



HEATHER FRITZ

TEAM REAL ESTATE

Home Buyer's Guide



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Nice to meet you



Let's find you the right home! Our experience in asking all the necessary questions enables us to narrow down neighbourhoods, developments and home styles best suited for your family. We are committed to helping you define what you need and want while keeping you focused on your goals.

Your family's goals should be met within your budget and your agent should have a finger on the pulse of the community and the current market. We make a point to stay on top of what's happening in Saskatoon, whether it's business, developers, community, or civic policy, so you can make informed decisions when searching for a new home.

You can count on us to guide you through the entire home-buying process, including negotiating, offers, closing costs, and moving details.

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How we help you through the buying process

Buying a property is one of the biggest decisions you'll make in your life. We're here to help you through each step to make the process as smooth as possible.

Here is a list of what to expect and prepare for as we work together.

1

Understand Your Finances

Find out your budget and affordability. You can use simple calculators like the one below to get an idea of what you can afford. Then you need to set aside money for your down payment, typically this is around 5% of the purchase price of the property you would like to buy for first-time home buyers. When buying your next home, a revenue property or a property over \$1 million it could be up to 20%. Next, talk to a qualified mortgage broker to help you find the best rate for your mortgage and start the pre-approval process. This can be done at the very beginning of your budgeting process. Good mortgage brokers can help you with budgeting even before you have your down payment saved up. We can recommend a variety of mortgage brokers that would fit with your family's needs. You should be pre-approved before you start looking at homes so that you can set a realistic parameter for the price range you are searching in.

2

Define Your Next Home

Once you understand your price range and budget, you can start defining the details of the home you would like to purchase that suits your lifestyle. We will help you create a 'must-have list' (how many bedrooms and bathrooms, the size of the yard, house layout) and a 'would-like-to-have list' (special features). We have plenty of knowledge and insights into the neighbourhoods in Saskatoon, this will help us find the best-suited neighbourhood for you.

3

The Search Begins

Our search for you is then twofold. We will set you up with an automatic email system from our MLS system that will immediately send you properties that fit your parameters as soon as they hit the market. You will have an opportunity to view them, favorite them, refer back to them, and ultimately ask us to set up a showing for you. In the meantime, we will also be scouring all of our back pocket sources to find you properties that haven't yet or may not ever hit the MLS system.

4

Hands on Doorknobs

As soon as you see properties that pique your interest, let us know! We will set up a showing as soon as possible so that we will have one of the first opportunities to view the property. Good properties do get snapped up quickly, so take advantage of our daytime/evening/weekend schedule to view properties right away. If you are unable to view a property in person, we are always more than happy to do a video tour so that you can see the property from wherever you are in the world. Remember, sometimes properties look different online than they do in person, so keep your mind open! Sometimes a property is oversold in photos, and sometimes a property doesn't photograph as well as it shows in person. The more properties we see, the more skilled you will be in deciphering the photos. We can also help you understand what you are seeing online.

5

Making the Offer

Once we find a property that suits your budget, your wishes and your needs, we will prepare an offer. We will help you understand how to present the sharpest, cleanest offer in order to have the greatest chance of having your offer accepted. From moving quickly to offering attractive conditions, we will help your offer stand above the others. My experience in negotiating will help you get the best value for your purchase.

6

Closing the Sale

Once we have an accepted offer, our team will spearhead all of the due diligence required to help you secure your mortgage, understand all underlying details, history, permits, etc. about your home so that you can make a healthy, informed decision. This includes the management of your home inspection, property information disclosures, gas line locates, etc. We want you to feel 100% comfortable with your purchase.

7

The Final Stretch

Once you remove conditions, we will guide you through the process of getting your utilities set up, meeting with your lawyer, etc. and we can recommend insurance companies, moving companies, and more.

8

Possession Day, and Beyond

Just because you have the keys, doesn't mean we disappear. We're always here for support and any future real estate questions you may have.



REAL ESTATE AGENT

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