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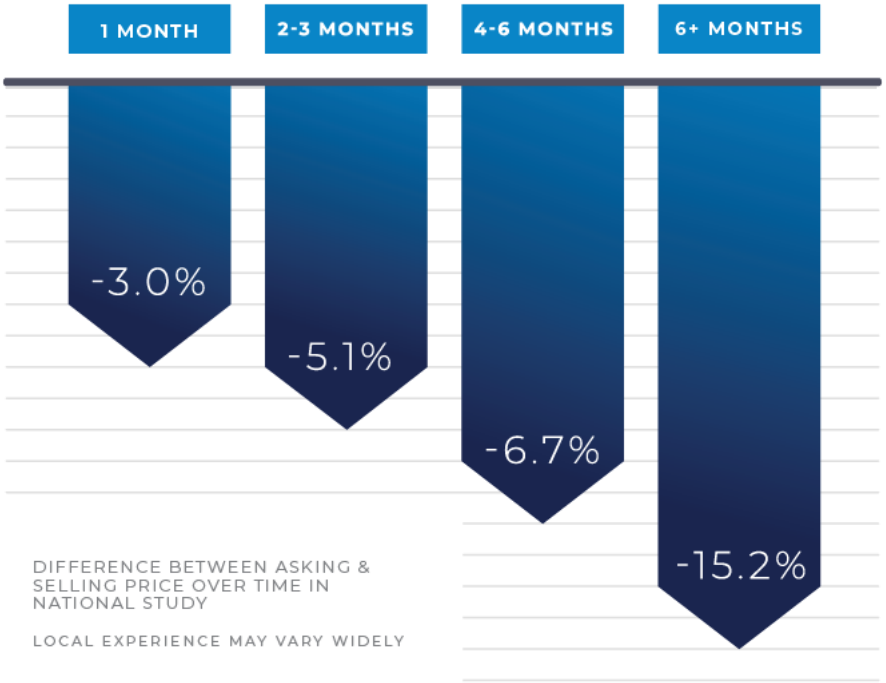


MOTIVATED SELLERS

HERE ARE SOME WAYS THE WE, YOUR REAL ESTATE REPRESENTATIVES, CAN HELP YOU FIND DISCOUNTED PRICING ON HOMES THAT MEET YOUR SEARCH CRITERIA .

- **SEARCH THROUGH FORECLOSURES** AND SEND YOU RELEVANT MATCHES
- **PROVIDE LIST OF VACANT HOMES** WITH MOTIVATED SELLERS
- **TRACK HOMES THAT HAVE A HIGH** NUMBER OF DAYS ON THE MARKET (OPENS UP OPPORTUNITY FOR PRICE REDUCTIONS AND NEGOTIATIONS)
- **PROVIDE YOU WITH A LIST** OF PRICE REDUCED PROPERTIES

AS WEEKS PASS ON THE MARKET, HOME SELLERS MAY BECOME MORE MOTIVATED



DIFFERENCE BETWEEN ASKING & SELLING PRICE OVER TIME IN NATIONAL STUDY

LOCAL EXPERIENCE MAY VARY WIDELY

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NEXT ACTION STEPS



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NEXT ACTION STEPS

MUTUAL DECISION TO WORK TOGETHER

It is important that we work together because ‘you choose to’ and never because you ‘have to’. I would like to be the number one choice for all your friend’s, family and your own personal real estate needs for years to come.

It is also important that you understand how I am compensated for the services that I provide to you. These funds typically come from the transaction and the seller’s proceeds, however other options are available depending on the structure of our relationship.



SOLIDIFY FINANCING

Understanding how you will be funding the purchase of your house well in advance will strengthen your negotiation position and give you opportunity to make smart decisions suitable to your lifestyle. I have great relationships with financial experts who will be able to assist you in discovering your options.

BEGIN REVIEWING HOMES

I have access to some of the most cutting edge technologies available to refine your search and narrow down our options before we get out to look at the homes. This is designed to save you time and ensure that you view the very best matches suited to your criteria.

BOOK APPOINTMENTS FOR VIEWING

This is the fun part of the home hunting process. We get to head out in the communities of your choice and look at the top properties that we have selected together to find the one to become your home.

WRITE AN OFFER AND SATISFY CONDITIONS

Once we find a home we like, we can work with the seller to get an offer accepted. Typically, most offers, once agreed upon, are still conditional or subject to the buyer verifying information such as a home inspection or getting a financial commitment from a lender.

MOVE IN

Crack the champagne and invite over f riends for the moving party. You are finally home!

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STEP BY STEP GUIDE TO BUYING



STEP 1 | **GET EDUCATED**

It is so important to get educated on the real estate process and industry. We are talking about one of the biggest investments of most people's lives; a little time to empower yourself will go a very long way. There are several resources you can turn to for information.

Book a Meeting with your REALTOR® –
It is important that you understand how the current real estate market will affect your particular situation and circumstances.

The Internet – The internet is truly the information super highway. If it isn't on the internet, it probably doesn't exist… yet.

Libraries or Bookstores – There are thousands of books written on real estate. If you are still hungry for knowledge, stop by your local library or favourite bookstore. Try to stick to something that pertains to the country or area you reside in, as the laws and procedures can be dramatically different.

STEP BY STEP GUIDE TO BUYING *Continued*



STEP 2 | **INITIAL MEETING OR CONSULTATION**

After selecting your agent, you will want to schedule a sit down meeting. At this time you can officially meet (if you haven't already).

You don't want to skip this step. It will be virtually impossible to properly represent you without having actually sat down to discuss things as they f it your unique situation. The real estate market is constantly changing and you must be aware of where you stand. Once you have assessed your situation, this is where you will express your goals and determine an appropriate action plan so you can confidently move forward.

STEP 3 | **DETERMINE HOW YOU WILL PAY**

There is nothing but options when it comes to financing, but you should have a good idea of how you will purchase your next home before you get too committed to looking. There are three main sources of financing.

Traditional Banks – If you already have a great rapport with your current bank, this is a good option. Usually you will be able to get pretty good terms on your mortgage.

Mortgage Brokers – They have the most options. They can use most of the major banks, plus many other lenders. They will be your best bet to truly finding the best option for your particular situation.

Creative Financing – The options here are endless and are great for investing, or if you cannot access a mortgage through the banks or mortgage brokers.



STEP BY STEP GUIDE TO BUYING *Continued*



STEP 4 | **START THE SEARCH**

Now this is when most of the excitement really starts to happen. You already know the type of home you're looking for and the price you can afford. A property search will have to be set up to notify you (typically via email) when a new property enters the market that matches your criteria. Once you have identified some potential properties, it's time to hit the pavement.

This is where you really want to keep the goal you set during the initial meeting top of mind; it will make this process a whole lot easier, not to mention less stressful. During your showings, if you visit a property that isn't inline with your goal, it is easy just to erase it from your mind. However, if it is inline, you can easily add it to your shortlist or even write an offer.
Quickly identifying a property which is inline with your goals will save you the headache of viewing hundreds of homes and getting discouraged.

STEP BY STEP GUIDE TO BUYING *Continued*



STEP 5 | **WRITE THE OFFER**

Once you have found a home that will suit your needs, the next step is to prepare and present an offer. There are several steps that have to be taken when you write your offer.

Property Research – This is where you investigate the selling history of the home and also where the price is relative to the market. To do this, an assessment of the current homes on the market and properties which have recently sold will have to be done. This is where you will get most of your f ire power for determining your offer price.

Terms – Terms are the clauses that make up the contract. These are the items that are agreed to and will be upheld, otherwise there is a breach of contract. In addition to the standard terms that will be reviewed with you when preparing the offer, you can add in whatever else you need to, however, these are open for negotiation.

Conditions – Conditions, on the other hand, are clauses in the contract that must be fulfilled for the contract to be fulfilled. For example, a home inspection, or for the buyer to be approved for financing. The buyer or seller is then given a few days to fulfill the conditions (typically 7 to 10). This is what is meant by a property status that is listed as pending (P) or conditionally sold (C/S). If something happens where either the buyer or seller are not satisfied with the results of their trying to satisfy their conditions, then they may walk away f rom the contract at no cost and with no further obligation (deposit cheques are returned). Conditions are most commonly for the buyer, but you may have a seller's condition as well.

Deposits – In order to write an offer, you will need a cheque and some available money for a deposit. This is initially a show of good faith in a transaction and is fully refundable if the conditions on the purchase are not removed. After the conditions are satisfied and removed in writing, the deposit becomes the seller's security that you will complete the purchase (non refundable).

Price – There are only two things that are negotiable in a real estate transaction, price and terms. Once you know what terms and conditions you would like on the contract, and have completed your property research, you can now effectively determine the appropriate offer. The offer price will be determined based on all the variables affecting this specific property. What terms do we need? How many offers are there? How long has the property been on the market? And many, many more. We will not be discussing negotiating strategy here, but remember this: What unique way can we meet the seller's needs and still achieve our goals? This isn't always strictly involving price.

The Offer Presentation and Acceptance Procedure – After the offer is written and signed, it is the REALTOR'S® job to present the offer to the seller. This will typically happen one of two ways:

First, if the seller is available, the offer can be presented in person or directly to the owner of the home.
The listing REALTOR® will be there to represent their client, however this is a good opportunity to meet the seller and present your case in person (much more intimate and effective). An alternative method is by emailing the offer.
This means that you will need to be accessible by phone for negotiations to occur. Once a counter offer is received, or the offer is accepted, all parties will now need to sign the documents.

STEP BY STEP GUIDE TO BUYING *Continued*



STEP 6 | **SATISFY CONDITIONS**

Once the offer is accepted, it is time to proceed with satisfying your conditions. This process usually involves arranging and performing a home inspection, getting all your personal information and the property information to your mortgage broker or bank, or simply doing research to gather whatever information is required. As REALTORS®, we play a huge role in gathering this information and making the necessary arrangements to ensure the process continues to run smoothly.

After the necessary information is verified, a decision to proceed (or not) is made, and the appropriate written notice is provided to the seller and their agent. Once the conditions are removed, the sale is considered “firm” and the property will be marked “sold” for advertising purposes (changed from Under Contract or Pending to Sold).

STEP BY STEP GUIDE TO BUYING *Continued*



STEP 7 | PREPARING FOR POSSESSION

Typical possessions are 30 - 60 days, however they may be quicker…much quicker. Get the following items completed as fast as possible, as this will alleviate a large amount of stress.

Lawyers – You may have already chosen your lawyer at this point, however if you haven't, it is now mandatory that we know who will be handling the transaction.
Once you have a lawyer chosen, they will need all the required paperwork prior to you meeting with them. This is usually handled by your REALTOR® to ensure they get absolutely everything they need. You will be meeting with the lawyer about a week before you take possession and will need to provide your insurance information, the balance of your down payment, payment of fees, payment of any adjustments or taxes, sign documents, and finalize anything else that is required before you own the home.

Down Payment – If your down payment is not readily available, make the necessary arrangements to obtain it. You may need to transfer money, cash in bonds/ stocks, or move money in another way. It is important to note that liquidating certain assets can take upwards of 30 days, be sure to consult your bank or mortgage broker about this.

Movers – If you are using professional movers, book early. Possession dates commonly fall on the 1st, 30th, or 15th of the month. Movers f ill up their schedule very fast, so call ahead and make the arrangements early.

Insurance – When you actually meet with the lawyer they will ask to see a copy of your insurance, as it is a requirement of the mortgage. No insurance, no money. This step usually involves a simple phone call and/ or a lengthy survey. Have a copy of the listing available with all of the specifications of the home on it.

Be prepared to answer questions regarding the age of the house, furnace, electrical system and roof, as well as general questions regarding square footage and the features.

Utilities – When you take possession of your new home it is very important to change your utilities over to your address in advance. This includes your phone, cable, internet, power, water, and gas services. Also, don't forget to cancel the utilities at your previous residence.

Mailing Address – This is the least favourite of all the steps, but it is a necessary evil. Gather all of your bills, statements, tax information, healthcare information, anything you make automatic payments on, any subscriptions, any clubs or organizations in which you belong, etc. Sit down and make a big list of these things early, because you will forget at least three… guaranteed. Then pick up the phone and begin giving out your new mailing address and the date you will be taking possession or moving in. You might also want to have your mail forwarded, through the post office, for anything you may have missed.

STEP BY STEP GUIDE TO BUYING *Continued*



STEP 8 | **POSSESSION DAY**

Typically, possession happens mid day on the agreed upon day. The seller's lawyer will contact your REALTOR® to notify them when keys can be released to you and to provide you with permission to access the property. From time to time, your REALTOR® can negotiate (at the offer stage) to have a walk-through of the property completed a few hours before, or the day prior to possession. If you and your REALTOR® discover any problems during the possession, these are communicated to the lawyer who will then advise on the next best course of action. It is good practice to not schedule your entire move at 12:00 pm on the possession day as small delays are not uncommon.

This day can be very exciting and very stressful, so proper planning of your move well in advance is critical. Congratulations, you are officially the owner of a new home!

STEP 9 | **FOLLOW UP**

After you take possession, the transaction is complete. But, questions may still arise after the fact. Who should I contact about this? Or what should I do about that? After a few days in the property you will receive a follow up call to ensure things are in order. Write down your questions so you will be prepared for the follow up call.



CIR REALTY®

PROPERTY management

Our goal is to become Alberta's most respected Property Management Company through exceptional service that is unparalleled in our industry– nothing less than what CIR REALTY already provides on a daily basis to our agents and clients.

We offer full, turn-key management services,

with everything from arranging showings, rental applications and credit checks to maintenance management, full accounting services and everything in between.

We also offer a lease only option, which gives the owner the option to self-manage their property while we take care of the leasing aspect. With this service, we will advertise, show, screen and approve all tenant applications. Once a tenant has been approved, we will move the tenant into the home and then transfer all documents and funds to the owner to manage themselves.

Ultimately, by referring a client to CIR REALTY Property Management, you are giving us the opportunity to preserve the relationship you have with your client so that when it comes time for them to buy or sell again, you are still top of mind.



CIR REALTY PROPERTY MANAGEMENT



Why Us

Our streamlined services make your experience more enjoyable and lucrative in the property management world.

We provide our Licensed Property Managers with the tools they need so they can help you get access to essential information quickly and easily. With the help of our Real Estate division, our property managers are constantly updated with information regarding the market, to better inform you – our client. We have access to hundreds of resources to make sure you maximize your property.

CIR Realty Property Management cultivates and maintains partnerships with industry leading suppliers for the convenience and benefit of all your property's needs.

Having access to trusted contractors is crucial to providing you with the best service possible.

Understanding that owning a property and taking good care of it is important, we see every rental property as one of our own. We help you understand what needs to be done to maintain your property and help you plan for not only its future, but your own as well. Whether it's small investments to increase your rental potential, larger maintenance plans for preventative maintenance or project and renovation ideas for property value and future sales potential; we help you look at all aspects of your home and help you decide what is best for you and your property now, and in the future.

The CIR REALTY Property Management Rental Process

Many companies manage the rental process differently. As an Owner with CIR REALTY Property Management, here is what you can expect:

MEETING WITH PROSPECTIVE CLIENTS

Our experienced team will meet with prospective tenants to view your home. When the prospect is ready to apply, we will help guide them step by step through our application process.

SCEENING PROCESS

Once we've received a completed application along with a security deposit (equal to 1 months' rent) we begin our thorough screening process. WE verify the applicant's income, previous landlord references and credit before we present the application details to you, the homeowner. Should the applicant be unqualified, or any red flags appear during the application process, using our best judgement, we would decline the application before we present it to you. We ensure that ony qualified applications are brought to you for consideration.

LEASE AGREEMENT

Once we've accepted the application, we draft up the lease agreement, making any amendments as needed and have it signed by the tenant. Once this is received, we book the move in inspection with the tenant has set up any utilities and provides us with a copy of their tenant insurance for their file.

For Owners

We know that handing your keys over to someone else can be stressful. That's why we value transparency and give you all the support you need to make the transition as seamless as possible.

24/7 CUSTOMER SUPPORT

CIR REALTY Property Management provides you with 24/7 customer support, using our emergency on call system.

ACCESS TO ALL YOUR MONTHLY FINANCIALS

Access to all your monthly financials on an owner portal at a click of a button. Making it easy for you come tax season. You will also get your statement emailed to you monthly or mailed – whichever you prefer!

WE VALUE TRANSPARENCY

We don't believe in marking up vendor invoices like many of our competitors. We value every client and believe this isn't something our company needs to do to provide excellent services.

Through our comprehensive vetting process, we ensure that every potential tenant that is brought to you has passed our extensive application process.



CREDIT CHECK



EMPLOYMENT VERIFICATION



LANDLORD REFERENCE



PERSONAL REFERENCE



PAYMENT HISTORY



LIFE STABILITY



WE ARE EXPERIENCED

In non-resident taxes and can provide you with all the documents and proper payments needed to ensure that you are compliant with current tax requirements.

MORTGAGE
AND LAWYER

The following checklist is a guideline to help you finalize your mortgage and provide all necessary information and documentation to your Mortgage Broker and Lawyer. Specifics of documents will vary depending upon the lender conditions.

FOR THE LENDER

- [ ] Signed mortgage commitment
- [ ] Signed consent form
- [ ] Signed acceptance or waiver of the life disability form
- [ ] Employment letter
- [ ] Current pay stub
- [ ] Down payment verification
- [ ] Closing costs
- [ ] Self-employed income verification
- [ ] Purchase agreement
- [ ] MLS listing
- [ ] Lawyer information
- [ ] Void check

FOR THE LAWYER

- [ ] Insurance confirmation with all the purchaser names
- [ ] Void check
- [ ] Bank draft
- [ ] Two pieces of identification one with photo.



CIR REALTY.

BUYER INFORMATION

CLIENT PERSONAL INFORMATION

Name

Address

Cell Phone

Home Phone

Work Phone

Fax Number

Email

@

ADDITIONAL INFORMATION AND COMMENTS

ADDITIONAL
SERVICES ADDENDUM

ADDENDUM FORM

Contract #

Name BETWEEN Name

REALTOR® will provide Client with the following additional services as required by the Client:

**Some items may require additional cost.*

1. ADVERTISE THE PROPERTY
2. PREFERRED LIST OF SUPPLIES
3. POST PROPERTY WANTED ADS IN NEWSPAPER OR ON KIJIJI
4. ADD TO VIP BUYER'S LIST FOR POCKET LISTING THROUGH NETWORK
5. LIST OF EXPIRED LISTINGS
6. LISTS OF FSBO'S
7. LIST OF NEW BUILDS AND PROJECTS
8. LIST OF FORECLOSURES
9. LIST OF PRICE REDUCED PROPERTIES OR EXTENDED DOM
10. LIST OF VACANT HOMES
11. LIST OF PROPERTIES WITH BONUSES
12. PRE-CONDO DOCUMENT REVIEW
13. LIST OF PREFERRED VENDORS
14. SERVICES GUARANTEE

**If I do not provide the services I said that I will provide and I cannot remedy this within 72 hours, then you are entitled to cancel this agreement.*

Date Date

Name (printed) Name (printed)

Signature Signature

CIR REALTY

Today, more than ever before, life must be characterized by a sense of universal responsibility, not only nation-to-nation & human-to-human, but also human to other forms of life. - *DALAI LAMA*

REALTORS® AT CIR REALTY ARE Proud Supporters

of the **Ronald McDonald House Charities** of Central and Southern Alberta and the **Alberta Animal Rescue Crew Society** [AARCS]

Ronald McDonald House Charities

Southern and Central Alberta

Imagine learning that your child is ill and you will need to travel to a different city to receive the medical care they need. In the midst of your worst nightmare as a parent, you must now also leave your home, your job and your support system. This is the reality for more than 70 per cent of Canadian families with seriously ill or injured children.

During this time, the Ronald McDonald House Charities Southern and Central Alberta is there to help. Their Houses provide a home away from home for families with children receiving vital medical treatment in Calgary and Red Deer. Most importantly, their warm, welcoming and affordable accommodations help ease the heavy financial and emotional burdens placed on the hundreds of families who come through their doors each year.

In 2016, 590 out of town families stayed at their Houses in Calgary and Red Deer. An additional 1,314 local families received health services through their Care Mobile Program.

The Alberta Animal Rescue Crew Society

AARCS is made up of a large network of volunteers, foster homes and animal lovers. They are a non-profit animal rescue organization dedicated to making a difference in the lives of animals in our community.

AARCS focus is to rescue small animals (cats and dogs) from rural communities in Alberta that have limited animal services. At the discretion of the intake committee and when space in their program allows, they will take surrendered animals or transfer animals from other shelters. In 2016 alone, AARCS saw over 3,000 animals come through their programs, and cared for them by providing medical care, spaying/neutering, vaccinating and then found their forever families. In an addition AARCS' also has assistance programs such as Spay/Neuter, TNR (Trap-Neuter-Return) for Cats and Emergency Medical Assistance.

AARCS relies solely on donations from the public, corporations [like CIR REALTY!], fundraising events and adoption fees to run their programs.

CIR REALTY®

AARCS
ALBERTA ANIMAL RESCUE CREW SOCIETY

RONALD MCDONALD HOUSE CHARITIES
SOUTHERN & CENTRAL ALBERTA



CIR REALTY

Best My Nest®

Your *FREE* VIP MEMBERSHIP Includes:

- Special discounts from numerous stores and service providers that serve local homeowners!

- Monthly subscription to Best My Nest news

  'House Hacks' and fun tips will help you live your best and most efficient life in your home(written by our exclusive Best My Nest vendors!)

- Invitations to monthly hands-on classes and seminars

  by CIR and our partner vendors, to help teach skills and inspire creativity that you can use in your day-to-day home life.

No Purchase Necessary



Discounts + House Hacks + Workshops

EXCLUSIVE TO CIR REALTORS

CONTACT ME TODAY FOR DETAILS

For more information and a current vendor list visit: **www.bestmynest.com**

CIR REALTY MANAGEMENT TEAM



Ron Stader
Co-Owner



Lindsey Smith
Co-Owner CEO



Kirsten Smith
Director of Operations & Marketing



Ryan Smith
Broker & Director of
REALTOR® Development



Chloe Mitchell
Director of Broker Delegate Operations
& Broker Delegate



Kurtis Bain
DOWNTOWN MANAGER



Matthew Wiebe
NORTHWEST MANAGER



Cheryle Becker
BROKER DELEGATE &
NORTHEAST MANAGER



Kristin Wood
Director of Property Management



Olivia Poulsom
Marketing Manager



Sarah Johnston
Managing Broker, British Columbia



Cathie Queen
Assistant Manager and Practice Advisor



Terence Walsh
Practice Advisor



Cynthia Leal Chiang
Practice Advisor