

BUYERS GUIDE



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About this Guide

This buying guide was designed to prepare you for the journey of buying a home.

Buying real estate for most people will be one of the most significant financial decisions they will make. Knowing what is ahead will help you to get ready to have a successful purchase and start you on your real estate journey.

This guide is an example of how things typically run when working with me. Every case is unique in some ways and we will adjust things as necessary.



As your Saskatoon real estate agent, I am here for you every step of the way.

So let's get started...

Hello, I'm Your Saskatoon Real Estate Agent Kerri Tucker

I have been an award-winning REALTOR® in Saskatoon since 2012 and I am committed to providing exceptional service to my clients. With that, as well as my experience and passion for helping people in real estate, I have established a reputation as a trusted and knowledgeable real estate advisor.

My attention to detail and commitment to communication sets me apart and make me a valuable resource for my real estate clients. Outside of work, I enjoy time with my family either at the hockey rink, dance competitions or making something delicious in the kitchen.

Real estate is personal. To me, it is never simply a transaction to complete. Your goals are my goals. My real estate philosophy revolves around four key principles:

Trust
Relationships
Professionalism
Full-service Excellence

These values guide every aspect of my work, ensuring that your real estate journey is not only successful but also deeply rewarding.



My commitment to excellence and personalized service has earned me a loyal following of satisfied clients, and I look forward to the opportunity to work with you!

Welcome to a world where real estate is more than transactions.

Kerri Tucker

Working with a REALTOR®



Commitment to Professionalism

As a REALTOR®, I am a licensed real estate professional and a member of the Canadian Real Estate Association.

What you can expect from working with a REALTOR®:

- Work in your best interest with expert real estate advice and skills
- Simplify the home buying process with specialized real estate knowledge
- Explain your options and obligations as a home buyer
- Stay informed of market conditions
- Honest communication



My job is to work for you and make the buying process as smooth as possible. I help with many things, including:

- Advising on steps to being properly prepared to purchase a home
- Send you listings that meet your criteria as soon as they go on the market
- Answer questions, coordinate showings, and show properties that meet your criteria
- Prepare offers and handle negotiations
- Be there for you and assist at every step of the way with advice and valuable information.
- Personalized service

Getting Prepared

Consultation Meeting

The first step will be to meet and discuss your goals, timelines, and any specific considerations you may need to work around. I want to get to know you and let you get to know me and how I work. We will discuss the current market and how it affects your home buying process.

One of the most important things I need to know is your budget. The best way to know what you are comfortable spending is to meet with a trusted mortgage professional. They will help you to know what you can spend as well as what your payments would look like with the current interest rates. Getting a pre-approval with your lender will help you in many ways. Not only will you know that you will be able to get an approval, you will also have a very good understanding of what you feel comfortable spending, and you will know what documents will be required when you have a conditional sale. When it is time to put in an offer, the sellers will want to know if you have been pre-approved with a reputable lender. I have fantastic recommendations for mortgage professionals should you need one.



Wants & Needs

There will be certain things beyond the budget that you require in your new home. Some things to consider:

- Location - which neighbourhoods you would be happy to live in and which ones you have ruled out. Drive around the areas you are considering at different times of day, check out the amenities and test out the commute to work.
- Number of bedrooms and bathrooms
- Is a garage necessary? Detached or Attached?
- New builds vs existing or older properties
- Building style (2 story, bungalow, etc)
- Accessibility features
- Suite potential



Some other things may come up as we go along and as we visit properties. We can always adjust the criteria as needed.

Home Buyers Expenses

Beyond the sale price of your new home, there are some home buyer expenses to be mindful of and prepared for:

- **Deposit** - A deposit is earnest money included with your offer to purchase. In most cases it is \$5-20,000 depending on your price range. This money is held in trust and then forms a part of your down payment on your mortgage.
- **Home Inspection** - This will be approximately \$500.
- **Down Payment** - 5% is the minimum mortgage down payment amount on the purchase of a principal residence
- **Legal Fees** - Lawyer \$800-1100 (approximately)
 - Land title fees and disbursements:
 - Registration of the transfer = 0.4% of your purchase price (for example, with a purchase price of \$400,000 this fee will be \$1,600)
 - Registration of the mortgage = \$180.00
 - Titles = \$45.00
 - Courier fees = \$20
 - Searches and disbursements = \$45

Total estimated legal fees, land title fees and disbursements = \$2,947.90 (based on a \$400,000 purchase price).

- **Title Insurance**- \$150-\$350
- **Utility Hook-Ups**
- **Adjustments** for property taxes, condo fees if possible



Most real estate lawyers will be able to provide you a breakdown of your fees. If you need a recommendation for a great real estate lawyer, I can help you with that.

Viewing Homes

Once we are ready to start heading out to view properties in person, I will share with you my [Showing Etiquette Guide](#) so you know what to expect.

Some of the most important Do's and Don'ts:

- Whoever is a decision maker should be present to view all homes
- Less is more. Having friends or extended family present will be distracting and sellers do prefer to have only the purchasers in their home during showings.
- Opening doors, attached cabinets, pantries and closets is ok. We do not open personal storage such as dressers, medicine cabinets, nightstands.
- Wear comfortable shoes that are easy to take on and off.
- I am here to represent you for every part of the transaction. Any home you want to view, I will be there for. You should not call listing agents, builders salespersons, or homeowners directly as it could impact our negotiation ability. Leave this to me, as your REALTOR®.



Ready to Write an Offer

Once you have viewed some homes and have decided on which one you would like to offer on, I will prepare the Offer to Purchase.

The most important points that we will write into the offer are:

- Offer price
- Possession date
- Conditions and condition removal date
- Inclusions (such as appliances, shed, hot tub, etc)
- Deposit
- Financing arrangements if applicable



Most common buyers conditions to consider writing in are:

- Financing approval
- Home inspection
- Permit report
- Property Condition Disclosure Statement
- Gas line locate
- Sale of the buyers property if applicable
- Estoppel package for condominiums

We will go through all of the details prior to you signing. Once you have signed the offer, I will submit it to the listing agent with a timeline for them to respond.

When the offer is submitted, 3 things could happen:

1. Sellers accept the offer as written
2. Counter offer - this can be to negotiate price, terms, or conditions
3. Seller decides to not respond and allows the offer to expire - this would typically happen if the offer price is far too low for them to consider.

Conditional Sale Period

Once your offer or counter offer has been accepted, the home is now conditionally sold! How exciting!

This time period is when you will be busy dealing with your conditions. You will be working with your lender to get a **financing approval** and getting any additional paperwork that they require. (Assuming you have a pre-approval in place, this should be relatively straightforward) The bank may also order an appraisal of the property.

If there is a **gas line locate**, SaskEnergy will go out to flag the yard. They will then send a letter indicating if there are any gas line encroachments.

I will acquire the **property condition disclosure statement** from the sellers agent and order the **permit report** (PID) from the city.

If you have a **home inspection** condition, we will book the inspection date. It will typically be an entire morning or an entire afternoon where the inspector will be in the home and then we will meet for a walk through at the end of it. I will share with you my [Buyers Guide to a Home Inspection](#) so you are prepared for what to expect.



And...Sold!

You have done all of your due diligence, removed conditions and the house is now sold. Whoop!

Between now and possession day, you will meet with your real estate lawyer to sign the purchase documents. And it is time to get packing. I will share with you my **Buyers Moving Checklist** so you remember to set up utilities, forward your mail, and more. You will need to have home insurance set up prior to meeting with your lawyer.



On possession day, the sellers agent will call me to let me know when keys are releasable to you. While everyone does their best to have keys releasable for the time in the contract, it is not guaranteed, especially during busy real estate seasons. I highly recommend that you do not book movers for this day. It is best to have them coming for the following day to be safe.

When keys are released, we will meet at the home and do a walkthrough to make sure everything that is supposed to be there is there. And then the house is yours!

Congratulations!

Client Testimonials

"Kerri helped us both buying and selling. She's a true professional, super knowledgeable about the market and made the whole process very easy."

- Carissa

"Kerri was great to work with, always made time to help show us houses, and made the whole purchasing process very easy! Would highly recommend Kerri."

- Ryan

"We loved working with Kerri. Kerri is a Real Estate agent you can trust. She was with us every step of the way and she did not stop looking for us until we found the right one. She was always just a phone call away and always making sure that we had all the answers to all the questions we had for her. This was our first time buying and she made it stress free. I am so grateful for all her help and support and highly recommend Kerri for any buying or selling needs"

- Cindy

"Kerri makes buying a home an exciting and stress free process. Her patience and expertise are so appreciated and I would highly recommend her!"

- Nicole



This is the Beginning of Something Good.


Buying a home can be one of life's most stressful experiences. My mission is to make the process as smooth as possible for my clients. I will be there every step of the way!

Let's connect, discuss your plans, and see if we would be a good fit to work together.

If you are ready to get started, it would be my honour to work with you and help you to find and purchase your next home.



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