

patrick-macdougall@coldwellbanker.ca | www.MacDougallRealEstate.com | Cell: (226) 231-3275

# PATRICK MACDOUGALL

*Complete Buyers Guide*



**COLDWELL BANKER**  
G. R. PARET REALTY,  
BROKERAGE



WE NEVER STOP MOVING.

# CONGRATULATIONS!

## It looks like you're interested in buying a home.

Whether you're purchasing your first home or next, or perhaps you are interested in an income property or cottage, you'll be making some big decisions along the way. This guide can be used to help you from start to finish and prepare you for your purchase.

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I really am someone who believes he was born to help people, and I wanted to make sure that my career revolved around that belief. I grew up in Tillsonburg, appreciating everything that it has to offer. I started working for the Tillsonburg News when I was seven years old, Spicer's Bakery when I was thirteen, Tillsonburg Sobeys when I was fifteen, Inventory Management Analysis when I was seventeen, and finally R.I.B.A. Corporation when I was eighteen. I started learning how people work and how to best serve them through my first three positions when I was younger. Then, moving into my positions at I.M.A. and R.I.B.A, I learned the quantitative side of things. I worked as a business analyst for both companies and began to combine my 'people' skills with my 'number' skills.

So, going back to the beginning of it all, I was also someone who knew they wanted to work for themselves. I realized early on that I was capable of working harder, working longer, and producing a better end product than some of my peers around me, and I didn't want that going into someone else's pocket down the road. So, to really find out if entrepreneurship was for me, I created a small charitable business called Seek2Thrive. I ended up doing about \$5,000.00 in sales throughout the six-month project, with \$4,000.00 of that going towards homelessness and youth athletics initiatives. Throughout the project, I would stay up late working on graphics and materials, entering order information, and packaging apparel into bags for delivery. I was hooked.

With my love for self-made initiatives now discovered, I began thinking about how I wanted that to look after high school. With my family being involved in the real estate industry growing up, it quickly became the clear answer. Considering the abundance of part-time real estate agents, those who might have fallen back on it as plan B, or those who are looking for a quick buck, I knew there was an opening for someone completely dedicated to the profession. Helping people buy homes isn't my plan B, it is my plan A. I work full-time in the market to help my clients accomplish their goals, build a network of experienced professionals, and continue on an ultimate goal of community development and affordable housing.

**With all that considered, I am on a mission to re-write the profession and show people what a dedicated real estate professional can do.**

Now, at this point, there is no other way to get you to believe my vision than to show you. Let's do this!

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# 9 STEPS TO BUYING

## YOUR NEXT HOME

1. Select Patrick MacDougall to represent you as your buyer agent. He can show you any home for sale in the market, listed for sale by any company.
2. Get pre-qualified for financing.
3. Based on your pre-qualification, define your needs and wants.
4. Your REALTOR® will provide you with a list of properties that meet your criteria. Drive by the properties to select homes that are most appealing to you.
5. View the homes with your REALTOR®.
6. Have your REALTOR® write an offer for the property.
7. Upon acceptance, fulfill any conditions in the offer. For example: inspection, appraisal, financing.
8. Finalize closing arrangements.
9. Move in and enjoy your new home! It is time to start creating memories.

# BUYER REPRESENTATION

## What is a Buyer Agent?

In a real estate transaction, there are four possible forms of agency: Buyer's Agent, Seller's Agent, Multiple Representation, Customer Service.

### Buyer's Agent

This agent is representing the interests of his client, the buyer, with written permission to do so. This agreement is called the Buyer Representation Agreement.

### Seller's Agent

This agent is representing the interests of his client, the seller, with written permission to do so. This agreement is called the Listing Agreement.

### Multiple Representation

A transaction occurs where the buyer and seller are both clients of the same brokerage. Written consent is obtained from both buyer and seller, so the agent/firm represents both the buyer's and seller's interests in the transaction.

### Customer Service

Best described as providing services to a buyer without entering into a Buyer Representation Agreement. The agent will deal with the buyer fairly and honestly, but the duties of the agent are limited in this relationship. This type of service may be recommended to avoid a conflict of interest in a multiple representation situation.

## Who Pays the Buyer Agent's Commission?

Generally, the commission is paid by the seller. The seller pays the listing brokerage a commission to sell their property, who in turn pays the buyer's agent a commission for their part in the transaction. Although not common, there are situations where the commission would be payable by the buyer. An example of this would be a For Sale by Owner (or FSBO) transaction. In most cases, your buyer agent

will be able to negotiate a commission directly with the FSBO seller, however, occasionally it would be necessary for the buyer to pay his agent's commission directly – the offering price for the property should take into account the fact that the buyer is paying the commission on their own.

## What Will My Buyer Agent Do for Me?

- ✓ Obtain qualifying information from the buyers to assist them in finding the right property
- ✓ Research available and suitable properties
- ✓ Preview selected properties to be able to properly inform the buyers
- ✓ Advise the buyers on matters that may be of interest to them and may protect their interests (e.g. neighbourhood influences, flood areas, aluminum wiring, etc.)
- ✓ Determine what assistance the buyers may require with respect to financing and provide assistance as required
- ✓ Arrange property viewings in an orderly fashion and at convenient times for the buyers
- ✓ View the properties with the buyers pointing out any issues that may be of concern to the buyers
- ✓ Review with the buyers the possible need for obtaining the assistance of experts and professionals (e.g. home inspectors, septic inspectors, water testing, lawyers, etc.)
- ✓ Assist buyers in evaluating the market to help determine a negotiating position and provide them with any facts that may influence their decision
- ✓ Draft the offer in accordance with the instruction of the buyers and include any terms necessary to protect the interests of the buyers
- ✓ Handle, on behalf of the buyers, submission of the necessary documents to the lawyers for closing
- ✓ Review with the buyers any closing arrangements, recommend movers, and advise buyers of people they need to contact regarding their move

# FINANCING PRE-APPROVAL



## Why Should I get Pre-Approved?

One issue for most buyers is the affordability of a mortgage. Different lenders may have different interest rates and conditions for similar products. Make sure to talk to several lenders to make sure you're getting the best mortgage product for your needs, as different lending institutions can arrive at drastically different pre-approval amounts. Remember that you do not need to finance your home purchase through the bank you currently do your day-to-day banking through, although there could be advantages.

Although you may decide to switch lenders later, it's important to be comfortable with the lender and the mortgage options they offer you right from the start. If you switch lenders after signing your mortgage contract, your lender may charge you a pre-payment penalty. Make sure you have a good mortgage agent who will help you understand the terms and conditions of your mortgage contract.

The [www.MacDougallRealEstate.com](http://www.MacDougallRealEstate.com) website features links to several different affordability calculators to automatically calculate estimated mortgage payments on listings.

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## The Benefits of Getting Pre-approved Prior to Searching for a Home:

- Finding out what you can afford in advance will certainly prevent disappointment down the road. It's always disappointing to realise that you can't afford a home with the features and location you would like
- It pin-points what price range to look at and what properties to spend time viewing
- Your offer will go much smoother with the shorter time frame to fulfill your financing conditions
- Sellers are likely to work more favourably with an offer from a buyer that has been pre-approved
- Be more prepared for a multiple offer situation. Knowing how high you can bid when competing with someone else for a property will make the property much easier
- Take advantage of interest rate guarantees. In most cases, if interest rates go DOWN after your pre-approval, you benefit by getting the lower rate at closing. If rates go UP while you're looking for the right home, you benefit by still getting the lower rate that was guaranteed at the time of pre-approval
  - \*The time frame for a rate guarantee will generally be for a pre-determined length of time (e.g. 90-120 days from the date of pre-qualification)

To learn more about the pre-approval and qualification process, please see the Complete Guide to Pre-Approvals on [www.MacDougallRealEstate.com](http://www.MacDougallRealEstate.com) under the Resources section.

# BUYER EXPENSE CHEAT-SHEET

The following expenses are typical for a buyer in a real estate purchase:

<b>Deposit</b> Submitted either with offer, or when offer is accepted	<b>\$1,500 - \$10,000</b> Heavily dependent on the purchase price of the home, with low and high-end deposits illustrated. Deposit is cashed and held in a trust account until closing, which goes towards your down payment.
<b>Home Inspection</b>	<b>\$300 - \$700</b> Due upon service performed
<b>Bank Application Fee</b>	<b>Built into mortgage</b>
<b>Bank Appraisal Fee</b>	<b>\$300 - \$700</b> Negotiate with your bank to have this waived
<b>Lawyer's Fee</b>	<b>\$1,500 - \$3,000</b>
<b>Title Insurance</b>	<b>\$250 - \$500</b> Purchased through lawyer
<b>Property Tax Adjustments</b>	<b>\$0 - \$4,000 +</b> Heavily dependent on purchase price of the home and timing of purchase
<b>Mortgage Insurance Fee</b>	<b>Built into mortgage</b>
<b>Mortgage Down Payment</b>	<b>5% - 20% of the purchase price of the home</b> Due when you meet with lawyer, but determined through financing arrangements with your lender

## Mortgage Insurance

In situations where the down-payment is less than 20% of the purchase price of the home, mortgage insurance is typically applied to the mortgage. That being said, down-payments below 20% are extremely common and to be expected. The premium for your high ratio insurance is rolled into your final mortgage amount. Mortgage loan insurance helps protect lenders against mortgage default and enables consumers to purchase homes with little or no down-payment – with interest rates comparable to those with a 20% down-payment. As with any insurance, there are insurance premiums to be paid. The amount of the premium varies and can range between 0.65% and 2.75% depending upon how much of the purchase price/home value is financed with a mortgage loan.

Mortgage loan insurance is not to be confused with mortgage life insurance, which guarantees that your remaining mortgage at the time of your death will not be a burden to your estate.



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# VIEWING PROPERTIES

## Prior to Viewing...

- Is the neighbourhood what you expected?
- Is it in the school system that you would like to stay in?
- Does the home have all the features you wanted?
- Are the rooms large enough to accommodate possessions?
- Can you picture your favourite furnishings in a room?
- Are there any repairs that would be necessary immediately? Within 1 year? Within 5 years?
- Will you be able to afford any repairs?
- If you have to sell the home soon after buying it, will you be able to recoup your costs, or do you expect to lose a substantial amount of money?
- Is there room to grow? Do you have growing children, or do you expect to have more children or relatives that may need to reside with you temporarily or long term?
- Is the commute to work acceptable? What if fuel prices increase dramatically?

## Viewing Homes...

Now that you have narrowed the list we have provided and would like to view some homes, there are a few things to keep in mind during showings.

Try to limit the number of people that will attend the initial showing. The first showing of properties is mainly to establish a "short list" of properties that are appealing and require a second showing and more information. Second showings are ideal to bring your family members along for advice and support.

Patrick will have arranged the viewings in the most orderly fashion possible for the homes that you will see. Home showings are booked within a certain

time frame (normally 1 hour), so if multiple properties are being viewed, homes need to be viewed in a timely manner to maintain the schedule of showing times that Patrick has booked with the sellers. Remember, a subsequent showing will be booked to view homes that are on your "short list".

The listing agent will always recommend to the seller that they NOT be present during showings, although this is not always possible. If the seller does remain in the home, try to keep conversations with the seller to a minimum and never discuss price during the property showing. It's in the buyer's best interest not to disclose information that could put them at a disadvantage during any offer negotiations.

Short notice showings can be difficult for sellers. Try to give as much notice as possible for showing requests. A good rule of thumb is at least 24 hours' notice. Also, it may become necessary to cancel a showing due to unforeseen circumstances such as work, illness, or other reasons. Please try to give as much notice to the seller if you are unable to make the showing as they have probably spent considerable time cleaning and preparing the home for the showing.

Take plenty of notes about the homes you are seeing. Write down key points such as items about the home that make stand out among the others (e.g. new windows, new roof, close to amenities, backs on to park) and points that decrease the appeal (e.g. old furnace, backs on to a noisy commercial area)

Above all, **ask questions**. It is very important that Patrick knows about any questions or concerns that you may have regarding a property so that he can get them answered for you.

# THE OFFER PROCESS

Once you have found the house that you want to make your home, Patrick will work with you to develop an offer. In the offer, you should specify how much you are willing to pay, state when the offer expires, and suggest a closing date for the transaction. You can also propose some conditions in the offer.

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## Some Common Types of Conditions:

- Obtaining a suitable mortgage
  - Including the amount, interest rate, and any other figures that you feel are important. Also referred to as a financing clause
- Selling your current home
  - The seller of the home you are offering on may choose to continue to market their property to other buyers if your offer has a condition for the sale of your current property, but will give you the first right of refusal if they receive another offer
- The seller providing a current survey or a 'real property report'
  - Showing the location of the house on the property owned by the seller and that there are no encroachments or title insurance policies
- Condition to obtain insurance
  - Some older properties with outdated wiring, or perhaps a property within a flood plain, may have problems getting insured. Putting in a condition to acquire suitable insurance on the property would be recommended
- Home inspection clause
  - Depending on the age, condition, and location of a property, it may be in your best interest to have a home inspection completed by a licensed professional prior to the offer becoming binding or 'firm'

You will also need to present a deposit along with your offer. An appropriate deposit will show your good faith to the seller and that you are serious about the offer that you have submitted. These days, for the average priced home, a suitable deposit is often between \$1,500 - \$10,000 depending on the exact purchase price of the property. The seller's agent is bound by law to bring all offers to the seller's attention.

Patrick will then submit your offer to the seller's agent, and they will review the offer with the sellers to make a decision as to whether they will accept, decline, or counter your offer. Patrick will contact you and let you know when he expects to hear back from the sellers.

# THE OFFER PROCESS

## CONTINUED...

### Multiple Offers

Occasionally, buyers find themselves in a position where two or more buyers are interested in purchasing the same property at the same time. The offer process varies slightly when dealing with multiple offers. Generally, it will be necessary to go into the offer presentation with your very best offer on paper. Sellers, although still having the ability to sign back offers, will often be in the position to choose between several offers, accepting one - or choosing to work with a particular offer. Making your offer as attractive as possible, both financially and with regards to terms, may make the difference between buying your dream home or wishing you had submitted a more attractive offer.

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### Your Offer Has Been Accepted, What's Next?

#### House to Sell

If you have a property that you need to sell prior to buying another home, we wouldn't recommend that you remove this condition until you have an accepted agreement of purchase and sale on your current home and that all conditions have been removed by the buyers.

#### Financing

Patrick will forward your agreement of purchase and sale to your Mortgage Lender/Broker so that they can begin the process of finalizing your mortgage details. You will want to set-up a meeting with your mortgage lender as soon as possible after your offer is accepted to fulfill this condition within the conditional period. Once they have completed the process and have approved the deal and you are comfortable with the mortgage terms, Patrick will assist you in removing the condition.

#### Home Inspection

If you have inserted a property inspection condition, we would recommend that you wait to book the home inspection with the inspection company of your choice when financing has been finalized. Since the inspection is at the buyer's expense and inspections generally run \$450 - \$700, it would be smart to make sure that you are able to obtain financing before doing a home inspection. Patrick will attend the home inspection with you and the inspector. Be prepared to spend approximately 2 hours at the inspection. At the end of the inspection, you will have all of the information regarding the condition of the home. Most inspectors will also email you a written report for your records including photographs, etc. Once you are satisfied with the condition of the home, Patrick will assist you in removing the condition.

#### Appraised Value Being Equal or Greater than the Purchase Price

This is a condition put in to protect you, the buyer, from paying too much for the property. Your mortgage broker will ensure this is covered.

#### Other Conditions

If you have any other conditions included in your offer for this particular property, Patrick will work with you to satisfy them and remove them when required. Once you have removed all of the conditions in your offer, then the home is considered to be sold.



# THE HOME INSPECTION

There are many questions about the home that need to be answered. Not all sellers will know the answers to these questions. Realtors are not experts in the field of home inspection and although they have extensive knowledge regarding homes, a qualified Home Inspection Professional should be consulted.

## Common questions that you should be asking (and your insurance company may ask) include:

- ✓ What type of wiring does the house have?
- ✓ What about power outlets? Different appliances use different types.
- ✓ What type of heating system does it use?
- ✓ What about the roof and the foundation?
- ✓ What about the condition the windows are in?
- ✓ What about the plumbing?

There are other things to look at as well. Having a qualified home inspector look at the home is always a good idea. The older the home, the greater the need for a professional inspection.

There is no "pass or fail" with regard to a home inspection. The inspector will give you the facts about the components of the property and allow you to make a decision for yourself whether you are comfortable with the condition of the home. The inspector will walk you through the property, pointing out any potential issues and making notes that he will ultimately place into a full report for you at the end of the inspection.

## How much does a home inspection cost and who pays for it?

The cost of a home inspection is the responsibility of the buyer. Since the purpose of the inspection is to protect the buyer from any unforeseen expenses, the inspection is at the buyer's expense.

In this area, many inspectors charge approximately \$300 - \$700 depending on the type and size of the property. Costs also vary depending on location, amenities, features, and extra buildings. Since unforeseen problems such as foundation issues, furnace problems, gas leaks, etc. not only can be a considerable expense to repair, they can also put your family in danger. A home inspection may be the best money that you will ever spend.

## What if I don't like what the home inspector finds?

If a home inspection condition as part of your offer, and the inspector finds issues with the home that you or the seller are unable or unwilling to resolve, in most cases we will simply inform the seller's agent that you were not satisfied with the condition of the home at the time of inspection and that you will not be removing the condition. The offer will then become null and void and your deposit will be returned to you in full. At that time, we can begin looking at other homes.

## Home Inspectors

### Glen Farrell [Up 'n' Close Inspections]

*Certified Inspector*

Woodstock, ON

(519) 532-7763

E: [Inspections@upnclose.com](mailto:Inspections@upnclose.com)

W: [upNclose.com](http://upNclose.com)

### Anthony Vanden Hoek [HouseMaster]

*Owner*

Brantford, ON

(519) 448-7920

E: [Anthony.vandehoek@housemaster.com](mailto:Anthony.vandehoek@housemaster.com)

W: [HouseMaster.com](http://HouseMaster.com)

# PREPARING FOR YOUR MOVE

12.  
PM BUYERS  
GUIDE

## Moving Checklist:

- Get quotes from moving companies
- Get boxes of packing containers
- Transfer or cancel memberships
- Get school records for transfer to new school
- Check storage facilities
- Send items to be cleaned or repaired
- Defrost and clean fridge before moving
- Clean stove
- Use up perishable food items
- Arrange for work to be done at new home
- Plan for children and pets on moving day
- Cancel cleaning company, pool maintenance, window cleaners, gardeners, and snow removal
- Leave house clean for new occupants
- Confirm insurance coverage for goods in transit
- Set up utilities

## Packing Checklist:

- Get packing paper, pad for inventory, marking pens, and boxes
- Heavy twine and masking tape
- Get boxes or large containers
- Empty gas from lawnmower, outboard motors, etc.
- Remove batteries from toys or appliances
- Clearly mark containers by item type and room
- Set aside things you will carry in your own car "Do Not Load"
- Mark cartons you want loaded last and unloaded first
- Point out and mark fragile or delicate items
- Carry money, jewelry, and valuable items in your personal vehicle
- Liquids in bottles should have tops secured
- Use your blankets, towels, and pillows to pack with more fragile items
- Pack cleaning products and food separately
- Move clothes and drapes in a wardrobe supplied

## Remember to Notify & Call Before Moving:

- ! Utility companies
- ! Post office – pick up change of address package to redirect your mail
- ! Revenue Canada – Income tax or GST
- ! Old age security
- ! Canada Pension Plan
- ! Maternity Benefits
- ! Health and hospital insurance (health insurance, government, and through workplace)
- ! Vehicle registration
- ! Driver's license
- ! School(s)
- ! Library
- ! Newspapers
- ! Banks/financial companies
- ! Insurance agency
- ! Pharmacy
- ! Doctor
- ! Garbage Pick-Up
- ! Magazines
- ! Credit Cards
- ! Lawyer's Office
- ! House-cleaning service
- ! Dentist

## Moving Day – from previous home:

- ✓ All meters read
- ✓ Lights turned off
- ✓ Furnace/A.C. turned down
- ✓ Contact Patrick/lawyers to arrange key pick-up
- ✓ Windows and doors closed and locked

## Moving Companies

There are several local moving companies or places to rent a moving vehicle. Please note: some rental companies do not guarantee your reservation.

## **IT'S THE LAW**

### **Your REALTOR® must obtain personal information to comply with the law.**

It is the Federal Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA) that requires financial institutions and real estate agents, among other professionals and services covered by the legislation, to obtain information about individuals and corporations who conduct financial transactions. These include depositing funds or buying and selling real estate. The Act also requires real estate agents to keep those identification records for five years.

Canada has had substantial anti-money laundering and terrorist financing legislation since 2001. Since REALTORS® have had a legal responsibility in Canada's efforts to combat money laundering and terrorist financing, by reporting any cash transactions of \$10,000 or more, or reporting suspicious real estate transactions.

Those original requirements still exist but under these new regulations, REALTORS® must now document personal information, including occupation, and proof of identity of their client in each and every transaction. If the client is a corporation, REALTORS® must obtain official corporate documents, and the names of the directors. If the buyer or seller is in another city, province, or country and no in-person meeting is held, REALTORS® must now use an agent or "mandatory" to identify third parties.

The new compliance requirements affect even a buyer or seller not using the service of a licensed real estate practitioner. If there is a real estate agent involved in the transaction, they are also required by law to now verify that private buyer or seller's information as well.

### **What your REALTOR® needs to comply with the law:**

The real estate agent you are dealing with is required by federal law to ask for and verify your personal information. By providing this information when requested, you will ensure that they can meet their legal obligations. The Act requires REALTORS® to keep identification records and track all funds (not just large amounts of cash) provided during the real estate transaction.

#### **ID Please**

Under the new rules REALTORS® are required to obtain, record, and retain the personal information of their clients, including date of birth and occupation. To do this, they must for government-issued identification such as a driver's license, passport, or residency card. You should not provide you Social Insurance card as identification.

#### **Your Information is Confidential**

The only reason the REALTOR® keeps your personal information on file is to comply with the new federal laws. It will not be used in any commercial way, and it will not be provided to anyone else except in response to a request from the federal agency responsible for compliance, the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC). The law requires these files be kept at the broker's office for five (5) consecutive years.

# AGENCY RELATIONSHIPS

Buying or selling a property can be one of the most significant financial decisions you make in your lifetime and your REALTOR® will play a key role in assisting you. That's why it's important to consider how you will work with your REALTOR® to ensure you get the most value from your relationship.

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## What is Agency?

Agency is a relationship established when two parties agree to have one party act on behalf of the other. If you decide to have a REALTOR act on your behalf, the agency relationship exists between you (the client) and the agent (the brokerage and its REALTORS, including the broker, associate brokers, and associates).

When you first contact a REALTOR, you are not in an agency relationship with the brokerage. You should be careful to make a conscious decision whether or not you wish to have the brokerage work on your behalf before you take any action that would imply the brokerage works for you.

## Responsibilities of the Agent

The complex and important nature of a real estate transaction requires the agent to exercise discretion and judgement when carrying out duties on your behalf. Agents are obligated to protect and promote the interests of their clients as they would their own. Specifically, your agent owes you the following duties.

### Undivided Loyalty

The agent must act solely in your best interests, always putting your interests above their own interests and above the interests of other parties.

### Confidentiality

The agent must keep your confidences. Confidential information includes any information concerning you, the property or the transaction that is not required by law to be disclosed, but which, if disclosed, could be used by another party to your disadvantage.

### Full Disclosure

The agent must inform you of all facts known to the agent that might affect your relationship or influence your decision in a real estate transaction. This includes any conflicts of interest the agent might have in the course of providing services to you. (An exception to full disclosure is confidential information your agent received in a previous agency relationship. The confidential information of a previous client will not be disclosed to you unless the previous client agrees to this in writing.)

### Obedience

As long as instructions are reasonable under the circumstances, the agent must obey all of your instructions.

### Reasonable Care and Skill

The agent must exercise reasonable care and skill in performing all assigned duties.

### Full Accounting

The agent must account for all money and property placed in their hands while acting for you.

# HOME BUYER QUESTIONNAIRE

FIRST NAME: \_\_\_\_\_ LAST NAME: \_\_\_\_\_

HOME PHONE: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ LAST NAME: \_\_\_\_\_

HOME PHONE: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

To help you achieve your goals in relation to buying a home, I have a few questions that will help me to understand how I can serve you best. Tell me the primary reason why you are interested in finding a new home?

\_\_\_\_\_  
\_\_\_\_\_

How many children do you have? \_\_\_\_\_

Do you have any special school requirements?

\_\_\_\_\_  
\_\_\_\_\_

Do you have any pets? Type of Pets? \_\_\_\_\_ & \_\_\_\_\_

Approximate square footage? \_\_\_\_\_ sq. ft.

Number of bedrooms? \_\_\_\_\_

Number of bathrooms? \_\_\_\_\_

Yard size? \_\_\_\_\_

What is the price range you want to stay within? \_\_\_\_\_

Age of home? \_\_\_\_\_ New? \_\_\_\_\_ Old? \_\_\_\_\_



# HOME BUYER QUESTIONNAIRE

Please rate the importance of each feature that you would like in a home.  
Choose the number that best suits your desires: **1 being not important...5 being very important**

Fireplace	1 2 3 4 5	Closet space	1 2 3 4 5
Entertainment Area	1 2 3 4 5	Den	1 2 3 4 5
Family room	1 2 3 4 5	Modern kitchen	1 2 3 4 5
Carpet color	1 2 3 4 5	Pool	1 2 3 4 5
Open feeling	1 2 3 4 5	Large yard	1 2 3 4 5
Family neighbourhood	1 2 3 4 5	Low maintenance yard	1 2 3 4 5
Single storey	1 2 3 4 5	Privacy	1 2 3 4 5
Dining room	1 2 3 4 5	BBQ area	1 2 3 4 5
Close to schools	1 2 3 4 5	Dining room	1 2 3 4 5
Close to work	1 2 3 4 5	View	1 2 3 4 5

Is there a special feature I have not mentioned that is important to you?

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Describe what you would consider an ideal home for you. Tell me about the floor plan, décor, yard, etc.

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Tell me about your lifestyle. What do you see yourself doing in your new home? (Entertaining, raising a family, etc.)

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Are there any specific areas or neighbourhoods you had in mind that you would like to look at?

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What attracted you to this area?

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What time frame do you have in mind for moving?

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# NOTES



# NOTES



# NOTES

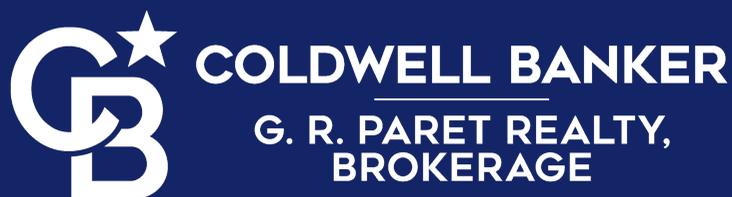


# THANK YOU!

Buying a first or new home is an extremely involved and emotional process, so I feel fortunate to be able to provide you with this package of information to ensure that everything goes perfectly.

Thank you for taking the time to read through my Complete Buyers Guide and I hope it was valuable to you at this point in your life. Please feel free to share this resource with anyone you think it may benefit, as that is what it was made for!

Best of luck,  
Patrick MacDougall



**PATRICK  
MACDOUGALL**

SALES REPRESENTATIVE