

BUYERS GUIDE

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10 STEPS TO SUCCESS

kw ELITE REALTY

KELLERWILLIAMS. *Each office individually owned and operated

FIND
YOUR
dream
HOME



Check-out this easy-to-follow Homebuyer Guide for the low-down on what to do next!

Ready to get started? Contact me today for more information, and to book your appointment.



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Purchasing your
home is an
exciting step in
your journey!

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My Service pledge to you

When I work with my clients, I make sure that their experience is the best there is to offer.

I want them to know they have a partner in me. Some one that they can trust that's leading them in the right direction. And that I work around the clock to ensure that every single client feels that they're my top priority.

I'm Craig Johnston and I'm a top producing member of the MACNABS real estate team. I got into real estate after working as an Account Executive where I managed elite accounts for a global hotel chain. I didn't find it very fulfilling and I wanted to work with people in away where I could develop meaningful relationships and feel like I was making a difference, by helping them work through what can be a very stressful process.

I love that I can be a sounding board and spend as much time as it takes to listen and talk through my clients needs and concerns.

My marketing techniques are a collaboration of our teams passion for stellar visuals and the love for high tech gadgets. Once I set the plan in motion, it's amazing the buzz my marketing and promotion can create. It's a combination of in-house staging, pictures, videos, social media outlets, feature sheets, crazy collateral, 3D floor plans, and our team website. All of these highly sophisticated parts make up the MACNAB Marketing Machine.

I have the connections to make it work. My wife is a professional stager and I've worked tirelessly to align myself with only true professionals that are as dedicated as I am. From professional photos, video, floor plans to renovations, updates and remodels.

A sale to me isn't just a transaction but it's getting to the heart of what my clients need to get to the next stage of their life and finding those solutions. It's so gratifying to see the look on their faces when they walk into the home they want to buy. But when I make the call to them that the Terms we've negotiated have been accepted.

I've been a life long resident of the Tri-Cities. Growing up in Port Moody and now residing on Burke Mountain. I worked and played for almost 2 decades in Downtown Vancouver. Both markets offer some of the best places to call home.

I will be the one who ensures you love where you live.

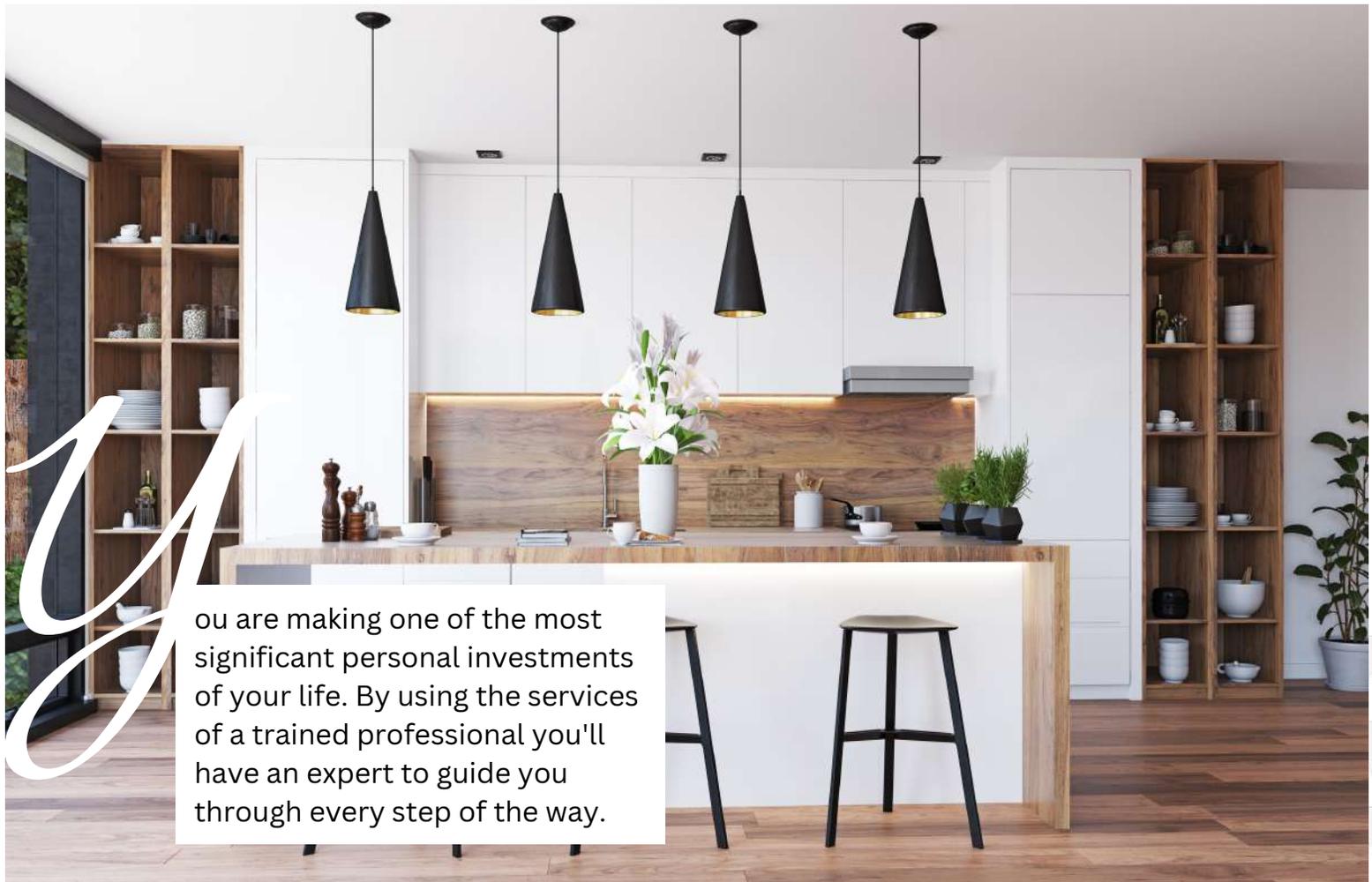


Craig Johnston





Why USE a
REALTOR®?



You are making one of the most significant personal investments of your life. By using the services of a trained professional you'll have an expert to guide you through every step of the way.

Expertise that I can provide for you...

- Narrow the search down to suggest only the most suitable properties that fit your needs and wants.
- Advise on relevant information including neighbourhoods, zoning and property histories.
- Assess the potential resale value of properties and ensuring fair market value on what you pay.
- Arrange showings and provide knowledgeable feedback on prospective properties.
- Write all offers and handle the purchase negotiations to ensure your financial interests are protected.
- Assist you at every step of the process by providing valuable advice and essential information.

WHEN YOU WORK WITH ME, THIS IS WHAT YOU CAN EXPECT:

- Support your best interests with expert real estate advice and skills
- Simplify the process of buying with specialized real estate knowledge
- Offer consumer protections with trust coverage and insurance
- Stay informed of market trends, neighbourhoods, and property histories
- Communicate honestly and as frequently as you require on all matters of concern to you and your real estate transaction
- Offer personalized marketing services including MLS access

Having a professional Realtor on your side increases the likelihood of purchasing the right property at the best price and with the greatest ease.



TIPS FOR FINDING YOUR DREAM HOME

PREPARE LIKE A PRO

Create a list of "must-have's" and "nice-to-have's"

KNOW YOUR PRICE RANGE

Get pre-qualified so you can move fast

FIND THE RIGHT REALTOR

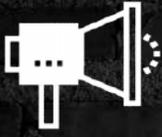
Connect with an agent when you are ready

SEARCH ON-THE-GO

Be the first to know about potential listings

MAKE ATTRACTIVE OFFERS

Be creative to help your offers stand out



THINKING ABOUT BUYING?

You've come to the right place. With our past experience in construction and design mixed with our killer negotiation skills we've become savvy buyers agents and helped over 500 clients find their home. With over 15 years under our belt playing the Real Estate game you'll soon find out why they call us "Special Agents"

Below is our simple 10 step process to buying Real Estate

1. FIND A BUYERS AGENT

Congrats!! You've just completed step #1. You are here. We usually like to start the process by setting up a quick coffee (or beer) meeting to learn more about what exactly you are looking for and explain how we can help out. But for now simply fill out our VIP House Search form and get the ball rolling.



2. GET PRE APPROVED

This is a very important step that needs to happen before you start shopping for homes. You definitely don't want to find your dream home only to find out you can't afford it. That's just no fun. We have an amazing list of our "GO TO" mortgage specialists that we know and trust. These are the best in the game and we can hook you up. Once we know a bit more about your ideal criteria we can connect you with the perfect broker.

3. MAKE A WISH LIST

There are a ton of factors to consider when making your list and the priority of that list changes as you see properties in person. Our goal is to find you something that gets you a 7 out of 10. Because 10 out of 10's just don't exist.... They are like unicorns. Because one of those 10's is price. Things to consider when making that list: numbers of bedrooms, sq/ft, ideal location, parking, is in-suite laundry and a patio a must?



LET'S FIND YOUR DREAM HOME



4. LET'S START THE HUNT

Once you decide on your search criteria, we set up a search and start sending you properties that match your criteria. One of the benefits of working with an agent, is you get notified 2 or 3 days before the public when a matching property hits the market. Once you come across a listing or two you want to see in person, you simply let us know and we organize the showings for you. It's now time to hit the streets.

During this time we can educate you on the pros and cons of certain areas. Teach you about specific issues to look for in certain types of buildings. Advise you on renovation ideas. Show you what "rain-screening" actually means. And answer every real estate question you've had on your mind.



5. YOU FOUND THE ONE!!

You've found the one!! This is the biggest and most exciting step (besides the house warming party obviously) It's time to write up an offer. We now draft up a contract, do the research on all the comparables, dig up the tax report and then sit down with you to come up with the most attractive offer possible. This is where our Special agent negotiating tactics get you the BEST price possible. Time to play some hardball. Our favourite part. ©



CONGRATS!

6. OFFER IS ACCEPTED

We now have a week to 10 days to remove subjects. During this time we help you organize inspection, read through all the strata docs, and help your mortgage broker get everything they need to get you a full mortgage approval.

7. SUBJECTS ARE REMOVED

Congrats!!! You have done all your due diligence and are happy moving forward with the purchase. You sign a subject removal addendum and get a deposit cheque (usually 5% of the purchase price) and BAM!! We technically have ourselves a done deal.

8. PICK A LAWYER OR NOTARY

You'll need to pick a real estate lawyer to complete the deal. Usually costs around \$800 - \$1000 depending on your mortgage situation. We organize delivery of all the documents to the lawyer. All you need to do is show up on a specified day and sign the papers.

9. ORGANIZE THE MOVE

During the next coming months you'll need to organize movers (we have hook-ups for you), call and book cable/internet connection, set up hydro, and purchase house insurance (we also have a connection) Closer to the completion day we will organize with lawyers and other agents to get you access and keys to your brand new home.

10. HOUSE WARMING PARTY

This is our favourite part and one of our specialties. We love House Warming parties!! It's honestly one of the reasons we got into real estate. haha! By the time we've gone through this entire process together, we will become pretty good friends and it would just be weird if we didn't show up at your house warming party baring gifts. Just don't forget to invite us. ©

THE MACNABS

DETERMINING an ACCURATE PRICE RANGE

Buying a home is an investment in your future, but it should not hold you back from doing other things that are important to you. Speak to a mortgage broker or mortgage specialist to figure out what you can afford, before you start looking for your dream home.



THINGS to CONSIDER

PROPERTY TRANSFER TAX

Unless you qualify for the First Time Home Buyers Program, you will be required to pay Property Transfer Tax at the completion of your purchase as follows:

First \$200,000	1.0%
\$200,001 - \$2,000,000	2.0%
\$2,000,001 - \$3,000,000	3.0%
Over \$3,000,001	5.0%

To qualify for a full exemption, you must:

1. be a Canadian citizen or permanent resident
2. have lived in BC for 12 consecutive months immediately before the date you register the property or filed at least 2 income tax returns as a BC resident in the last 6 years
3. have never owned an interest in a principal residence anywhere in the world at any time
4. have never received a first time home buyers' exemption or refund

and the property must:

1. be located in B.C.
2. only be used as your principal residence

Realtors do not provide Legal/ Professional/Accounting/Construction /Engineering/Environmental/Zoning or other Expert advice in matters beyond the common Standard of Care in the Real Estate Industry.

3. have a fair market value of \$500,000 or less
4. be 0.5 hectares (1.24 acres) or smaller

You may qualify for a partial exemption if the property:

1. has a fair market value less than \$525,000
2. is larger than 0.5 hectares
3. has another building on the property other than the principal residence

*Foreign entities and taxable trustees - If you qualify as a Canadian citizen or Permanent resident before the first anniversary of the registration date, you may apply for a refund.

DOWN PAYMENT

A general rule of thumb is that for a condo/townhouse or detached house, a minimum down payment of 5% is required, whereas bare land typically requires a down payment of at least 50%.

A Canadian Mortgage and Housing Corporation (CMHC) requires any buyer to purchase mortgage insurance when the down payment is less than 20% Rates are from 1.8% - 3.6% based on down payment.

OTHER COSTS

- House Inspection: \$500 - \$1000
- Legal fees: \$1,000 - \$1,200
- Foreign ownership tax
- Utilities
- Property Tax
- Strata Fees
- GST (new homes)
- Insurance

SAMPLE MORTGAGE CALCULATIONS

Based on 5.0% mortgage interest 25 year amortization, no transfer tax exemption.

FIRST TIME HOMEBUYERS

(How to save for a downpayment)

HOME BUYERS PLAN (HBP)

Home Buyers Plan allows you to pull from your RRSP account to buy or build a qualifying home for yourself or for a related person with a disability.

- Maximum withdrawal of \$35,000
- 15 years to repay to your RRSP, pooled registered pension plan (PRPP) or specified pension plan (SPP) the amounts withdrew from your RRSP under the HBP.
- Your repayment period starts the second year after the year when your first withdrew funds from your RRSP(s) for the Home Buyers Plan. (ex. If you withdrew fund in 2023, your first year of repayment would be 2025.)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan.html>

FIRST HOME SAVINGS ACCOUNT (FHSA)

Tax Free First Home Savings Account (FHSA) gives first time home buyers the ability to save \$40,000 on a tax-free basis just like an RRSP.

- Limit \$8,000 annually
- Can carry forward unused portions for future annual contributions (ex. \$5,000 in 2023, could save \$11,000 in 2024. = \$8,000 plus the unused \$3,000 from 2023)
- Individual could transfer from FHSA to another FHSA, RRSP or RRIF on a tax free basis
- You can use both the Home Buyers' Plan (RRSP) along with the FHSA to save for a down payment

<https://canada.ca/en/department-finance/news/2022/08/design-of-the-tax-free-first-home-savings-account.html>

HBP and FHSA DIFFERENCES

Since deciding between the FHSA and HBP, or using both, can have a major impact on your home purchase, you'll want to familiarize yourself quickly with the benefits of both.

HBP

- Maximum withdrawal of \$35,000
- Contributions are tax deductible
- Capital gains and interest earned are tax-free
- Withdrawal must be repaid within 15 years

FHSA

- \$8,000 yearly contribution limit
- Lifetime contribution limit of \$40,000
- Contributions are tax deductible
- Capital gains and interest earned are tax-free
- Withdrawals do not have to be repaid
- Accounts must be closed after 15 years

Now that you can use both, it gives homeowners more options. Anyone looking to buy in the near future could use their HBP and FHSA to maximize their downpayment. Alternatively, if you already have savings in your RRSP, you could focus on contributing to your FHSA. When you're ready to buy, you will have access to up to \$75,000 between the two accounts.

Which one's best for you? Always seek the advice of an experienced Financial Advisor, lawyer or accountant.

PROPERTY TRANSFER TAX EXEMPTIONS FOR FIRST TIME HOME BUYERS

Do you qualify for a full exemption? In order to qualify you must:

- be a Canadian citizen or permanent resident
- have lived in BC for 12 consecutive months immediately before the date you register the property or filed at least 2 income tax returns as a BC resident in the last 6 years
- have never owned an interest in a principal residence anywhere in the world at any time
- have never received a first time home buyers' exemption or refund

the PRE-APPROVAL CHECKLIST

PREP IN ADVANCE

- It's never too early to start discussing your pre-approval with professionals. We're here to guide you and help you get there quicker and more efficiently.
- For First Time Home Buyer's with less than 20% down payment the major factor in the pre-approval will be your monthly income that isn't going towards any debts.
- Not all financing is created equal. Each bank or lender has their unique guidelines & rules for how they review income, debt and credit. Utilizing a knowledgeable Mortgage Broker allows you to use their expertise to guide their way.

REQUIRED

INCOME DOCUMENTS

employed

- 2 Years Notices of Assessments & T4s
- 2 Most Recent Pay Stubs
- Recent Letter of Employment

self-employed

- Business License/Articles of Incorporation
- 2 Years T1 Generals
- 2 Years Notice of Assessments
- 2 Years Business Financials if applicable
- 12 Months Business Banking Statements

retired, cpp or oas

- Previous Years' T4As
- 3 Months Bank Statements

child tax benefit

- Child Tax Benefit Statement
- 3 Months Bank Statements
- Children's Birth Certificates

child or spousal support

- Separation Agreement
- 3 Months Bank Statements

These are general guidelines. There are many ways that people get paid and earn income. If the above documents do not fit your scenario your situation is unique - it's worth setting up an initial Discovery Call to see which mortgage may best suit your needs.

REVIEW YOUR CREDIT

- Pull free credit report here. [_____](#)
- Fix errors by reporting to Equifax [directly](#).
- Aim to have a Credit Score of 680+.
 - Pay off any collections & retain ALL documents confirming that it's been paid off.
 - Reduce credit card balances to below 70% of limit (if possible).

There are mortgage options for all credit scores but when purchasing with less than 20% down payment you'll typically need a minimum 600 - 650 score minimum.

PREPARE DOWN PAYMENT

Minimum down payments as follows:

- Purchase Price < \$500,000 - 5%
- Purchase Price \$500K - \$999K is 5% on the first \$500,000 (\$25,000) PLUS 10% on every dollar above \$500,000
- Purchase Price > \$999,999 is 20%

Sources of Down Payments can include:

- Savings, Investments, RRSPs, TFSA's, FHSA
- Gifts from Immediate Family Members
- Group RRSP from Employer
- RRSP Loan or Line of Credit - if income to debt ratio permits

NEXT STEPS

- [Do your own 60 second Pre-Qualification using my Mortgage Calculator.](#)
- [Book a complimentary Discovery Call with me!](#)
- [Complete an Application in less than 10 minutes!](#)
- Submit Documents to finalize your Pre-Approval and obtain a Rate Hold which is good for 120 days!
- Happy House Hunting!

FIRST TIME HOME BUYER

RESOURCES

- [Property Transfer Tax Rebate](#)
- [Home Buyers Plan - RRSP Program](#)
- [First Time Home Buyer Incentive](#)
- [First Home Savings Account](#)



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SCAN



HOW TO SAVE FOR A DOWN PAYMENT

HOME BUYERS PLAN (HBP) FIRST HOME SAVINGS ACCOUNTS (FHSA)

Home Buyers Plan allows you to pull from your RRSP account to buy or build a qualifying home for yourself or for a related person with a disability.

Maximum withdrawal of \$35,000

You have up to 15 years to repay to your RRSP, pooled registered pension plan (PRPP) or specified pension plan (SPP) the amounts you withdrew from your RRSP under the Home Buyers' Plan (HBP).

Your repayment period starts the second year after the year when you first made your first withdrawal from your RRSPs under the HBP. For example, if you made your first withdrawal in 2024, your first year of repayment will be 2026.

You can repay the full amount into your RRSPs, PRPPs, or SPP at any time.

Contributions are tax deductible.

Capital gains and interest earned are tax-free.

A first home savings account (FHSA) is a registered plan allowing you, as a prospective first-time home buyer, to save for your first home tax-free up to a lifetime limit of \$40,000.

Your FHSA participation room in the year that you open your first FHSA is \$8,000

To open an FHSA, you must be a qualifying individual and meet ALL of the following requirements at the time the account is opened:

at least 18 years of age

not more than 71 years of age on December 31 of the year
a resident of Canada

a First Time Home Buyer

Withdrawals do not have to be repaid.

Accounts must be closed after 15 years.

Contributions are tax deductible.

Capital gains and interest earned are tax-free.

Between your RRSP & FHSA you'll have access to **\$75,000**

PROPERTY BUDGET

	\$500,000 INSURED PURCHASE				\$1,000,000 CONVENTIONAL PURCHASE		
	5 yr Fixed	5 yr Fixed	5 yr Fixed	5 yr Fixed	5 yr Fixed	5 yr Fixed	5 yr Fixed
Amortization	25	25	25	30	30	30	30
Mortgage Insurance Rate (CMHC and Sagen)	4.00%	3.10%	2.80%	0.00%	0.00%	0.00%	0.00%
Annual Mortgage Rate	5.54%	5.54%	5.54%	5.54%	6.09%	6.09%	6.09%
Property Taxes	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$3,000.00	\$3,000.00	\$3,000.00
Mortgage Breakdown	5% Down	10% Down	15% Down	20% Down	20% Down	25% Down	30% Down
Purchase Price Amount	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00
Down Payment Required	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00	\$200,000.00	\$250,000.00	\$300,000.00
Mortgage Insurance premium with CMHC or Sagen	\$19,000.00	\$13,950.00	\$11,900.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Mortgage Amount	\$494,000.00	\$463,950.00	\$436,900.00	\$400,000.00	\$800,000.00	\$750,000.00	\$700,000.00
Closing Cost Breakdown							
Total Down Payment Needed	\$25,000.00	\$50,000.00	\$75,000.00	\$100,000.00	\$200,000.00	\$250,000.00	\$300,000.00
Legal Fees (approx.)	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00
Tax on Legal Fees	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00
Appraisal Fee	\$0.00	\$0.00	\$0.00	\$400.00	\$400.00	\$400.00	\$400.00
"Land Transfer Tax" - All Rebates Applied, if Applicable	\$0.00	\$0.00	\$0.00	\$0.00	\$18,000.00	\$18,000.00	\$18,000.00
Tax on Mortgage Insurance	\$1,330.00	\$976.50	\$833.00	\$0.00	\$0.00	\$0.00	\$0.00
Adjustments on Closing With Lawyer - up to \$1,000	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Total Closing Costs (due 1 week before closing)	\$29,010.00	\$53,656.50	\$78,513.00	\$103,080.00	\$221,080.00	\$271,080.00	\$321,080.00
Household Budget Breakdown	5.54%	5.54%	5.54%	5.54%	6.09%	6.09%	6.09%
Monthly Mortgage Payment	\$3,026.84	\$2,842.72	\$2,676.98	\$2,265.41	\$4,803.67	\$4,503.44	\$4,203.21
Condo Fees	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
Monthly Property Taxes	\$166.67	\$166.67	\$166.67	\$166.67	\$250.00	\$250.00	\$250.00
Total Home Expenses	\$3,693.51	\$3,509.38	\$3,343.64	\$2,932.08	\$5,553.67	\$5,253.44	\$4,953.21

Please note that rates are effective as of December 12, 2023.

Bank of Canada Prime Rate is currently 7.2%. Next B of C Meeting is Wednesday, January 24th, 2024.

The Qualifying Stress Test is the Contracted Rate +2%.

Property Transfer Tax is waived for Purchases \$500,000 for First Time Home Buyer's.



OUR
FIRST
HOME

WHAT ABOUT PRE-SALES



WHAT YOU NEED TO KNOW ABOUT PRE-SALES

WHEN TO ARRANGE FOR A MORTGAGE

It's best to get pre-approved for a mortgage to know what you can afford prior to shopping. Talk to your bank, financial advisor or a mortgage broker.

DEPOSIT

You can expect to pay a total deposit of 10 to 20% of the purchase, paid out in stages. Real estate developers most likely have requirements set by their banks, meaning they're normally firm on their deposit amounts. That said, sometimes developers can offer special deposit rates such as under 10%, such as for pre-sale homes that are still available closer to the completion date.

The deposit is usually for the purchase price prior to any upgrades or custom options to your property. These extra options can require a larger deposit, such as 30-50% up to having to pay in full upfront. It's important to fully understand your deposit structure and timing of payments and make sure the financial side of your pre-sale goes smoothly.

BETWEEN BUYING AND IT'S COMPLETION

You will be given a timeline and it's important you ask questions and fully understand it. Mark your calendar for these key actions. This includes when to start sourcing insurance, movers, and lawyers. Remember time is of the essence, meaning the date is the date - no exceptions.

WHEN TO GIVE NOTICE TO YOUR LANDLORD

Completion dates can often be delayed with just 24 hours notice. A good rule of thumb is to not give notice until you have the keys to your new home in hand.

WARRANTIES

At a minimum, home warranty insurance coverage includes:

- 2 years on labour and materials (some limits apply)
- 5 years on the building envelope, including water penetration
- 10 years on the structure of the home

7 DAY RESCISSION PERIOD

For a period of seven days, your pre-sale home is secured for you under contract while you have an opportunity to do your due diligence and finalize the purchase. During this time, you reserve the right to cancel the purchase before the seven days are up. This period is where you double-check and confirm all important details before officially sealing the deal.

The rescission period is the 7-day period immediately following when a purchaser enters into a firm Contract of Purchase and Sale with a developer (All parties have signed - including the developer). As part of this contract process, the purchaser will have been provided a Disclosure Statement document and will sign an acknowledgment of receiving, having been given the opportunity to read this document. The Disclosure Statement is a document that the developer is required to file to sell new homes. This document contains all relevant information pertaining to the future development, to which all homeowners and their realtors should familiarize themselves with.

During this 7-day rescission period, the purchaser can cancel the contract with written notice to the developer. This rescission period is legislated by the Government of British Columbia and cannot be waived or adjusted. The reason this is provided is due to disclosure requirements that need to be made by the developer for a buyer of a new home.

The buyer must know that they have seven clear days to cancel the contract in writing if they do not want to move forward with their purchase. There will be instructions within the contract on how to deliver that notice. It is very important that this notice is clearly made before the end of this 7-day window, as failure to do so correctly may lead to a contract becoming firm and binding on all parties.

USE A REALTOR EVERY TIME WE'RE **FREE**

A REALTOR ACTS IN YOUR BEST INTERESTS AND CAN ASSIST IN MANY AREAS:

- Understands and can help decipher the language
- Knows what can be removed from the contract
- Knows how to save the buyer money and how to ask (upgrades, decorating allowance, better parking, etc..)
- Arrange for a lower deposit or deposit schedule better
- Your realtor should know the sales associates and have good rapport as an industry professional
- Keep you updated throughout the process

A modern living room with a grey sofa, a coffee table, and large windows. The room is bright and airy, with a white rug and a vase of pink flowers on the coffee table. The text is overlaid on the image.

I can walk you through
understanding all you
need to know about
purchasing a home

MY DREAM HOME WORKSHEET

Here are a few key questions to help narrow down what you want in your home.

1. What type of home are you looking for? Detached, semi-detached?

2. What style of home is best for you? Two-storey, bungalow, split-level, duplex, townhouse?

3. What about the age of the home? Does the home need to be brand new?

4. How many bedrooms and bathrooms do you need?

5. What are you looking for in a kitchen? How about a family room? Do you want a separate dining room?

6. What are your high-priority features? Appliances, ensuite, fireplace?

7. What other rooms do you need? Main floor laundry room, home office, hobby room?

8. What about storage space? Basement? Lockers?

9. Do you need a garage or extra parking spaces?

10. Is energy efficiency important? Newer windows or a high-efficiency furnace?

11. How long is your daily commute? How easy is it to get to the places you need to go?

12. How close do you need to be to transit, shopping, schools, places of worship, and hospitals?

13. Are there any important location factors? Backing on to parks? Do you need to be on a quiet street?

14. What size of yard are you looking for? Is the backyard important, or is a side yard enough?

15. Who are you sharing this home with and what are their needs?

16. How much do you want to invest beyond the purchase price of the home both in terms of money and effort if you can't find all the features you want (ie. renos)?

CHANGE of ADDRESS

UTILITIES, BILLS, AND OTHER VENDORS:

- Electricity
- Hydro
- Natural gas
- Cell phone
- Landline
- Cable
- Internet
- Water delivery/treatment

LEGAL AND IDENTITY DOCUMENTS

- Drivers licence
- Passport
- Health card
- Insurance
- Tax documents (Income tax, Canada Pension Plan, Old Age Security, etc.)

PROFESSIONAL SERVICES:

- Pool
- Lawn
- Housecleaning
- Physician
- Veterinarian
- Attorney
- Dentist
- Optometrist
- Other specialists

FINANCIAL:

- Bank
- Credit card company
- Insurance (Car, life, home, and health)
- Pension
- Car loan
- Other loans
- Reward programs

MISCELLANEOUS:

- Magazines
- Newspapers
- Professional associations
- Alumni associations
- Clubs
- Charities



14 TIPS FOR PACKING LIKE A PRO

This may seem hard to believe, but many people thoroughly enjoy their moving day and the time leading up to it. The secret? Being organized. Make sure you have the right tools, start early and work steadily. Make progress every day instead of leaving it all until the last minute.

1. Develop a master "packing/to do" list so you won't forget something critical
2. Purge! Get rid of things you no longer want or need. Have a garage sale, donate to a charity, or recycle.
3. Before throwing something out, remember to ask yourself how frequently you use that item and how you would feel if you no longer had it.
4. Pack like items together. Put toys with toys and kitchen utensils with kitchen utensils.
5. Decide what, if anything, you plan to move yourself. Precious items, such as family photos, breakable valuables, or must-haves during the move, should probably stay with you.
6. Use the right box for the item, items packed loosely are more likely to be damaged.
7. Put heavy items in small boxes so they are easier to lift. Keep the weight under 50 lbs., if possible.
8. Do not over pack boxes, boxes that are packed comfortably will be less likely to break.
9. Wrap each fragile item separately and pad the bottom and sides of boxes.
10. Label every box on all sides. You never know how they will be stacked and you do not want to have to move other boxes aside to find out what is inside.
11. Use colour-coded labels to indicate which room each item should go in. Colour-code a floor plan for your new house to help your movers.
12. Keep your moving documents together, including phone numbers, the driver's name, and truck number.
13. Back up your computer files before moving your computer.
14. Inspect each box and all furniture for damage as soon as it arrives. Remember, most movers won't take plants.





What My Clients Say...

Brandi and Steve Atwal

"He had a clear plan on how to market and sell"

5.0 ★★★★★

Craig is a fantastic realtor! He helped us to buy our dream home, and then sell our townhouse. He had a clear plan on how to market and sell our unit, and we were thrilled when it sold in a week with no subjects and at the price we were aiming for. He was great at keeping us updated, and on offer day was with us for the whole evening as we negotiated on the offers that we received. I highly recommend Craig for anyone looking to buy or sell their home.

Brian and Christie Bortignon

"We would recommend Craig 100x over"

5.0 ★★★★★

Craig Johnston is the best in the business and we are very grateful he represented us. He is a great communicator and educator, and he helped us navigate the real estate market one viewing at a time. He was also prepared, professional and calm under pressure! Craig always had our best interest at heart, never pressuring us into purchasing something we were unsure about. He actively listened to our feedback and tailored our listings to ensure he found the perfect home for us. If anyone is looking to buy or sell, we would recommend Craig 100x over. B&C

Roberta Shaw

"Craig's marketing tools are amazing"

5.0 ★★★★★

I had the fabulous opportunity to work with Craig Johnston in both selling my home in West Vancouver and purchasing my home on Bowen Island. Craig is the most professional and knows how to get a home sold with his and his team's influences. My West Vancouver home was staged to sell, and it did indeed sell in 14 days in a declining seller's market. Craig's marketing tools are amazing. The photographer he hired for the stills of my West Vancouver home and the video that was done of my home and the surrounding area cannot be beat.

Craig assisted in every aspect of the purchase of my Bowen Island home, including arranging for the building inspection, the follow up building inspection, and ensuring that all deficiencies were repaired.

Craig has a very calm demeanor and in the stressful time of selling my home and purchasing my new home, this aspect of his personality showed through and made it possible for me to be less stressed. Craig is extremely patient and understands the anxieties and other issues with listing a home for sale.

Alex Khrissanov

"Craig literally restored my faith in realtor professionals"

5.0 ★★★★★

Craig literally restored my faith in realtor professionals in general (I had some previous negative experience). Definitely, everything was done exactly as it was stated on the agreement - he provided good quality service and advice, he was responsive to our needs and he was trying to educate us on what is available on the market and what was possible to get within the allocated budget. At the end, I must say that I am fully satisfied with delivered service, believe that I made a purchase based on the best information I could get and would definitely recommend Craig's services to others.

Reza Sabour

"He is kind, professional, diligent, and most importantly, patient"

5.0 ★★★★★

Craig is an incredible asset to any client who works with him. He is kind, professional, diligent, and most importantly, patient with both his buyers and sellers. He always has their best interest in mind and leads with his morals and ethics, which is not only so valuable to both his clients and referral partners, but speaks to the kind of person he is. It's truly a pleasure to work with him and I couldn't recommend him enough!

Mina Shahbazi

"I will definitely hire him for our future transactions and recommend him to anyone seeking a dedicated, ethical, and honest realtor."

5.0 ★★★★★

Craig helped me and my family to purchase a property for our mum. We were quite lucky to come across Craig as our realtor. He is very knowledgeable, honest, and most importantly patient. He helped us understand the whole process from setting our criteria, visiting and evaluating properties, analyzing the market value, drafting offers, and negotiating to best of our interests. His research on each property we visited, professional opinion, responsiveness, calm and respectful communications are what makes him a great relator. I will definitely hire him for our future transactions and recommend him to anyone seeking a dedicated, ethical, and honest realtor.

Ashley Kambo

"Craig is highly knowledgeable"

5.0 ★★★★★

Craig was an absolute pleasure to work with. He is extremely friendly and shows personal care making a stressful experience a fun and enjoyable one. Craig is highly knowledgeable and shows a strong work ethic as he constantly monitors trends and data to provide us with all the information we need to make informed decisions. Any questions we had Craig was able to answer in depth showing strong understanding of the industry, with good instinct. The more time we spent interacting with other real estate agents during our home-buying process, the more pleased we were with choosing Craig! Thanks for your knowledge and friendly business style!!!

A family of three (mother, father, and child) sitting on a couch with a dog, under a large paper cutout of a house roof. The mother is on the left, wearing a blue and white striped shirt. The father is on the right, wearing a beige sweater. The child is in the middle, wearing a blue jacket. A white dog is lying on the floor in front of them. The background is a light-colored wall.

80% of my
business is
based on
referrals
because

I go

**above and
beyond!**

IN PERSON VIEWINGS
PAST BUILDERS EXPERIENCE
FULL TEAM EFFORT
MAXIMUM RESOURCES
SPECIAL AGENTS



This communication is not intended to cause or induce a breach of any existing agency relationship



**CONGRATULATIONS
AND WELCOME TO
HOME OWNERSHIP!**

Craig Johnston

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SPECIAL AGENTS OF REAL ESTATE

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