



HOME BUYERS GUIDE



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Buying a home is more than looking at houses. It's finding the right home, at the right price, in the right location. Hopefully, with a minimum amount of time and inconvenience! The best way to achieve these objectives is to work with a professional Realtor® who understands your needs and wants, your timeframe, and the financial boundaries to work within.

A RE/MAX Realtor® will:

- Represent your interests
- Supply MLS® information
- Provide evidence to support the price
- Look after the details, from initial offer to possession
- Provide property & area information
- Negotiate a price and terms agreeable to both Buyer and Seller

Let us do the searching for you! Did you know....most opportunities are published on MLS® "Hot Sheets" which we have access to every morning!

As a Buyer, you will:

- Provide details of your property needs
- Provide financial limitations
- Communicate your likes & dislikes
- Commit to the Realtor®
- Respect & perform the terms of the Purchase Agreement



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Establishing a Market Value

Market value is based on what others have been prepared to pay for a similar property, under the same market conditions after reasonable market exposure. Market value is a fair price for both Buyer and Seller. It is what is called an “arm’s length” deal, and that means there were no influences other than the market influencing the deal. You may, of course, pay more than established market value if your desire for the property warrants it. Conversely, you should not expect to pay less than established market value unless the property is being sold under duress.

Qualifying for Your Mortgage

“How much can I afford?” The financial aspects of buying a home do not need to be confusing. Your Re/Max Realtor[®] is a great resource in recommending a lender. The amount of money you qualify for plus the amount of cash you can put down will equal the amount you can afford to spend on a home.



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Checklist after Buying a Home

Be sure to remember all the little details. We want to make sure your move into your new home is a happy experience!

- Cancel existing / arrange new insurance on your home.
- Arrange for a mover. Phone several companies for estimates. Remember the end of the month is a busy time for movers, so book early.
- Discard flammable liquids, like paints and solvents, as movers are not allowed to carry them.
- Contact utilities and arrange cancellation or transfer to your new address:
 1. Water/Gas – Sun Peaks Utilities at 250-578-5490.
 2. Electricity – BC Hydro at 1-800-224-9376.
 3. Cable TV / Home Telephone– Mascon (1-866-832-6020) or Telus (1-888-811-2323).
 4. Cancel newspaper subscriptions.
 5. Send change of address cards to friends & relatives, banks, credit cards, associations, etc.
 6. Register children in school and have school records transferred.
 7. Arrange transfer of medical and dental records, as well as optical records and prescriptions.
- If moving out of province, obtain new drivers licence and car registration.



WELCOME TO
YOUR NEW
HOME!

