

Buyers Guide

15 STEPS TO SUCCESS

Buying your next home — with a plan, a team, and a tough negotiator in your corner.

THE MACNABS TEAM

Real Estate

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*EACH OFFICE INDIVIDUALLY OWNED AND OPERATED. THIS COMMUNICATION IS NOT INTENDED TO CAUSE OR INDUCE A BREACH OF ANY EXISTING AGENCY RELATIONSHIP.

Buying a home is an exciting step in your journey.

Check out this easy-to-follow homebuyer guide for the low-down on what to do next. Inside you'll find the market conditions that shape your offer, the real numbers behind buying in BC, the fifteen steps from our first coffee to the key handoff, and the checklists that make the whole thing calm instead of chaotic.

Ready to get started? Contact us today for more information, and to book your buyer consultation.

LET'S TALK

The Macnabs Team

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We want you to know you have a partner in us.

When we work with our clients, we make sure that their experience is the best there is to offer. We want them to know they have a partner in us – someone they can trust that's leading them in the right direction. And we work around the clock to ensure that every single client feels that they're our top priority.

The Macnabs Team is a group of top producing agents. We came into real estate wanting to work with people in a way where we could develop meaningful relationships and feel like we were making a difference, by helping them work through what can be a very stressful process. We love that we can be a sounding board and spend as much time as it takes to listen and talk through our clients' needs and concerns.

Buying is where that matters most. We know the neighbourhoods, the builders, the strata buildings and the streets – and we'll tell you the truth about a home, even when it isn't the answer you were hoping for.

We have the connections to make it work. From mortgage brokers and home inspectors to lawyers, notaries and trusted trades, we've built a network tirelessly – only true professionals that are as dedicated as we are.

A sale to us isn't just a transaction. It's getting to the heart of what our 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 – and even better when we make the call to tell them the terms we've negotiated have been accepted.

We know these communities inside and out, and we've seen every kind of market. Our job is to make sure you buy the right home, at the right price, on the right terms.

We will be the ones who ensure you love where you live.

The Macnabs Team

Why use a Realtor?

WHAT CAN YOU EXPECT FROM YOUR REALTOR?

- Promote 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 frequently on all matters of concern to you
- Give you full MLS® access – plus coming-soon and off-market opportunities
- Help you define what you need, what you want, and what you can afford
- Preview homes and point out what the listing photos don't show
- Pull comparable sales so you know what a home is really worth
- Write a clean, protected offer and negotiate hard on your behalf
- Coordinate inspections, strata documents, financing and subject removal
- Assist you at every step with valuable advice and essential information

How we will help you

We will apply our knowledge and expertise to help you find – and successfully purchase – the right property. Here is what you can expect from us:

- 01 Your needs, interests and objectives will be our top priority. As your buyer's agent, we work for you – not the seller.
- 02 We will learn what is important to you, so we can help you attain your real estate goals without wasting your weekends.
- 03 We work for your best interests at every stage – from the first showing, through the negotiation of your offer and subject removal, to the final key handoff.
- 04 We will give you reliable information and solid advice so that you can make informed decisions. Please don't hesitate to ask questions.
- 05 Communication is important. We will set up a system of regular contact – in person, by phone, text, WhatsApp or email – so you're never left wondering.

The 3 market conditions

SELLERS MARKET

Inventory is low and good homes move fast — often with multiple offers. Be pre-approved, be ready to view quickly, and expect to write a strong, clean offer.

BALANCED MARKET

Inventory is meeting demand. There is no perceived advantage to either buyers or sellers. You'll usually have time to view twice and negotiate on price and terms.

BUYERS MARKET

There are plenty of homes for sale in every price range and area. You have more choice, more time, and more room to negotiate price, subjects and possession dates.

The market changes the strategy — not the goal. Whatever the conditions, we make sure you pay a fair price for the right home.

3 MAJOR FACTORS IN BUYING A PROPERTY

- 1 Your budget and mortgage pre-approval
- 2 The level of motivation of both the buyer and the seller
- 3 The offer strategy of your Realtor

The things you can control are your preparation and your own motivation for buying. Your Realtor is responsible for reading the market and building an offer that gets accepted — on terms that protect you.

BEFORE YOU WRITE AN OFFER, CONSIDER

1. Is this home a fit for your needs today — and five years from now?
2. Is your understanding of the home's value based on actual comparable sales, not list price?
3. Are your financing, down payment and deposit ready to go?
4. Which subjects do you need — and which could you safely remove to compete?
5. How long are you willing to keep searching if this one gets away?

Know your numbers

The price on the listing is only part of the story. Before we tour a single home, let's make sure you know exactly what you can spend — and what it really costs to close.

MINIMUM DOWN PAYMENT

5%

On the first \$500,000, then 10% on the portion up to \$1.5 million. Homes \$1.5 million and over require 20% down.

DEPOSIT

~5%

Typically due within 24 hours of subject removal and held in trust. It counts toward your down payment.

CLOSING COSTS

1.5–4%

Budget for these on top of your down payment — property transfer tax is usually the largest piece.

CLOSING COSTS TO BUDGET FOR

- BC Property Transfer Tax — 1% on the first \$200,000, 2% up to \$2 million (higher above that)
- Lawyer or notary fees and disbursements
- Home inspection and, if required, appraisal
- Home insurance — required by your lender
- Property tax and strata fee adjustments
- GST on newly built homes
- Moving costs, utility hook-ups and the little things

PROGRAMS THAT CAN HELP

- **First-Time Home Buyers' PTT exemption** — no transfer tax on the first \$500,000 for qualifying buyers, with a partial exemption at higher prices
- **First Home Savings Account (FHSA)** — save up to \$8,000 a year (\$40,000 lifetime) tax-free
- **RRSP Home Buyers' Plan** — borrow up to \$60,000 from your RRSP toward your purchase
- **Newly built home exemptions** — additional PTT and GST relief may apply on new construction

Figures current as of fall 2026 and subject to change. Eligibility rules apply — confirm with your mortgage professional, lawyer or notary, and accountant. We're happy to refer you to ours.

The process

BUYER CONSULTATION

01

First thing we need to do is sit down – in person or by video – and get on the same page. What do you need, what do you want, and what's your timeline? This takes about 45 minutes and is a great time to get to know each other.

MORTGAGE PRE-APPROVAL

02

Before we fall in love with a house, we find out what the bank will fall in love with. We'll connect you with a trusted mortgage broker so you know your budget, your rate hold and your monthly payment.

NEEDS VS. WANTS

03

Bedrooms, commute, schools, yard, shop, suite, strata or no strata. We build your must-have list and your nice-to-have list, so we can move fast when the right one hits the market.

NEIGHBOURHOOD TOUR

04

Not sure where you want to land? We'll drive the areas with you and give you the inside scoop on parks, schools, traffic, future development and where the value is.

LISTING ALERTS

05

We set you up with custom MLS® alerts that hit your inbox the moment a match goes live – and we keep our ears open for coming-soon and off-market homes through our agent network.

SHOWINGS

06

We book the viewings and tour with you. We'll point out the good, the bad and the expensive-to-fix – the things that never show up in the listing photos.

MARKET ANALYSIS

07

Found one you love? We pull the comparable sales, days on market and listing history so you know what the home is actually worth – not just what it's listed for.

WRITING THE OFFER

08

Together we decide on price, deposit, subjects and dates. We write a clean, professional Contract of Purchase and Sale that protects you and gives you the best shot at acceptance.

NEGOTIATION

09

This is where we earn our keep. Counter-offers, multiple-offer situations, subject-free strategy – we stay calm and keep pushing for the best price and terms on your behalf.

ACCEPTED OFFER & RESCISSION PERIOD

10

Congratulations – you've got a deal! On most residential purchases in BC you have a three-business-day rescission period (a fee of 0.25% of the price applies if you back out). We'll walk you through exactly how it works.

SUBJECTS

11

Now we do our homework: home inspection, financing approval, strata documents, title search and insurance. We coordinate the trades and review every document with you so there are no surprises.

SUBJECT REMOVAL & DEPOSIT

12

Once you're satisfied, we remove subjects and your deposit goes into trust. This is now a firm sale – and the moment we put the "SOLD" sticker on the sign.

LAWYER / NOTARY PAPERWORK

I3

With every done deal there needs to be a lawyer or notary involved to transfer the title legally upon completion. We have a long and distinguished list of lawyers and notaries we can refer you to, if you don't already have your own.

KEY HANDOFF

I4

Possession day! We'll arrange a final walk through where the contract allows, then meet you with the keys and make sure everything is as it should be. Welcome home.

HIGH FIVES

I5

That's it — we did it. We have successfully helped you buy your home and made the process an experience to remember. We've always been huggers, so you've been warned: let's hug it out, or high five if you prefer.

Getting you into your new home is our top priority, but it doesn't end there. We have built a reputation as a full-service team that truly goes above and beyond. Need a painter, a plumber, or a quick opinion on a reno? We're only a call away — long after the keys are in your hand.

SPECIAL AGENTS OF REAL ESTATE

We're a team of highly skilled, very versatile & extremely savvy agents — focused on hooking up our clients with everything and anything to do with the real estate game.

Local market expertise

Off-market access

Tough negotiators

Full team effort

The key to your success

A Realtor is an invaluable asset when it comes to buying a property. The complex nature of real estate transactions requires specialized knowledge, legal paperwork and professional negotiation skills. The process can be overwhelming without the guidance of a trained professional.

With so many details, it's easy to miss something critical or make a costly mistake. Understanding the recipe for success includes everything from reading strata minutes and inspection reports to negotiating offers and writing an enforceable contract that safeguards your best interests.

For many people, buying a property is the largest financial transaction they will ever make. Plus, when it comes to choosing the place you'll call home, it can easily become emotional. There's a lot at stake, which is why choosing to work with us is a smart move.

We'll protect you with valuable advice, knowledge and expertise that helps you buy with confidence, knowing you're making informed decisions. In most cases the seller pays the buyer's agent commission — so expert representation often costs you nothing extra.*

WHAT YOU GET WITH THE MACNABS TEAM

Buyer consultation	Mortgage broker referrals	Custom MLS® listing alerts
Coming-soon & off-market access	Neighbourhood tours & insight	Comparative market analysis
Negotiation expertise	Inspector & trade referrals	Strata document review <i>when required</i>

*Compensation is set out in your buyer agency agreement. We'll explain exactly how it works at our first meeting.

Touring homes like a pro

Staging and good photos are designed to make you fall in love. Our job is to help you look past the throw pillows and see the house for what it really is.

EXTERIOR

- Look at the roof – age, moss, missing or curling shingles
- Check grading and drainage – water should flow away from the house
- Note cracks in the foundation, driveway and walkways
- Look at windows, siding and trim for rot or failing seals
- Ask about the age of the hot water tank and furnace

KITCHENS & BATHROOMS

- Open cabinets and look under sinks for staining or soft spots
- Run the taps and flush the toilets – check water pressure
- Look for caulking, grout and tile in good condition
- Check that fans vent and appliances work

INTERIOR

- Use your nose – musty smells can point to moisture
- Look up – ceiling stains often mean a past or present leak
- Open and close doors and windows; notice sticking or slopes
- Check the electrical panel and count the outlets
- Picture your furniture in each room – bring a tape measure

STRATA & NEIGHBOURHOOD

- Ask about rental, pet and age restrictions
- Find out what the strata fee includes and if a levy is coming
- Visit at different times of day – traffic, noise, parking
- Check the commute, school catchments and nearby amenities
- Take photos and notes – after four showings, they all blur

Subject removal checklist

FINANCING

- ☐ Final lender approval received
- ☐ Appraisal completed (if required)
- ☐ Down payment funds in your account
- ☐ Deposit ready to be delivered in trust
- ☐ Proof of income & documents submitted

STRATA DOCUMENTS

- ☐ Strata minutes (last 2 years)
- ☐ Form B information certificate
- ☐ Depreciation report
- ☐ Bylaws & rules
- ☐ Financial statements & budget
- ☐ Engineering reports, if any

INSURANCE

- ☐ Home insurance quote obtained
- ☐ Binder letter sent to lender
- ☐ Flood & earthquake coverage considered

INSPECTION

- ☐ Licensed home inspector booked
- ☐ Inspection report reviewed together
- ☐ Specialist checks if needed (sewer scope, oil tank, septic, well)
- ☐ Repair quotes or price adjustment discussed

TITLE & PROPERTY

- ☐ Title search reviewed
- ☐ Charges, liens & easements understood
- ☐ Property disclosure statement reviewed
- ☐ Survey or building permits checked (if applicable)

BEFORE COMPLETION

- ☐ Lawyer or notary appointment booked
- ☐ Closing funds arranged
- ☐ Movers booked
- ☐ Utilities set up for possession day

Change of address

UTILITIES, BILLS, AND OTHER VENDORS

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

PROFESSIONAL SERVICES

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

MISCELLANEOUS

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

LEGAL AND IDENTITY DOCUMENTS

- ☐ Driver's licence
- ☐ Passport
- ☐ Health card
- ☐ Insurance
- ☐ Tax documents (income tax, Canada Pension Plan, Old Age Security, etc.)

FINANCIAL

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

14 tips to pack 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.

Find the right home and make the move with confidence.

What our clients say...

"We would recommend The Macnabs Team 100x over"

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

BRIAN AND CHRISTIE BORTIGNON

"I will definitely hire them for our future transactions"

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

MINA SHAHBAZI

"They had a clear plan"

The Macnabs Team are fantastic realtors! They helped us to buy our dream home, and then sell our townhouse. They 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. They were great at keeping us updated, and on offer day were with us for the whole evening as we negotiated on the offers that we received. I highly recommend this team for anyone looking to buy or sell their home.

BRANDI AND STEVE ATWAL

"The Macnabs Team literally restored my faith in realtor professionals"

The Macnabs Team 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 — they provided good quality service and advice, they were responsive to our needs and they were trying to educate us on what is available on the market and what was possible to get within the allocated budget. In the end, I must say that I am fully satisfied with the delivered service, believe that I made a purchase based on the best information I could get, and would definitely recommend The Macnabs Team's services to others.

ALEX KHRISANOV

"The Macnabs Team are highly knowledgeable"

The Macnabs Team were an absolute pleasure to work with. They are extremely friendly and show personal care, making a stressful experience a fun and enjoyable one. They are highly knowledgeable and show a strong work ethic as they constantly monitor trends and data to provide us with all the information we need to make informed decisions. Any questions we had they were 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 The Macnabs Team! Thanks for your knowledge and friendly business style!

ASHLEY KAMBO

"They are kind, professional, diligent, and most importantly, patient"

The Macnabs Team are an incredible asset to any client who works with them. They are kind, professional, diligent, and most importantly, patient with both their buyers and sellers. They always have their clients' best interest in mind and lead with their morals and ethics, which is not only so valuable to both their clients and referral partners, but speaks to the kind of people they are. It's truly a pleasure to work with them and I couldn't recommend them enough!

REZA SABOUR

Congratulations — welcome home!

Special agents of real estate.



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