Ace
Real Estate
& Insurance Services

BUYER'S GUIDE

TO BUYING PROPERTY





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1 ARE YOU READY TO BUY?

Have you considered how much money you will have for a deposit to accompany your offer, how much money you will have to put as a down payment on a property, and contacted a financial institution to ask about getting a mortgage?





2 WE ARE HERE TO HELP YOU FIND A PROPERTY

You have likely already begun searching for your perfect property. We have access to many properties through our Multiple Listing Service (MLS) as well as properties that may be for sale that are not yet listed. Give us an idea of what you are looking for as we may already have just what you have in mind! Or better yet....sign up to become a member of the ACE "HOME TEAM" Advantage program and receive instant email notifications as new listings hit the market! Find a property you are interested in that is listed with another agent or real estate company? We can still assist you by representing you as a buyer in this transaction! Ask for more details on the benefits of using ACE.

> ***Ryan is in many ways the perfect agent: hardworking, detail oriented, good with people and has a knack for closing the sale. His excellent work that encompasses patience, professionalism and perseverance makes Ryan someone that I highly recommend for any of your insurance or real estate needs.*** ***C.P.***



3 | WANT A CLOSER LOOK?

Schedule a viewing and ask the professionals at ACE to guide you through the process of purchasing a property. Remember….you are buying a previously lived in home and that although we will attempt to uncover all deficiencies, the house being sold is in used condition. Comparative market analysis reports are available to confirm you are paying a fair price!

4 | READY TO MAKE AN OFFER?

By this point…you've done your homework. Let ACE guide you through the negotiations and details such as the importance of getting a home inspection, possession date (as well as other conditions to protect your interests when making an offer) and listing the "goods and chattels" you want included with the property. You also need to consider closing costs at this point (eg. land transfer taxes and legal costs).



"You went above and beyond to help us in so many ways and we appreciate you so much. You made the house selling process fun for us instead of stressful. Ryan, you were professional, knowledgeable and honest in all our dealings guiding us through the process all the way. We were thankful that you were always available when we needed you with questions or concerns, keeping us well informed on what was happening. I don't think we could have done this on our own. You took care of all the details so that we did not have to worry about them. **M.M.**

5 | OFFER ACCEPTED... NOW WHAT?

Fortunately, you are in good hands with ACE Real Estate. It's daunting but you can take comfort knowing that this is what we do each and everyday! We bring our experience to assist you in making this an incredibly rewarding and positive experience! Once an offer has been accepted it is time to get to work as the clock starts ticking! The financial institution will ask for a Property Appraisal as a condition of financing and home inspections will also need to be completed. Once these are done, and have been approved, it is time to remove conditions and meet with your lawyer. Ask Ryan for a quote on your property insurance for the day you take possession of your new property! Need a quote on mortgage insurance for your loan? ACE can help with that too!





6 | SOLD! SOLD! SOLD!

The end is now in sight! The time is now to register with the utility companies and to transfer services into your name for when you move in. On possession day, you will meet with your ACE Real Estate Salesperson who will provide you keys to your new property! A final walk through of the property to verify its condition and all "goods and chattels" are present and it's time to start moving in! Do not plan on moving in before possession date as there are too many risks associated with this... a few more days will be worth the wait!