



YOUR HOMEBUYING SUCCESS GUIDE



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****Disclaimer:**** This guide is intended for informational purposes only and does not constitute legal, financial, or real estate advice. The content provided is based on general industry knowledge and is not tailored to your specific circumstances. We recommend consulting with a licensed real estate professional, attorney, or financial advisor for advice tailored to your situation. While every effort has been made to ensure the accuracy of the information, we do not guarantee the completeness or reliability of any content. Use this guide at your own discretion.

WELCOME

Buying a home is one of the most exciting and significant investments you'll ever make. Whether you're a first-time buyer or have some experience, the process can feel overwhelming. This guide is designed to simplify the journey, providing you with a comprehensive walkthrough of each step, essential checklists, expert tips, and helpful contact information. Our goal is to equip you with the knowledge and resources you need to make informed decisions, avoid common pitfalls, and move confidently through each stage of the home-buying process. Let's get started on turning your homeownership dreams into reality!



Jerell Braun
Professional Real Estate Consultant
(250) 224-9328
jerell.braun@century21.ca

1.

DEFINING THE GOAL



In the first stage of buying a home we define what is important to you and what your home buying budget is. This gives us a clearer objective and will help the home buying process proceed smoothly.

-Number of beds - _____

-Number of baths - _____

-Garage yes ☐ no ☐

-Fully fenced yard yes ☐ no ☐

-Time frame - _____

-Must Haves: _____

-Nice to have: _____

-Definitely not: _____

-Location: _____

-Budget \$ _____ \$ _____
(total sale price) (monthly payment)

Let's talk MORTGAGES

Getting a mortgage pre-approval is an important first step in the home buying process.

Getting a mortgage preapproval helps you set a realistic budget, shows sellers you're a serious buyer, and speeds up the closing process. It provides clarity, confidence, and a competitive edge in your home-buying journey.

Here are a couple of mortgage brokers that I would recommend:

Chase Cooper

Mortgage agent - Dominion Lending Centers
(250) 785-7171 www.chasecooper.ca
chase.cooper@dlcme.ca

Edith Loewen

Senior Mortgage Specialist - RBC Royal Bank
Royal Bank of Canada (778) 256-5227
edith.loewen@rbc.com

Jessica Anderson

BRX Mortgage - Mortgage Broker
(250) 317-2260 www.jessicaandersonmortgages.com
jessica@jessicaandersonmortgages.com

2.

THE SEARCH

Once we have defined what we are searching for we can begin to look at homes that fit your criteria. Keeping notes about the properties (things you like or dislike about the property) can help you navigate through many options and help making a decision easier for you.

1. _____ 1 2 3 4 5 6 7 8 9 10
(property address) (property rating)

notes: _____

2. _____ 1 2 3 4 5 6 7 8 9 10
(property address) (property rating)

notes: _____

3. _____ 1 2 3 4 5 6 7 8 9 10
(property address) (property rating)

notes: _____

4. _____ 1 2 3 4 5 6 7 8 9 10
(property address) (property rating)

notes: _____

5. _____ 1 2 3 4 5 6 7 8 9 10
(property address) (property rating)

notes: _____

6. _____ 1 2 3 4 5 6 7 8 9 10
(property address) (property rating)

notes: _____

3. SUBMITTING AN OFFER

You have found a house that you like!

After viewing several homes you will feel confident to choose the house that best suits your wants and needs. When you feel confident about your choice we can proceed to the next step which is submitting an offer.



Making an offer to purchase a home is one of the most important and crucial moments in the home buying process.

The Contract of Purchase and Sale is a document that will outline the terms and conditions of the sale of the property. The terms and conditions of the sale can often be customized to best suite your specific needs. Terms such as the date of possession, or the inclusion of specific items can be customized based off of what you would like to have written in the contract.

An offer to buy a house should include:

- The amount you're offering to pay (the purchase price) and the amount of your deposit
- Any extra items you want included in the purchase (for example, window coverings, appliances, etc.)
- The date you want to take possession ("closing day")
- The date the offer expires
- Address and a legal description of the property
- Conditions

let's talk deposits

A deposit in real estate is good faith money put down by the buyer upon a successful agreement of purchase and sale of a home. This deposit, which forms part of the down payment, provides security to the seller and pre-estimates damages in case of a contract breach. The deposit is typically due within 24 hours of an accepted offer and is usually 5% of the purchase price, though it can be higher in competitive scenarios to show financial capability. The deposit is made out to the buyer's agent's brokerage and held in trust.

In a multiple offer situation, having a higher deposit can make your offer more attractive by demonstrating your commitment and financial readiness. The deposit is generally paid by bank draft or certified cheque, and it's crucial to ensure the deposit terms are clearly stated in the agreement to avoid any issues. If the deposit is lower than expected, it might signal to the seller that the buyer is not serious or financially stable.

4.

NEGOTIATION



A

Submit an offer

My process for preparing an offer is as follows. I will consult you to determine what terms and conditions you would like to see included in the offer. Then I will prepare the Contract for you. Once I have everything prepared I will meet with you to go over the entire Contract explaining the key points and answering any questions you may have long the way. Once you have signed the Contract I will submit the offer to the sellers agent.



B

Negotiations

In most cases we will negotiate back and forth with the sellers several times. At this stage our objective is to come to an agreement that both parties feel is fair. Typically negotiations will take a day or two. Any changes to the offer and any counter offers will be made in writing. To keep things simple when making changes to the contract, I utilize tools such as Digisign or DocuSign.



C

Conditionally accepted offer

Congratulations! We have come to an agreement with the seller to buy their home as long as we are able to satisfy the conditions.

Also remember at this point in the process you must pay the deposit as outlined in the Contract of Purchase and Sale. I will text you the instructions for how to pay this deposit.

5.

SATISFY CONDITIONS

We have an accepted offer! Now it's time to get to work!

After the offer has been accepted you will need to pay the deposit. (according to the terms laid out in the contract)
Once that is done we will begin the process of satisfying conditions. Remember that time is of the essence and conditions should be satisfied in a timely matter.



- Financing: I will send the required documents to your mortgage broker and they will process the mortgage application. Once they have confirmation that your mortgage application has been approved they will send us confirmation.
- Property Inspection: You will need to contact a property inspector and schedule a time to do the property inspection. Once you have arranged a date and time with the property inspector I will communicate with the sellers to make sure that we have access to the property on inspection day. On inspection day the inspector will take a couple of hours to inspect the property and then meet with us to discuss the inspection report. A property inspection shows us the condition of the property and helps us identify if there are any major issues or concerns that need to be addressed.
- Property and Fire Insurance: I recommend to obtain a letter of insurability right after we have done the inspection as the inspection report will give you the information that you need to make sure the property is insurable. A letter of insurability will give you peace of mind knowing that the property can be protected by an insurance company.
- Should you have any questions regarding zoning, permitted use, etc. this condition gives you the opportunity to do some research about the property and address those concerns. I would recommend talking to a lawyer or someone from City Hall.

Conditions Checklist:

Deadline _____

☐ Financing

Mortgage Broker: _____

☐ Inspection

Property Inspector _____

Inspection Date and Time _____

☐ Insurance

Please send me a copy of the letter of insurability once you have received it from the insurance company

☐ Other

Notes:

CONTACTS

Property Inspectors:

CW Inspections

Dallas Peever (250) 668-7685 cwinspections.ca

Origin Home Inspection

Brian Fertuck (250) 467-3222 bfertuck@gmail.com

TIP Inspections Inc.

Payden Wongsted (250)-793-0499 www.tipinspections.com

Home Insurance:

Western Financial Group Inc. - Canada's Insurance Broker

(250) 785-9957 westernfinancialgroup.ca

HUB International

(250) 261-6696 www.hubinternational.com

Westland Insurance

(250) 785-1676 www.westlandinsurance.ca

Notaries and Lawyers

Jeannotte Notaries

(250) 787-1163 www.fsjnotary.com

Frontier Law

(250) 785-1924 www.frontierlawco.com

Callison Zeunert Law Corp

(250) 785-8033 czlaw.ca

6. CONVEYANCE

After the conditions have been satisfied, the notary or lawyer will begin the process of conveyance.

At this point you can begin to pack and plan for your move! Subjects have been removed and you have entered into a binding contract. I will send all of the required documents to your chosen notary or lawyer and they will begin the process of conveying the title of the property into your name. Once we get close to the Possession date you will meet with your notary or lawyer to sign the final paperwork.



Approximately a week or two before the Possession date you can setup your utility accounts for the house.

Utilities Setup Checklist:

Possession Date _____

☐ Electricity

BC Hydro 1 800 224 9376 <https://www.bchydro.com/new-customer>

☐ Natural Gas

PNG 1 800-667-2297 <https://png.ca/account/open-residential-account/>

☐ Wifi and Home services

Telus 250-785-6115 #1360 9600 93rd Ave Fort St John B
Shaw +1 888 472 2222 <http://shaw.ca/>

☐ Water, Sewer, & Garbage

Notes: Once the title has been transferred to your name the City will automatically create an account for you. A couple of weeks after you take possession of the property the City will send you a letter in the mail with your first bill along with instructions to set up your payment method.

☐ Mail

Canada Post (250) 785-4625 10139 101 Ave, Fort St John, BC V1J 0A0

Notes: To set up your mail box you will take the first page (or a screenshot of the first page) of the Contract of Purchase and Sale that will have your name as well as your new property address on it to the post office. With this you will be able to setup your new mailbox and get your own mailbox keys.

One quick note before Possession Day:

If you have included a final walk-through on your property we will do the walkthrough the evening before Possession or the morning of Possession day. This walk through is a quick visual inspection to ensure that the appliances are still working and the property is in substantially the same condition as when we last viewed the property as stated in the contract.

CLOSING DAY 7.

CONGRATULATIONS!! Today is the day you will get the keys to your new home!

Closing day marks the culmination of all your hard work, planning, and decision-making, and it's the official beginning of your homeownership journey. Take a moment to soak it all in—you've earned it! Remember, owning a home is more than just having a place to live; it's about creating a space that reflects your dreams and lifestyle.

Congratulations on your new home! This is a huge milestone, and you should be incredibly proud of what you've achieved. It's been a pleasure to guide you through the home-buying process, and I hope you create many wonderful memories in your new space.

Thank you for trusting me to be a part of this journey—I'm excited for all that lies ahead for you in your new home!

Keep in mind that I'm always here to help with any questions or future real estate needs you may have. Congratulations again on your new home, and here's to many happy years ahead!

A handwritten signature in black ink that reads "Jerell Braun". The signature is written in a cursive, flowing style with a horizontal line underneath the name.

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123 Anyw
123-456-7
www.re
hello@re
©realtyn

CONTACTS

Mortgages

Chase Cooper

Mortgage agent - Dominion Lending Centers
(250) 785-7171 www.chasecooper.ca

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Westland Insurance

(250) 785-1676 www.westlandinsurance.ca

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(250) 787-1163 www.fsjnotary.com

Frontier Law

(250) 785-1924 www.frontierlawco.com

Callison Zeunert Law Corp

JERELL BRAUN

your #1 real estate agent

let's get in touch

CENTURY 21 Energy Realty
9120 100 Avenue, Unit 101
Fort St. John, BC V1J 1X4

✉ jerell.braun@century21.ca

🌐 <http://jerellbraun.c21.ca>

📞 (250) 224-9328

