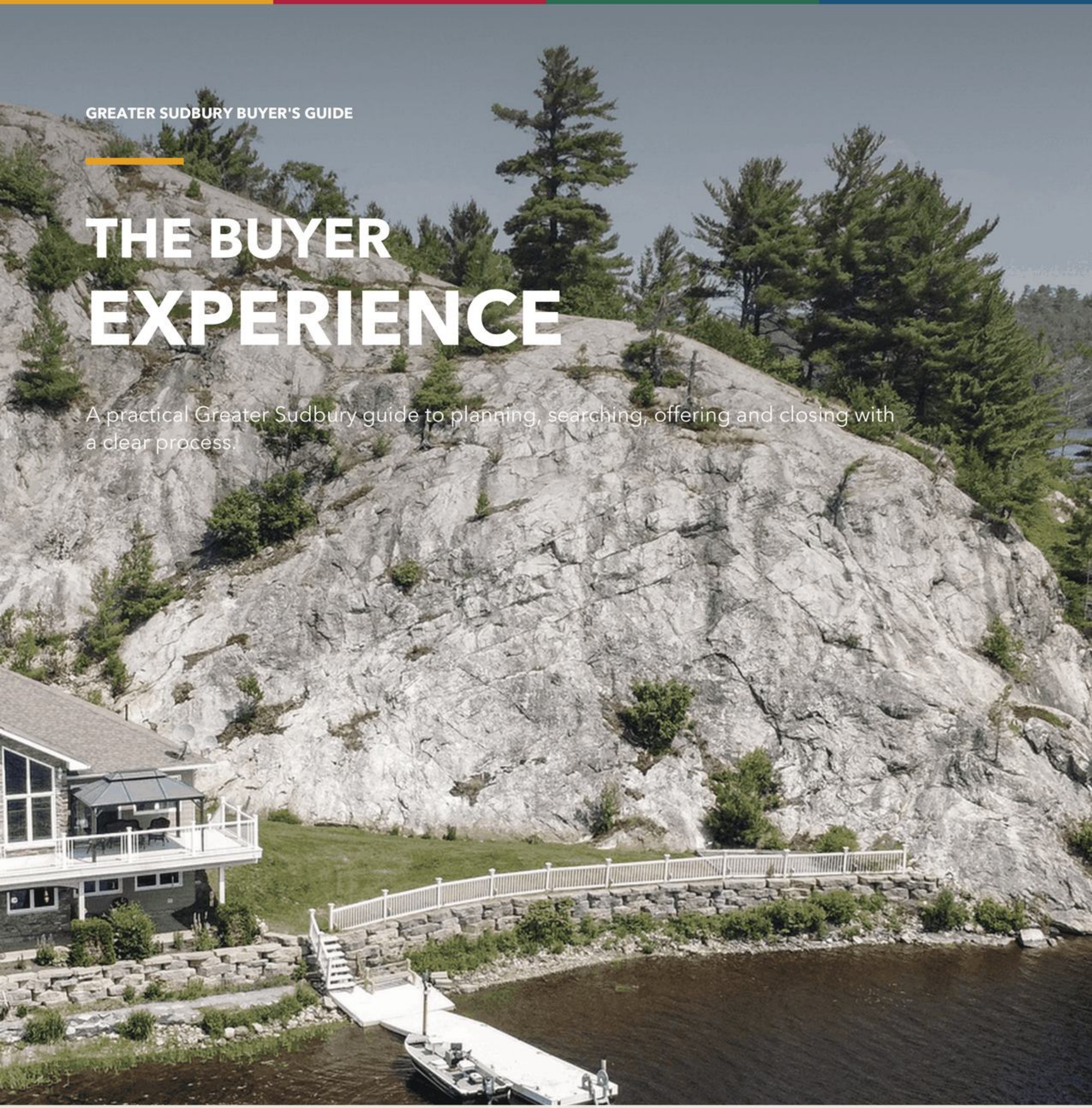
GREATER SUDBURY BUYER'S GUIDE

THE BUYER EXPERIENCE

A practical Greater Sudbury guide to planning, searching, offering and closing with a clear process.



EXPECT MOORE

CHAD MOORE

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Lake City Realty Ltd., Brokerage

ACTUAL LISTING PHOTO

A NOTE FROM CHAD

START WITH THE LIFE THE HOME NEEDS TO SUPPORT.

Buying starts long before an offer. It begins with the move you are trying to make, the monthly life you want afterward and the questions that need real answers before the search becomes time-sensitive.

I organize those decisions into a practical plan: what matters, what can flex, what belongs with a lender or another professional and what the next real-estate step should be. You keep control of the decision. I keep the options, evidence and handoffs clear.

MY COMMITMENT

I EXPLAIN THE NEXT DECISION BEFORE THE PROCESS BECOMES TIME-SENSITIVE.

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ONE PURCHASE. FOUR CONNECTED STAGES.

Preparation defines the search. Real homes sharpen the comparison. Evidence and priorities shape the offer. The signed agreement sets the path to closing. My job is to keep those stages connected, explain what each decision changes and make sure the right question reaches the right professional.

01

MARKET PREPARATION

Goals · comfort range · criteria · consultation

02

HOME SHOPPING

Search · community fit · showings · due diligence

03

MAKING AN OFFER

Value · terms · conditions · negotiation

04

CLOSING & MOVING

Handoffs · walkthrough · closing · early ownership

CLEAR PREPARATION MAKES EVERY LATER DECISION EASIER TO READ.

Start with the life around the purchase. We connect your goals, timing, financing conversation and practical priorities before the search becomes urgent.

STAGE RESULT

A WORKING BUYER PLAN AND THE RIGHT PROFESSIONAL CONVERSATIONS UNDERWAY.

ACTUAL LISTING PHOTO

STAGE 1 · FINANCIAL PREPARATION

KNOW THE NUMBER YOU CAN LIVE WITH.

A lender or mortgage professional determines qualification and explains the financing requirements. That approved ceiling is only one number. A useful buying plan also considers the payment you want to carry, property taxes, utilities, insurance, maintenance, closing costs, moving and the work a particular home may require.

TWO DIFFERENT NUMBERS

WHAT MAY BE APPROVED

A financing decision made by your lender or mortgage professional.

WHAT YOU WANT TO CARRY

A household decision that leaves room for ownership, change and life beyond the mortgage.

ACTUAL LISTING PHOTO

I connect that financing conversation to the Greater Sudbury homes and ownership situations you are actually considering. Estimates remain labelled until the responsible professional confirms them.

PURCHASE	CLOSING	OWNERSHIP	ROOM
Price and deposit	Legal, adjustments and move	Taxes, utilities and upkeep	A buffer you choose

KNOW WHAT MATTERS BEFORE EVERYTHING LOOKS POSSIBLE.

A useful search is specific enough to guide decisions and flexible enough to recognize a good alternative. We separate the features that protect your daily life from the preferences that can change when the right property appears. Location, commute, property type, accessibility, outdoor space, renovation tolerance and future plans can matter more than a long list of finishes. The goal is not to build a perfect-home checklist. It is to understand the trade-offs you can live with—and the ones you cannot.

PROTECT Needs tied to daily life, access, household or timing.

PREFER Features that improve the fit but can be compared.

EXPLORE Alternatives worth considering when they solve the bigger goal.

REJECT Trade-offs that make the property wrong for this move.

TRADE-OFFS ARE EASIER TO CHOOSE WHEN PRIORITIES ARE VISIBLE.

YOUR CONSULTATION TURNS IDEAS INTO A WORKING BRIEF.

In the buyer consultation, we connect your comfort range, timing, property criteria and Greater Sudbury locations. We also identify the people and information needed before a time-sensitive decision. You leave with a clearer search brief, the next professional conversations to complete and a practical path into MLS® Smart Search. If the right next step is to pause, prepare or research further, that is still a useful outcome.

01 — **YOUR MOVE**
Goals, timing and who else is involved.

02 — **YOUR RANGE**
Financing status, comfort and cost questions.

03 — **YOUR SEARCH**
Criteria, locations, tools and communication.

04 — **YOUR READINESS**
Next conversations and decision boundaries.

THE OUTCOME: A WORKING BUYER BRIEF, CLEAR NEXT STEPS AND A SEARCH THAT REFLECTS YOUR ACTUAL MOVE.

Search broadly enough to see the market, then compare carefully enough to understand the property. A focused search turns more listings into better decisions.

STAGE RESULT

A FOCUSED SEARCH AND A REPEATABLE WAY TO COMPARE REAL HOMES.

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STAGE 2 · MLS® SMART SEARCH

SEARCH DISCOVER RESEARCH BUY

EXPLORE MLS® SMART SEARCH

https://www.chadmoorerealestate.ca/mls-smart-search/

ACTUAL LISTING PHOTOS · GREATER SUDBURY

GREATER SUDBURY REWARDS LOCAL COMPARISON.

Greater Sudbury homes at similar prices can solve very different needs. City, Valley, rural and waterfront choices may vary in commute, services, water and septic, road access, lot utility, heating, renovation and neighbourhood fit.

I narrow the field to realistic alternatives and bring the right questions forward. Community guides and address research add context; visits, responsible professionals and your own daily-life judgment complete the comparison.

01 **SETTING**
Urban, suburban, Valley, rural or waterfront context.

02 **SERVICES**
Access, utilities and property-specific systems.

03 **PROPERTY**
Condition, layout, lot utility and future work.

04 **DAILY LIFE**
Commute, routines, household and longer-term fit.

ACTUAL LISTING PHOTO

WALK THE HOME LIKE YOU MIGHT LIVE THERE.

A showing is most useful when it follows your real routines. Notice the arrival, storage, light, room connections, outdoor use and the visible details that deserve follow-up. Attraction matters, but it should not crowd out the questions that protect the decision. I add real-estate context, record what remains open and organize the next step. Inspectors, contractors, engineers and other qualified professionals provide technical conclusions.

ARRIVE

Access, parking and the approach

LIVE

Layout, storage, light and daily routines

NOTICE

Visible condition and unanswered questions

FOLLOW UP

Documents, research and professional review

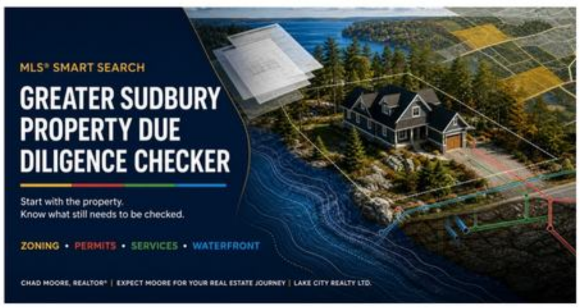
THE BEST SHOWING QUESTION ISN'T ONLY 'DO I LIKE IT?'

It is also: what would I need to know before deciding?

STAGE 2 · DUE DILIGENCE

DUE DILIGENCE IS A SEQUENCE OF BETTER QUESTIONS.

No listing description, showing or online result can establish every important fact. We begin with what is stated, compare it with what can be observed, review available documents and direct unresolved questions to the professional qualified to answer them.



CURRENT DUE DILIGENCE CHECKER MARKETING

MATTERPORT FLOOR PLAN · ACTUAL LISTING MEDIA

01 STATED
Listing and public information

02 OBSERVED
What the showing reveals or raises

03 DOCUMENTED
Available records and seller material

04 CONFIRMED
Qualified professional conclusions

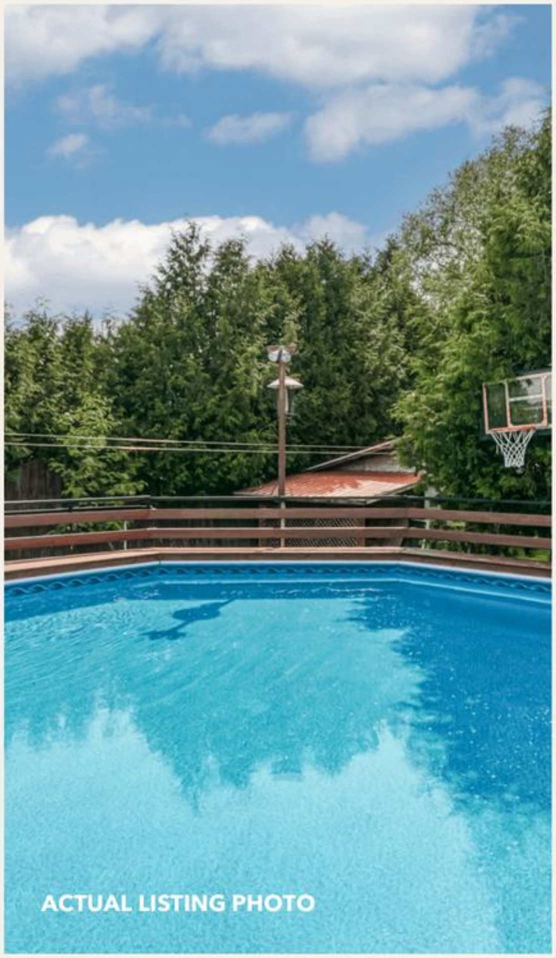
ONLINE TOOLS ORGANIZE QUESTIONS. THEY DO NOT REPLACE LEGAL, TECHNICAL OR PROFESSIONAL ADVICE.

The Property & Neighbourhood Due Diligence tool can organize questions and official-source starting points. It cannot confirm legal use, boundaries, compliance, servicing, condition, insurability or future development rights.

STAGE 2 · DECISION CLARITY

COMPARE THE COMPLETE FIT—NOT ISOLATED FEATURES.

Attraction starts the conversation. Complete fit decides whether the home deserves more time. We compare the property, location, ownership work, timing and financial context against the priorities set before the search.



DAILY FIT

Does the home support the life you are buying it for?

PROPERTY

What is strong, uncertain or likely to need work?

LOCATION

How do access, setting and services affect the choice?

TIMING + COST

What does the purchase ask of you now and next?

The point is to make the trade-off visible: the beautiful kitchen with the difficult commute, the lower price with more immediate work, or the quieter setting with different services. Then you can proceed, research, revisit—or walk away for a clear reason.

An offer is a complete agreement, not a price sent by text. We build the terms around the property, the market, your priorities and the uncertainty you are prepared to accept.

STAGE RESULT

A COMPLETE OFFER BUILT AROUND EVIDENCE, PRIORITIES AND INFORMED RISK.

ACTUAL LISTING PHOTO

STAGE 3 · OFFER POSITION

START WITH EVIDENCE. THEN CHOOSE YOUR POSITION.

Before you decide what to offer, I review relevant sales, current competition, the property's condition and available listing activity and negotiation context. That evidence does not produce one guaranteed number. It gives us a better way to discuss value, options and risk. You choose the offer position and the terms. I explain what the evidence supports, what remains uncertain and how the complete proposal may be received—without promising acceptance or a particular outcome.


ACTUAL LISTING PHOTO

01

SOLD

Relevant recent sales and meaningful differences.

02

ACTIVE

Current alternatives and the prices being tested.

03

PROPERTY

Condition, features, setting and unresolved questions.

04

RESPONSE

Known listing activity and negotiation context.

EVIDENCE SUPPORTS THE DECISION. IT DOES NOT GUARANTEE THE OUTCOME.

STAGE 3 · OFFER ANATOMY

EVERY TERM HAS A JOB.

An offer is a complete written proposal. Price matters, but so do the deposit, irrevocable deadline, conditions, visits, closing date, inclusions, exclusions and property-specific obligations. One attractive term should never hide the cost or risk created by another. I explain the real-estate choices, keep the whole agreement visible and prepare the offer from your instructions. Your lawyer provides legal interpretation or custom legal advice.

MONEY

Price and deposit work together.

TIME

Every deadline changes the agreement.

OFFER REVIEW

THE COMPLETE PROPOSAL

PRICE
Amount proposed

DEPOSIT
Amount · timing · terms

DATES
Irrevocable · conditions · closing

PROPERTY
Inclusions · exclusions · visits

OBLIGATIONS
Work · documents · other terms

RISK

Conditions create time for specific answers.

FIT

The complete terms must support your move.

THE WHOLE AGREEMENT HAS TO WORK–NOT ONLY THE NUMBER.

ACTUAL LISTING PHOTO

CONDITIONS CREATE TIME FOR SPECIFIC ANSWERS.

A condition may create time to complete financing, inspection, insurance, legal review or another property-specific step. Its wording, deadline and required notice matter. It is not a casual escape clause, and no single set of conditions fits every home or market.

Before submission, I explain the real-estate trade-offs. Your lawyer handles legal advice; your lender confirms financing; your insurer assesses coverage; and inspectors or other specialists provide technical conclusions.

FINANCING	**Lender or mortgage professional**
LEGAL + TITLE	**Lawyer**
INSURANCE	**Insurer**
TECHNICAL	**Inspector or qualified specialist**

CONDITIONS ARE PROPERTY- AND OFFER-SPECIFIC. LEGAL ADVICE BELONGS WITH YOUR LAWYER.

STAGE 3 · NEGOTIATION

NEGOTIATION NEEDS A PLAN BEFORE THE PRESSURE ARRIVES.

A seller may accept, reject, counter or invite further discussion. In a multiple-offer situation, you may also be asked whether you want to improve your proposal. None of those moments changes your right to set a limit, keep a condition, revise a term or walk away. I keep the known facts, deadlines and options visible; protect confidential information; and negotiate from your instructions. A stronger offer is not automatically the highest offer, and no strategy guarantees acceptance.

ACTUAL LISTING PHOTO

ACCEPTED

Move into the signed timeline.

COUNTERED

Review every changed term.

REVISE

Change only what you instruct.

WALK AWAY

Keep your limit and continue.

NO STRATEGY GUARANTEES ACCEPTANCE. YOUR LIMITS STILL MATTER.

An accepted offer creates a new timeline. Conditions, deposits, documents, professional handoffs, access and closing details now need clear owners and confirmation.

STAGE RESULT

A CLEAR ACCEPTED-OFFER TIMELINE WITH EVERY DEADLINE AND HANDOFF VISIBLE.

ACTUAL LISTING PHOTO · AERIAL VIEW · BOUNDARIES NOT SHOWN

KNOW WHO OWNS EACH ANSWER.

After acceptance, several professionals may be working from the same agreement for different reasons. I keep the real-estate dates, documents, access and communication organized. Your lawyer handles title, legal advice and closing. Your lender handles financing. Your insurer confirms coverage. Inspectors and other specialists report within their own scope. The signed agreement—not a generic checklist—sets the work, deadlines and handoffs.

THE SOURCE OF TRUTH

THE SIGNED AGREEMENT

It defines the deadlines, obligations, access and closing framework everyone works from.

CHAD KEEPS THE REAL-ESTATE THREAD VISIBLE.

YOU	Instructions and decisions
CHAD	Real-estate advice, dates, documents and coordination
LENDER	Financing requirements and approval
LAWYER	Title, legal advice and closing
INSURER + SPECIALISTS	Coverage and scoped professional review

THE HANDOFF TEST

Do you know who is answering the question, what they need and when their answer affects the agreement?

USE THE FINAL WALKTHROUGH TO CHECK THE AGREEMENT.

The walkthrough is a practical opportunity to observe whether the property, agreed inclusions and any agreed work appear consistent with the written agreement. It is not a new inspection. If something appears materially different or incomplete, document it promptly and contact me and your lawyer. Your lawyer advises whether an issue affects your contractual rights or available steps. Keys are released only after the lawyers confirm that closing has completed, and that timing can vary.

01

WALKTHROUGH

Observe condition, inclusions and agreed work against the agreement.

02

DOCUMENT

Record a material difference promptly and clearly.

03

ESCALATE

Contact Chad and the lawyer; legal response belongs with counsel.

04

CONFIRM

Keys follow lawyer confirmation that closing is complete.


ACTUAL LISTING PHOTO

PLAN THE MOVE BEFORE CLOSING DAY BECOMES THE DEADLINE.

Insurance, utilities, movers, address changes, keys and early-ownership details are easier when planned as a staged handoff. Requirements vary by property, municipality, provider and agreement, so confirm them directly.

After closing, I remain a familiar first call for practical real-estate questions and the right next contact.

BEFORE	Insurance · utilities · movers · address changes
CLOSING	Lawyer confirmation · keys · access
FIRST DAYS	Property orientation · service follow-up
AFTER	Documents · local questions · future planning

AFTER THE KEYS, YOU STILL HAVE A FAMILIAR FIRST CALL.

A LOCAL GUIDE BEFORE, DURING AND AFTER THE MOVE.

Since 2010, I have helped Greater Sudbury buyers and sellers make real-estate decisions with local context and a clear process. The Buyer Experience connects preparation, search, comparison, negotiation and professional coordination so each recommendation has a reason and every next step has an owner. You work directly with me, with Lake City Realty Ltd., Brokerage supporting the transaction. You receive practical advice, plain-language explanations and personal follow-through. When a question belongs with another professional, I say so—and keep the handoff visible.

LOCAL CONTEXT

Greater Sudbury comparisons and property-specific questions.

CLEAR PROCESS

A visible path from consultation through closing.

DECISION SUPPORT

Evidence, options and trade-offs organized around your move.

PERSONAL FOLLOW-THROUGH

One familiar real-estate contact across the purchase.

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BEGIN THE BUYER EXPERIENCE

YOUR NEXT MOVE STARTS WITH A USEFUL CONVERSATION.

You do not need to know the exact neighbourhood, price or moving date before we talk. Tell me what you are preparing for and what still needs sorting out. We will organize the real-estate questions, identify the next useful step and connect the search to the life you are planning.

705-691-1805

https://www.chadmoorerealestate.ca/buyer-experience/

SCAN TO EXPLORE THE BUYER EXPERIENCE

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