

Home

BUYER'S GUIDE

YOUR COMPLETE GUIDE FOR THE HOME BUYING PROCESS



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MEET EVER GROUP

At Ever Group, we're an award-winning team of real estate advisors with a strong commitment to delivering exceptional results. With a proven track record of helping 850+ families in buying and selling homes, we've built extensive relationships in the industry.

We believe in the importance of the home buying journey as much as the final outcome. Our goal is to provide a seamless and exceptional experience, exceeding your real estate expectations. This commitment led to the creation of Ever Group in partnership with Mark Evernden.

We understand that buying a home is a significant financial decision, and our advisors are here to support you at every step. Whether you seek your forever home, an investment property, or you're a first-time buyer, reach out to us today.

Let us simplify and enhance your home buying experience.



Elevate Your Experience.

www.evergroupcalgary.com

WELCOME

Welcome to the Home Buying Journey!

Whether you're a first-time buyer or an experienced homeowner, finding and purchasing your ideal home can be thrilling yet challenging.

From budgeting and location selection to navigating mortgages, inspections, and negotiations, we demystify the process. We're here to help you turn the key to your new home with confidence.

Whether you're starting your search or ready to make an offer, this booklet is your compass. Together, let's find your dream home — a place for memories and your unique story.

Let's begin!



TRUSTED ADVICE

ARE YOU DEALING WITH AN EXPERT?

Did you know that the average agent sells or helps their client buy only 8 homes per year?

Did you know that 45% of real estate agents spend less than \$500 per year on training and professional development.

These are the facts, so how do you know if your agent is an expert when it comes to helping you buy a home?



TRUSTED ADVICE

WE ARE COMMITTED

We are committed to finding a home that fits your criteria, from budget to location to style. We are dedicated to making sure you are paired with a home that works for you and/or your family.

Not all available homes for sale may meet every one of your expectations, but we ensure that we will find a home that best suits you and your needs.



BEFORE YOU BUY

Weighing Your Decision

Before making any commitments, it is important to assess your current situation and evaluate whether purchasing a home is the right choice for you. Taking the time to plan and make informed decisions is crucial. Consider the following questions:

- What is your motivation for moving and when do you want to move?
- Have you gone through the pre-approval process and organized your finances?
- Are you ready to make an offer when the ideal home is found?

Your Preferred Lifestyle

Choosing the right type of home is just as important as selecting the right location. For some, location is key, while for others, the details of the home are more important. It is vital to determine your priorities and decide what type of lifestyle you want to lead.

Location Matters

When purchasing a property, proximity to important amenities such as schools, work, grocery stores, and entertainment options is a crucial factor in determining your lifestyle.

Timing is Everything

The decision of when to buy a home is ultimately up to you. Establishing a timeline can help you plan accordingly and outline the entire process. Market conditions may fluctuate, and waiting may impact the final price you pay for your home.

However, it is essential to ensure that you are financially and mentally prepared to take this significant step. Rushing into a purchase can lead to dissatisfaction in the long run.



FINANCING TIPS

understanding the financing process

INITIATING THE HOME BUYING PROCESS

The first and foremost step in purchasing a home is securing financing. Before you can proceed, you must determine what you can afford, which necessitates an understanding of what lenders look for in a borrower. Income, assets, and credit history are the three primary factors that determine your eligibility for home financing.

MORTGAGE OPTIONS

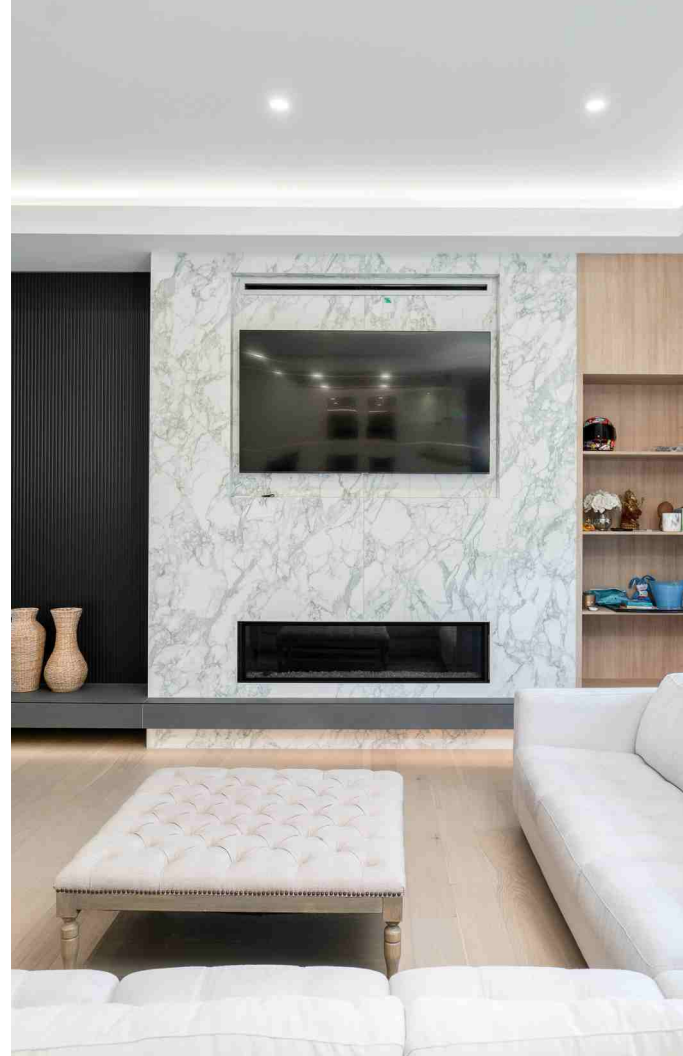
Securing a mortgage loan is one aspect, while obtaining a mortgage that best complements your situation is quite another. Some mortgages have fewer strings attached but possess more stringent stipulations, while others may be more challenging to obtain, but offer greater flexibility. It's critical to have a comprehensive understanding of available mortgages before moving forward with purchasing a home. The Ever Group provides exceptional mortgage advisory services, and we'll be happy to connect you with an advisor that suits your needs.

INCOME AND ASSETS

The majority of loan programs mandate the lender to verify all income sources. Typically, pay stubs, T-4s, and tax returns are required. Lenders also assess your assets and down payment when determining loan approval.

CREDIT HISTORY

All lenders scrutinize a borrower's credit history, assessing the type of credit used, the amount owed, and the borrower's repayment history.



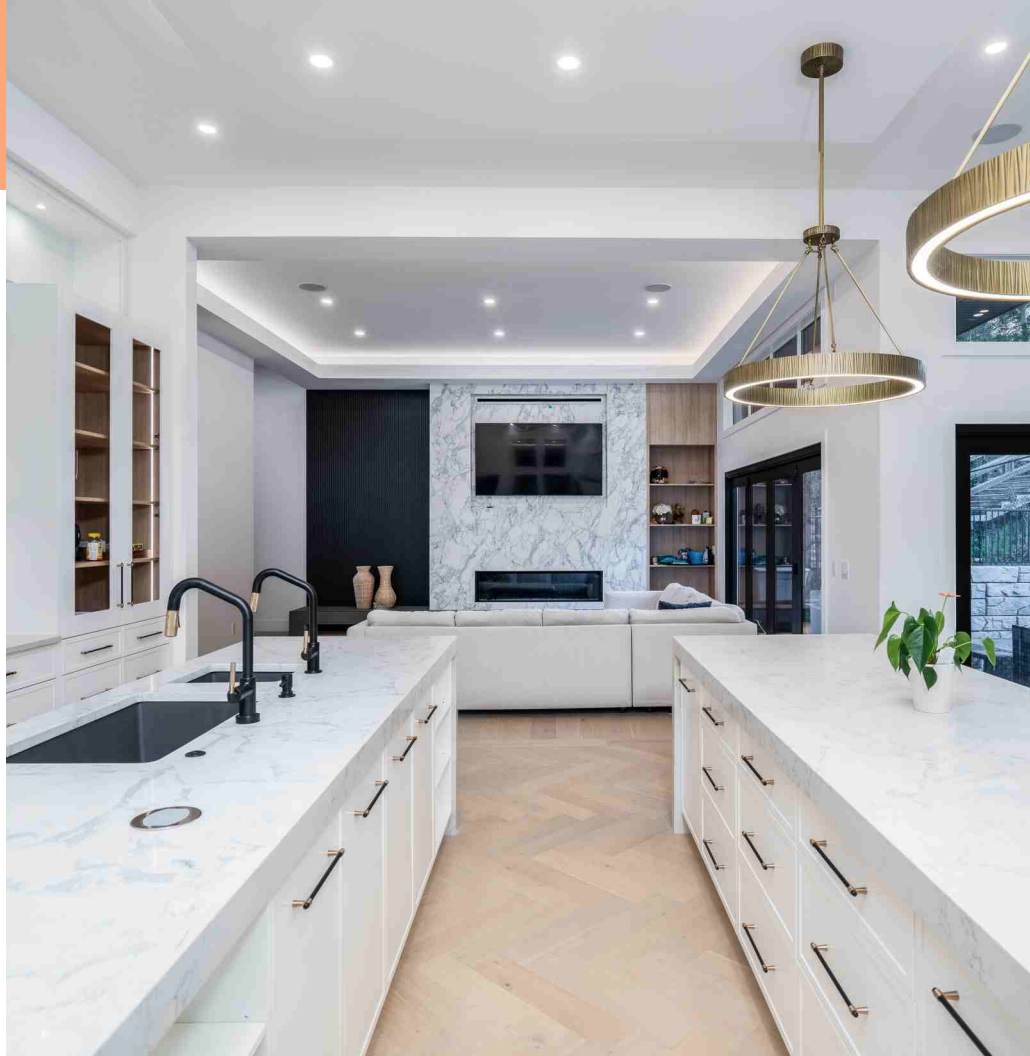
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WINDOW OF OPPORTUNITY

Sellers often make the mistake of wanting to price their homes high at the start, with the assumption that they can always reduce the price to a more realistic level later on.

With this in mind, buyers can have an advantage on homes that are not in line with comparables in and around the community.

It is always good to be informed about all comparable homes to identify overpriced properties.



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YOUR WISH LIST

Many agents have trouble keeping up with your wish list and many times end up cutting corners when searching for a home that fits your criteria.

There is definitely some compromises that sometimes have to be made, but it is our duty to find the ideal home in the ideal neighbourhood for an ideal price.



HOUSE HUNTING

You're ready to buy - or maybe you're just ready to start seriously thinking about buying. There's a lot you can do to prepare.

DETERMINE YOUR PRICE RANGE

The best place to start when buying a home is to find out how much house you can afford.

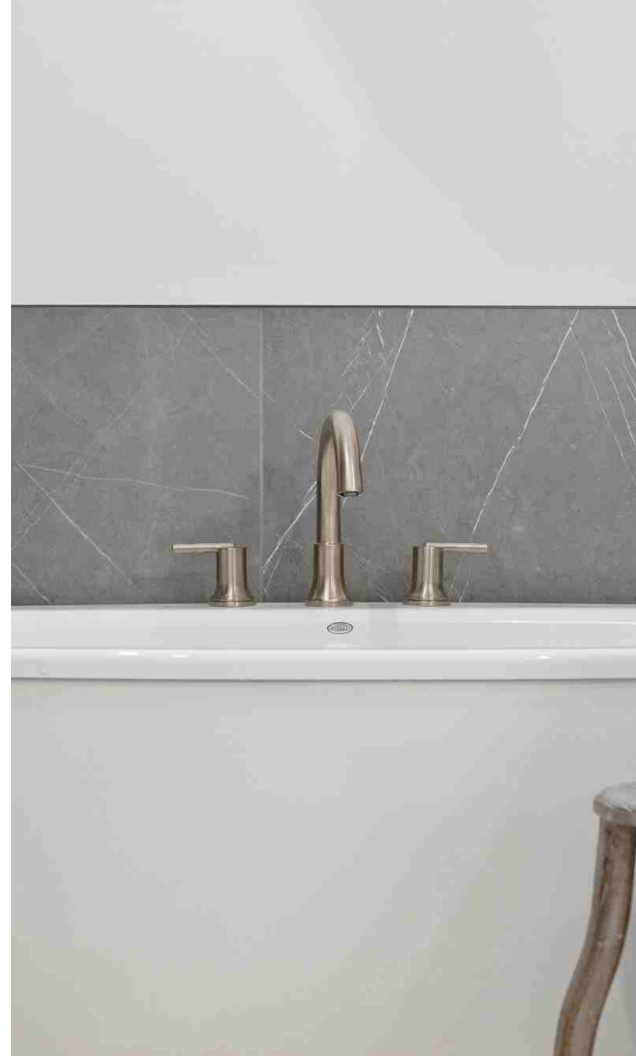
We can refer you to a mortgage broker who can assist you with determining how much of a down payment you can afford, comfortable monthly payments, and the type of loan that fits your needs best.

Serious buyers who are highly motivated should go through the effort of getting pre-approved; not only will this allow you to focus your home search, but it will also position you as a serious buyer in the eyes of sellers when the time comes to make an offer.

MAKE A LIST AND PRIORITIZE

Imagine your ideal home and location. Now make a list of everything you envisioned, take that list and break it down from high to low priority.

High-priority items are the things you cannot live without in your new home. (Large Bedrooms, Large Closets, High-end appliances, proximity to amenities and schools, etc.). Lower-priority items are those that are an added bonus, but not necessary. (Jetted-tub, landscaped yard).



BUYER MISTAKES

GETTING TOO EMOTIONAL

Viewing the home buying process as a financial investment and distancing oneself from emotional aspects can lead to sound investment decisions. Real estate is an investment, and thinking like a businessperson and investor can help avoid emotional decision-making.

SHOPPING BEFORE GETTING PRE-APPROVED

To prevent disappointments, first-time home buyers should consult a mortgage professional to get pre-qualified or pre-approved for a loan before seriously shopping for a home. This process reviews your finances and makes your bid more competitive, demonstrating to sellers that you can back up your offer.

EMPTYING YOUR SAVINGS

When purchasing a pre-owned home, it's essential to save enough money to cover a down payment, closing costs, moving expenses, and potential repairs, such as replacing a water heater or paying homeowner's insurance deductibles after bad weather. Lenders can provide estimates of closing costs, while moving expenses can be obtained through inquiries.

CHOOSING THE WRONG LENDER

Comparing mortgage offers from various lenders is crucial as interest rates and fees differ. Applying with multiple lenders could save a borrower \$430 in interest in the first year alone. It's recommended to make all mortgage applications within a 45-day window to avoid multiple credit inquiries.



HOME INSPECTION

The Price is Not Always Right

It is a good idea to make sure what you think you are buying is indeed the property you are getting. It is so important to feel comfortable with your purchase during the home buying experience. Feeling comfortable starts with financing, but then leads to feeling confident that your purchase is sound.

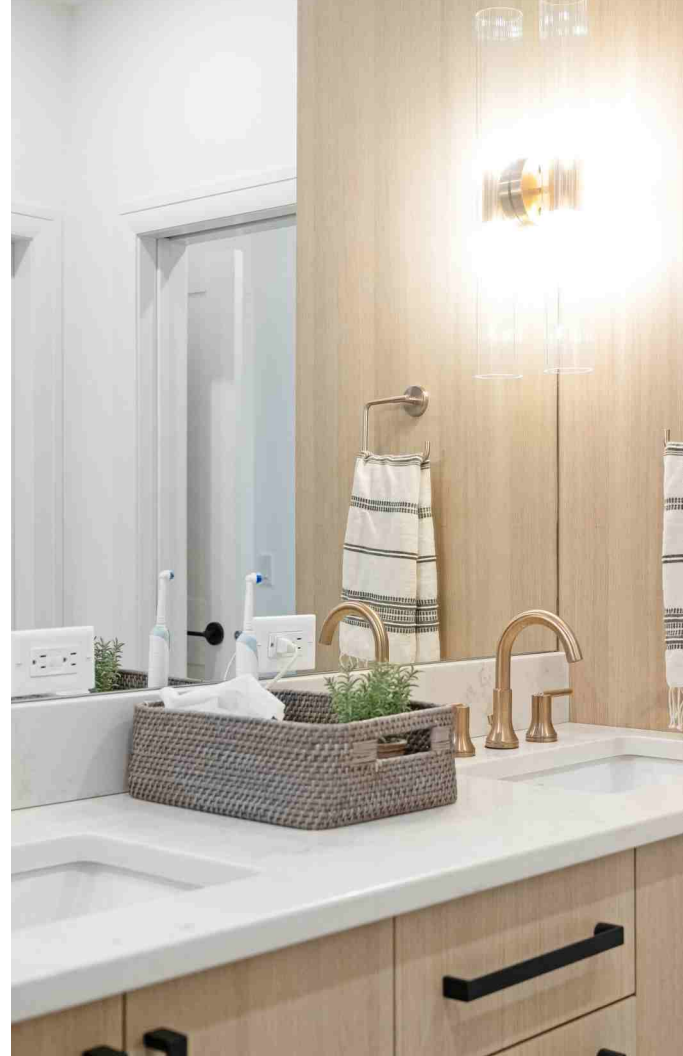
Having a professional home inspection is the way to gain that peace of mind. A proper inspection will cover all areas of the house both structurally and mechanically and give you an objective view of the property. A qualified home inspector will also provide you with a written report indicating areas of concern and the estimated cost of repairs.

Helpful Tips for Home Inspections:

If you're in the process of purchasing a new home, make sure you follow these tips to ensure a successful home inspection:

- Check that the home inspector thoroughly examines all visible issues with plumbing, electrical systems, roof, insulation, walls, ceilings, floors, windows, and the condition of the foundation.
- Allow sufficient time for the inspection. It takes approximately 3 hours to assess all systems, and any issues discovered should be reported to you by the inspector. They will also provide maintenance tips and easy fix-ups, if necessary.
- Request a detailed report of the inspection that summarizes the condition of the home.

Our team partners with top-notch inspectors who are skilled at delivering comprehensive reports that provide valuable insights about the home you're considering. They leave no stone unturned, so you can move forward with confidence.



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INVESTMENT PROPERTIES

Did you know Ever Group specializes in helping individuals identify and secure properties that not only make great homes but also offer promising investment opportunities?

Our expertise in market dynamics, property valuation, and investment strategies ensures buyers make informed decisions aligned with their financial goals.

Whether it's homes in emerging markets or rental income potential, our unwavering dedication to client success makes us the go-to partner for real estate investments.



SERVICES

IT IS IMPORTANT TO CONTACT YOUR LOCAL SERVICE PROVIDERS & UPDATE THEM WITH YOUR NEW ADDRESS **AND ENSURE THAT THEY ARE AWARE OF YOUR MOVE** - START AT LEAST 6 WEEKS PRIOR TO MOVING

CABLE/SATELLITE TV/INTERNET

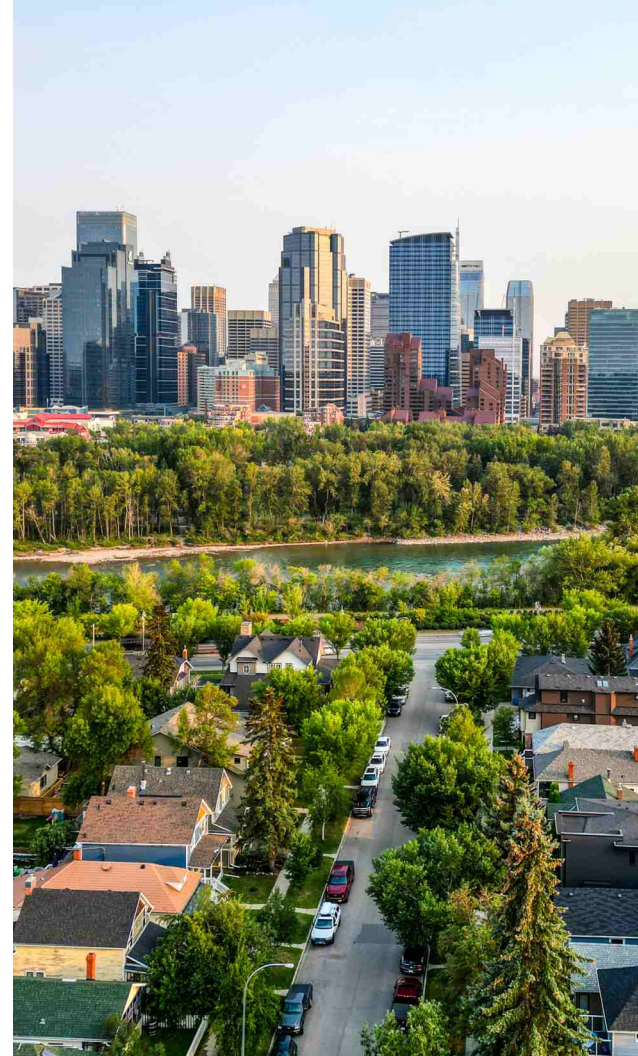
Shaw Cable 1-888-472-2222 | www.shaw.ca
Bell 1-888-759-3474 | www.bell.ca
Telus 1-888-811-2323 | www.telus.com/tv

ELECTRIC/GAS/UTILITIES

Enmax 1-877-571-7111 | www.enmax.com
Direct Energy 1-866-374-6299 | www.directenergy.com
Atco Gas 403-245-7888 | www.atgogas.com

THE CITY OF CALGARY (3-1-1)

Property Tax (TIPP) 403-234-7480 | www.calgary.ca
Calgary Police 403-266-1234 | www.calgarypolice.ca
Calgary Board of Education 403-817-4000 | www.cbe.ab.ca
Calgary Catholic School District 403-500-2000 | www.cssd.ab.ca



RESOURCES

MORTGAGE BROKERS

Danielle Di Marco

mortgageline
phone: 403-969-0233
email: danielle@danielledimarco.com

Alysha Ortiz

enrich mortgage group
phone: 403-293-4455
email: ortiz@enrichmortgage.ca

LAWYERS

Derek Cogle

Cogle & Co
phone: 403-249-9000
email: info@cogle.com

Peter Ridout

Ridout Barron
phone: 403-278-3739
email: info@ridoutbarron.com

HOME INSPECTORS

Darren McCagherty

20/20 Master Home Inspections
phone: 403-869-8330

Ib Ikaraibrahimovic

NIR Home Inspections
phone: 403-919-3336

MOVING STORAGE COMPANIES

Gilbert Mountain Movers

phone: 403-923-9242
email: mountainmovers@mail.org

My Big Steel Box

phone: 403-998-8511
www.bigsteelbox.com



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