

Chad Hauser  
— REAL ESTATE GROUP —



# BUYER'S GUIDE

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*Dexter Martin | Real Estate Agent*



# WELCOME

Welcome to your Home Buyer Guide! Whether you're a first-time buyer or returning to the market, purchasing a home is one of the most exciting—and important—milestones in life. This guide is designed to walk you through each step of the home buying process with clarity and confidence, from understanding your finances to closing on your new home. You'll find practical tips, checklists, and expert insights to help you make informed decisions along the way.

Buying a home involves many moving parts, but with the right preparation and support, it doesn't have to be overwhelming. As your trusted advisor and advocate, I will guide you through every step of the home buying process. I'm committed to protecting your best interests, keeping your personal information confidential, and helping you make confident, informed decisions. I also promise to treat all parties involved with honesty, fairness, and professionalism throughout the entire transaction.

*Dexter Martin | Real Estate Agent*

# MEET YOUR AGENT



Dexter Martin is dedicated to helping clients find not just a house, but a place they can truly call home. Purchasing a home is one of life's biggest decisions, and Dexter is committed to guiding buyers through every step of the process with confidence and clarity.

With years of hands-on experience representing buyers, Dexter has successfully helped clients navigate everything from first-time home purchases to complex negotiations in highly competitive markets.

His in-depth knowledge of market trends, local inventory, and contract strategy gives clients a clear advantage when it comes to making informed decisions and crafting strong offers.

Known for his client-first approach, Dexter focuses on protecting his clients' interests while making the buying experience as smooth and stress-free as possible. His goal is to provide trusted guidance, honest communication, and exceptional service from start to finish.

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## **CUSTOMER SERVICE**

I'm committed to providing responsive, honest, and personalized support.



## **MARKET KNOWLEDGE**

I know how to price and market your home to match current trends.



## **SMART NEGOTIATION**

I'll help you get the best deal with smart, strategic negotiation.

# HOME BUYING

*Process*

1

## **FIND THE RIGHT AGENT**

Interview a few experienced local agents. They will serve as an advocate for you and your interests throughout the home buying process. Pick some one familiar with the housing market and the neighborhoods.

2

## **GET PRE-APPROVED FOR A MORTGAGE**

Decide the best type of loan for you and which one you'll qualify for. Get pre-approved for a mortgage. A pre-approval letter shows seller and agents that you're a serious buyer who can get financing.

3

## **START HOUSE HUNTING**

We will help you search for houses within your budget. We'll define your must-haves and preferences, then explore homes that match your goals. I'll schedule showings and provide insights on each property.

4

## **MAKE AN OFFER & NEGOTIATE**

Once you've found "the one," I'll help you craft a competitive offer based on current market conditions. I'll also negotiate terms to ensure you get the best possible deal.

5

## **GET A HOME INSPECTION & APPRAISAL**

After your offer is accepted, we'll schedule a home inspection to check for any issues and your lender will order an appraisal. Based on the results, we may request repairs, credits, or adjust terms before moving forward.

6

## **CLOSING DAY – FINALIZE & CELEBRATE**

We'll coordinate with your lender, title company, and all parties to finalize paperwork and transfer ownership. Once everything is signed and funded, I'll hand you the keys to your new home—congratulations!



# AGENCY DISCLOSURE

When you buy a home, it's important to understand who your real estate agent is representing. This is called an agency relationship, and by law, it must be clearly disclosed to you in writing. Knowing your agent's role helps you make informed decisions and ensures you're fully protected. Be sure to review and sign the agency disclosure form before moving forward with any home search or offer. Here are the most common types of agency relationships you may encounter:

## **BUYER'S AGENT**

A buyer's agent works exclusively for you, the buyer. They owe you full loyalty, confidentiality, and are committed to negotiating in your best interest.

## **SELLER'S AGENT**

A seller's agent represents the home seller and works to get the best terms for the seller. If you contact a listing agent directly, remember that their duty is to the seller, not you

## **DUAL AGENT**

A dual agent represents both the buyer and the seller in the same transaction. Because this creates a potential conflict of interest, the agent must stay neutral and cannot advocate fully for either party. You must give written consent if dual agency is allowed and used.

# WHY HIRE A BUYER'S AGENT?



## **HELP YOU UNDERSTAND THE MARKET**

A buyer's agent knows current pricing trends, neighborhood data, and what homes are really worth. This prevents you from overpaying or missing out on good opportunities.



## **HANDLE THE PAPERWORK**

Real estate contracts are legally binding and often full of complex terms and deadlines. Your agent reviews everything carefully and makes sure you don't miss anything critical.



## **COORDINATE THE MOVING PARTS**

Buying a home involves lenders, inspectors, appraisers, title companies, and more. Your agent keeps everyone on schedule so you can close smoothly and on time.

## **SPOT RED FLAGS YOU MIGHT MISS**

An experienced agent can recognize warning signs like foundation issues, flood zones, or overpriced homes. They protect you from costly mistakes by asking the right questions early on.

## **YOUR OWN RESPONSIBILITIES**

As a buyer, it's important to stay informed and responsive throughout the home-buying process. Your responsibilities include securing mortgage pre-approval, reviewing and signing necessary documents (like the buyer representation agreement), attending inspections, and staying within your agreed timelines for contingencies and closing.

# MEET YOUR AGENT



## BUYER'S AGENT RESPONSIBILITIES

- ✓ Help buyers understand the local housing market
- ✓ Analyze buyer's wants and needs
- ✓ Make appointments to tour homes
- ✓ Help buyers evaluate the price and value of a home
- ✓ Explain the buying process and closing disclosure
- ✓ Recommend trusted home inspectors
- ✓ Coordinating the work of other professionals
- ✓ Negotiate with the selling agent and other parties
- ✓ Double-checking paperwork and deadlines

*Why choose me?*

## EXPERIENCE

With years of experience in real estate, I've guided clients through all types of markets and situations. You can count on me to handle every step with professionalism.

## LOCAL KNOWLEDGE

I know the neighborhoods, school districts, market trends, and what makes each area unique. This local insight helps you make confident, well-informed decisions.

## RELEVANT CERTIFICATIONS

With years of customer service experience, a Certified Condo Specialist, CCS & Seniors Real Estate Specialist, SRES, you know you are working with someone who's trained to protect your best interests.

## AVAILABILITY & COMMITMENT

I'm responsive, dependable, and here for you when it matters most. I take pride in staying available and keeping you informed throughout the entire process.

# COMPENSATION

## COMPENSATION TRANSPARENCY

Real estate agent commissions are not fixed and are fully negotiable. As a buyer, you have the right to discuss and agree upon how your agent is compensated. In some cases, the seller may offer compensation to buyer agents, but this is not guaranteed. It's important to review your buyer representation agreement for full clarity on any commission terms.



## *How Buyer's Agents Are Compensated*

### **SELLER-PAID COMMISSION**

In many cases, the seller agrees to pay the buyer's agent's commission as part of the listing agreement. However, this is not guaranteed and should never be assumed. See your Agent for details.

### **SPLIT COMPENSATION**

The buyer and seller may negotiate to share the cost of the buyer's agent's commission.





# BEST PRACTICES

## **NO STEERING BASED ON COMPENSATION**

As a Realtor, I am committed to treating all properties and sellers fairly—regardless of how much compensation is being offered. I am prohibited from steering you toward or away from any property based on the commission being offered to me. My role is to help you find the right home based on your needs, preferences, and budget—not on how I get paid. You will always receive honest, unbiased guidance so you can make fully informed decisions.

## **PUTTING YOUR INTERESTS FIRST**

As your Realtor, I have a fiduciary duty to represent you with honesty, loyalty, and care throughout the entire buying process. This means I'm legally and ethically obligated to put your best interests first—not mine, not the seller's. I will inform you of all available homes that meet your criteria, regardless of commission or listing source, and I'll help you evaluate each one objectively.

When it comes time to make an offer, I'll work hard to negotiate the best possible terms on your behalf—price, timeline, repairs, and contingencies—so you feel confident every step of the way. My job isn't just about helping you buy a home—it's about protecting you, advising you, and advocating for your success.

# FINANCES

It's recommended to talk to a lender or MTG broker and get pre-approved before beginning your home search. During the mortgage pre-approval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

## QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Are there any penalties for paying off early?
- What is your credit score requirement?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?



## DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, T4'S
- Other income sources
- Bank statements
- Credit history and score
- Income verification

# PRE-APPROVAL & downpayment

## PREQUALIFIED VS PREAPPROVED

### Pre-Qualification

During the pre-qualification process, lenders review your credit, income, and assets to estimate how much home you may be able to afford. Because this process can include a credit check, it often provides a more accurate estimate than a basic qualification that does not verify financial information.

### Pre-Approval

Once you've been pre-qualified, obtaining a pre-approval is the next important step. You'll work with a mortgage professional who will verify your income, assets, and financial documents. Lenders then issue a conditional commitment for a specific loan amount in writing.

A pre-approval not only strengthens your position as a buyer, but also helps ensure you focus on homes within your approved budget, making the home-buying process smoother and more efficient.



## HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A typical down payment is between 5% and 20% of the home's purchase price, depending on the loan type and your financial situation. Some loans allow as little as 5% down, but putting more down can lower your monthly payment and avoid mortgage insurance.





## **CHOOSE THE RIGHT LOCATION**

When searching for a home, location should be your top priority—it affects your daily life more than anything else. Consider factors like commute time, nearby schools, safety, noise levels, and access to shops or parks. A great home in the wrong area can lead to long-term dissatisfaction.

## **CREATE A MUST-HAVE LIST**

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences. Creating a “must-have” list helps you stay focused and avoid emotional decisions during your home search.

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

# HOME SEARCH





# HOME SEARCH

You'll receive curated listings from the Multiple Listing Service (MLS), which provides more accurate and up-to-date data than public sites like REALTOR.com. Your agent will help you schedule private showings, virtual tours, or attend open houses—based on your availability and preferred neighborhoods.

During showings, bring a notebook or use your phone to take notes and photos. Pay close attention to details such as the condition of the roof, windows, flooring, plumbing fixtures, and signs of moisture or cracks in walls. Don't forget to evaluate practical things like natural light, room size, closet space, kitchen layout, noise from nearby roads, and cell service. It's also smart to visit the neighborhood at different times of day to get a full picture of what daily life there might feel like. Your agent will guide you through evaluating pros and cons of each home, help you stay focused on your priorities, and watch for red flags that could affect your resale value or budget.





# HOME TOUR

Before you begin touring homes with a real estate professional, it's required that you enter into a Buyer Representation Agreement. Agents are not allowed to show properties — either in-person or virtually — unless a written Buyer Representation Agreement is signed. This written agreement outlines the working relationship between you and your agent, detailing the services they will provide and how they will be compensated.

This policy ensures that buyers are informed, protected, and working with a licensed professional who has clearly defined responsibilities. Signing this agreement doesn't lock you into anything long-term unless you agree to those terms — it simply ensures you receive proper representation and understand the scope of services.



## *What to watch for during a home tour:*

- Check walls, ceilings, and floors for cracks, stains, or signs of water damage
- Test light switches, outlets, and faucets to ensure everything works properly
- Open and close windows and doors — check for drafts or sticking
- Be aware of strong smells that may be hiding mold, pet odors, or smoke
- Examine the exterior: look for roof issues, foundation cracks, and drainage problems
- Watch for signs of pests, like droppings, chewed materials, or traps
- Consider natural light, room layout, and overall space flow
- Listen for noise — from neighbors, traffic, or nearby businesses
- Walk around the neighborhood to get a feel for the location and surroundings

# WHEN MAKING AN OFFER

Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

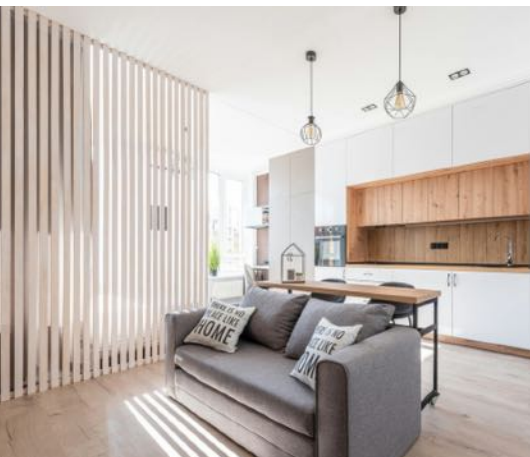
- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area



## NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furnitures in the home, you also can ask the seller to include them in the sale.

If the seller counters, I'll guide you through each option and negotiate on your behalf to protect your interests. Don't skip the home inspection—it gives us leverage if issues come up. Stay flexible, respond quickly, and always keep your must-haves in mind to stay competitive.



# MAKE AN OFFER



To make an offer, we'll first review comparable sales to determine a fair and competitive price. I'll then prepare the offer contract, which includes your offer amount, earnest money deposit, financing terms, inspection contingency, preferred closing date, and any personal property you'd like included. Here are some steps you can take to make your offer stand out:

- Present an offer with no contingencies
- Offer a larger down payment and earnest money deposit
- Waive the appraisal contingency
- Present an all-cash offer
- Include a Purchase Price Escalation Addendum
- Position yourself as flexible
- Write a personal letter to the seller
- Assure the seller you won't ask for repairs

In a multiple-offer situation, we may strengthen your offer by offering above asking price, increasing your deposit money, waiving certain conditions (if appropriate), or shortening the condition period.

# CONDITIONS

Buyers usually include conditions, like a home sale condition or financing condition, within their offer to protect themselves in case certain conditions aren't met. They allow you to cancel the deal or renegotiate without penalty if certain conditions aren't met. Including conditions gives you a legal way out if something goes wrong, while keeping your deposit money safe.



# CONDITIONS

## HOME INSPECTION CONDITION

This gives you the right to have the home inspected. If major issues are found (like mold, foundation problems, or a bad roof), you can ask the seller to repair them, reduce the price, or let you walk away.

## FINANCING (LOAN) CONDITION

This protects you in case your mortgage loan falls through. If you're unable to get final loan approval, you can cancel the contract without losing your deposit.

## SALE OF BUYER'S PROPERTY CONDITION

If you're relying on selling your current home to buy a new one, this condition gives you time to complete that sale first. If your home doesn't sell in time, you can exit the deal.

## CONDO DOCUMENTS CONDITION

This allows the buyer to review CONDO documents and potentially withdraw if they are not acceptable.



# HOME INSPECTION

A home inspection is a professional evaluation of a property's condition, conducted by a certified inspector, to identify potential issues before finalizing a purchase. It helps buyers understand the property's state, potential problems, and make informed decisions.

The buyer typically pays for the home inspection. This is because the inspection is primarily for the buyer's benefit, helping them assess the condition of the property before finalizing the purchase. While it's more common for the buyer to pay, the cost can be negotiated as a seller concession, especially in a competitive market, or in cases where the seller proactively gets a pre-listing inspection.

## WHAT IT COVERS

- **Structural Integrity:** Inspectors examine the foundation, walls, roof, and other structural components for damage, defects, or potential issues.
- **Mechanical Systems:** They assess the condition and functionality of the electrical, plumbing, heating, ventilation, and air conditioning (HVAC) systems.
- **Major Appliances:** Inspectors may also check the condition and operation of major appliances included with the property.
- **Safety Hazards:** They look for potential safety hazards like faulty wiring, inadequate ventilation, or evidence of pests.
- **Overall Condition:** The inspector evaluates the overall condition of the property, including its systems, components, and any visible issues.



# POTENTIAL OBSTACLES

## APPRAISAL GAPS

If a home appraises for less than the agreed purchase price, lenders may only approve a loan based on the appraised value — not the offer amount. This can require the buyer to make up the difference in cash or renegotiate the purchase price with the seller.

## INSPECTION ISSUES

During the inspection, the inspector may find significant problems like foundation cracks, outdated electrical wiring, roof leaks, or mold in the attic. These issues can lead to serious repair costs and might affect your decision to move forward. Buyers often negotiate with the seller to make repairs or offer a credit — but if an agreement isn't reached, the deal could fall apart.





# HOME APPRAISAL

A home appraisal is an unbiased estimate of a property's value, conducted by a licensed appraiser. It helps ensure the home is worth the price you've agreed to pay — especially important because lenders will only approve a mortgage based on the appraised value, not the offer amount.

The appraisal takes place after your offer is accepted and you've signed the purchase agreement, but before the loan is finalized. Once you're under contract, your lender will order the appraisal — usually within the first 7-10 days after the inspection. It's a required step to move forward with your mortgage approval and must be completed before closing.



# FINAL CHECKLIST

*Meet some of our happy clients*

## **INSURANCE REQUIREMENT**

Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

## **CLOSING DISCLOSURE**

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

## **FINAL WALKTHROUGH**

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.



# CLOSING

*Congratulations! You made it to closing!*



## WHAT TO BRING TO CLOSING?

- Bank Draft (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- Any other items require by the lawyer.

## WHAT TO EXPECT

Before the possession day, you'll meet with your lawyer to review and sign the final documents related to your home purchase. Your lawyer will go over the statement of adjustments, which outlines all costs associated with the transaction, including your down payment, legal fees, and closing costs.

You'll also sign your mortgage documents, confirming your agreement to repay the loan according to the lender's terms. Your lawyer will then coordinate with your lender and the seller's lawyer to ensure all funds have been received and the transfer of title is completed through Alberta Land Titles.

Once the transaction has been finalized and the transfer is confirmed, you'll receive the keys and officially take possession of your new home — congratulations!



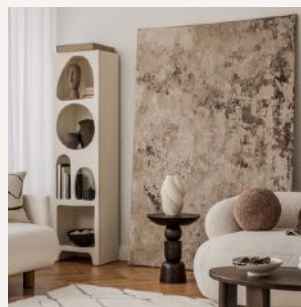
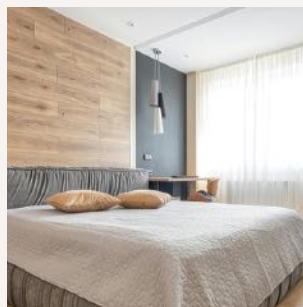


# *Congratulations!*

Congratulations on your new home! As you begin this exciting new chapter, I hope your home is filled with comfort, happiness, and countless memories for years to come. Buying a home is such an important milestone, and I'm truly grateful to have been part of your journey.

Wishing you many wonderful moments in your new space and a future filled with joy and lasting memories. And remember — if you ever need advice, have questions, or simply need a trusted real estate resource, I'm always here to help.

Welcome home, and cheers to the exciting memories ahead!



# THANK YOU

Congratulations on your new home! This is such an exciting and meaningful chapter in your life, and I'm truly honored to have been part of the journey. Buying a home is no small achievement—it takes patience, planning, and trust—and I'm so glad we got to experience it together. As you settle into your new space, I hope it brings you comfort, joy, and countless happy memories for years to come. This is such a special milestone, and I'm truly honored to have been part of your journey. If you ever need anything, have questions, or just want a trusted resource, I'm always here for you! Welcome home—and cheers to all the wonderful moments ahead!



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