



BUYERS GUIDE

THE COMPLETE GUIDE TO BUYING A HOME



EPIQUE



Your Agent

REALTOR®

Kurt Burgan



“Kurt was exemplary. He went above and beyond quite literally on several occasions and had excellent communication skills. He always took the time to explain things in detail and to answer questions. We couldn't have chosen a better man for the job. True humanitarian.

“I have never worked with a realtor that was so understanding, hard working and just overall amazing as Kurt. He was always on top of things, explained everything so we were always informed and comfortable in our decision making both as sellers and buyers. I can't say enough great things about him and would highly recommend him to anyone looking for a realtor. His diligence got us into the house we loved and we will always appreciate him.



THE STEPS

So, you want that dream home? We know exactly how to get you there. Here are the typical steps involved in buying a home.



GET PRE-APPROVED
You'll want to get this process started asap, as getting pre-approved for financing is essential.

CHOOSE AN AGENT
Choose an agent whose personality meshes with your own and whose experience can work in your favor!



HUNT FOR HOMES
We'll take note of your requirements and start searching for properties that fit the bill!

RESEARCH NEIGHBORHOODS
Your new neighborhood is just as important as your home. Look at schools, recreation and shopping.



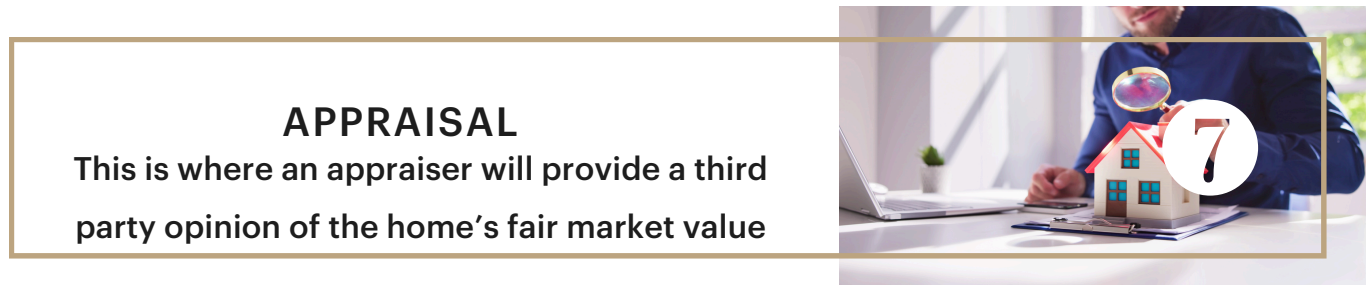
MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.



INSPECTION

This will address any hidden issues in the house.



APPRAISAL

This is where an appraiser will provide a third party opinion of the home's fair market value



CLOSE & MOVE IN!

Arrange a closing date and sign the paperwork!
You did it! Welcome to your new home!

BUY OR SELL FIRST

Each situation is unique, and several factors need to be looked at to determine which option is right for you. Here are some things to consider with each.



BUY FIRST

Works best when

There is a lot of competition in the market and property prices are rising.

You're confident there will be a high level of demand for your existing property.

You can negotiate or make it conditional on selling your own home.

You're prepared to accept an offer that lets you move on or pay bridging finance.



SELL FIRST

Works best when:

Property value and prices are flat or are declining in the area.

If you want greater certainty about how much you have to spend on your next home.

If you're moving locations and buying in a different and slower market.

If you can negotiate a long settlement or know that you'll be able to find something that suits you.

PRE-APPROVAL

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



TWO

THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.



WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do some research of what types of homes offer what that will help narrow down your search area.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Older neighborhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.

CHOOSING A HOME



COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



PROXIMITY

How important is it to you to be close proximity to things like schools, shopping and groceries? Think of what you want or need to be close to.



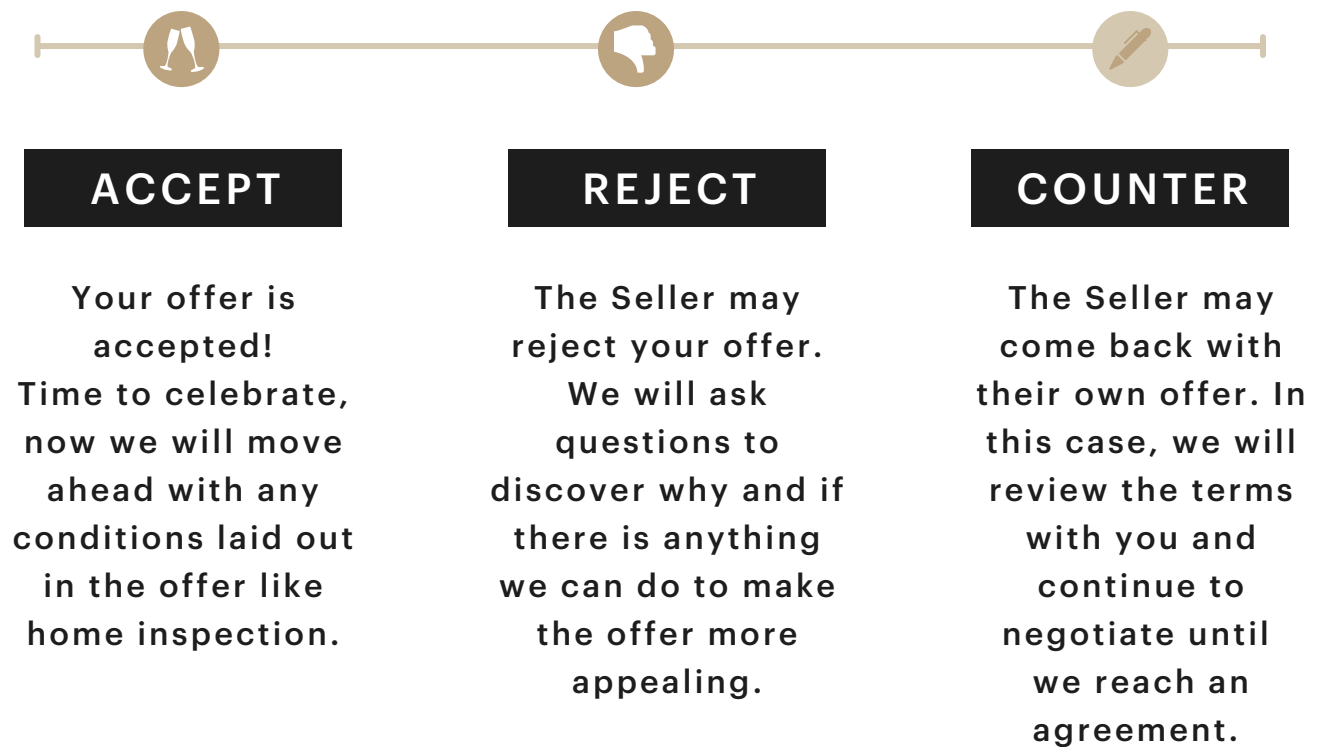
MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.

OFFER PRESENTED



“Kurt was fantastic to work with from start to finish. He helped educate us on how the home buying process would go from putting in the offer all the way to receiving our keys. He made our first time home buying experience one to remember and very stress free. Very thankful for his attention to detail and his welcoming personality. Thank you Kurt!”

ELEMENTS OF AN OFFER

Price

The price of the home

Earnest Money

Will be applied against the purchase of the house when the sale closes.

Terms

Terms include the total price offered and the financing details.

Conditions

Conditions are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

Inclusions and exclusions

Items included or excluded. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

Closing day

The closing day is generally the day the title of the property is legally transferred and the transaction of funds finalized.

CLOSING COSTS

Closing costs will vary depending on the type of financing and terms. Please refer to the Seller's Net Sheet or reach out to your lender for an estimate of your specific closing costs for the property.

BEFORE CLOSING

- DEPOSIT (earnest money)
- PROPERTY APPRAISAL
- HOME INSPECTIONS

AT CLOSING

- TRANSFER FEES
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- REPAIRS + MAINTENANCE

EPICQUE

FAQ'S

HOW MUCH DO I NEED TO PAY YOU?

Buyer's Agents are generally paid by the Seller's Agent through commission split/sharing. If not, I will do my best to negotiate with the seller to ensure my fee's are covered. It is rare for my Buyers to have to pay out of pocket for my representation.

WHY DO I NEED A BUYER AGENT?

The Seller's Agent legally has an obligation to represent the Seller's best interest. They do not represent you or your best interest. Having representation is important to ensure you not only get the best deal, but that you have an expert who will guide you through the process and research every possible angle to make sure the sale is in your best interest at all times.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing is typically 21-45 days depending on the home, lender, etc.