

GREATER SUDBURY BUYER'S GUIDE

THE BUYER EXPERIENCE

Plan the purchase. Find the right fit.
Move forward with a clear process.



EXCLUSIVE

MOORE



CHAD
MOORE

705-691-1805 WWW.CHADMOOREREALSTATE.CA



Chad Moore, REALTOR®
Lake City Realty Ltd., Brokerage

ACTUAL LISTING PHOTO

START WITH THE LIFE THE HOME NEEDS TO SUPPORT.

Buying starts with the move you want to make and the life you want afterward. We connect your priorities, timing and comfort range before a property creates urgency.

I organize the real-estate options and explain the next decision. Your lender, lawyer and other professionals confirm questions in their fields. You stay in control of the choices.

MY COMMITMENT

**I explain your options before a
decision is due.**



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.

01 | MARKET PREPARATION

Connect your goals, timing, financing conversation and practical priorities before the search becomes urgent.



WHAT YOU LEAVE WITH

A clear search plan and the right professional conversations underway.

Explore Market Preparation

Chad Moore, REALTOR® | Lake City Realty Ltd., Brokerage

ACTUAL LISTING PHOTO

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.

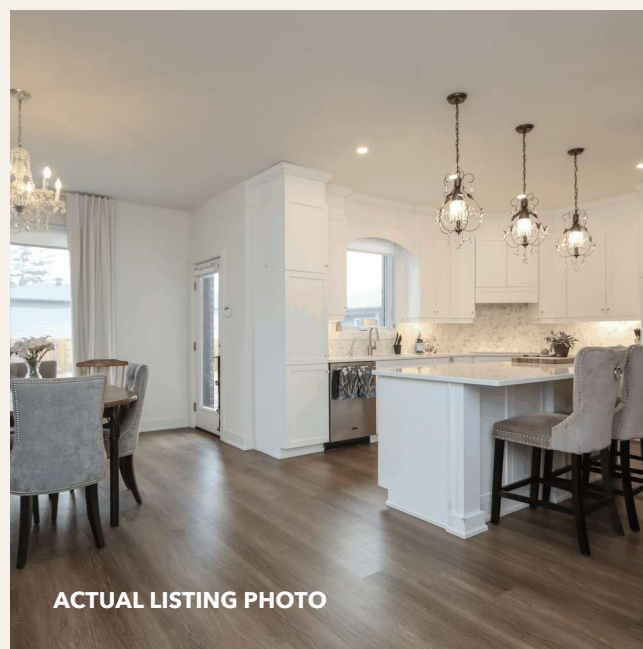
TWO DIFFERENT NUMBERS

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.



I connect that financing conversation to the Greater Sudbury homes and ownership situations you are actually considering. I'll show which numbers are working estimates and who can confirm each one.

PURCHASE

Price and deposit

CLOSING

Legal, adjustments and move

OWNERSHIP

Taxes, utilities and upkeep

ROOM

A buffer you choose



KNOW WHAT MATTERS BEFORE EVERYTHING LOOKS POSSIBLE.

Separate the needs that protect your daily life from preferences you can trade. Location, commute, accessibility, space, renovation tolerance and future plans can matter more than finishes.

PROTECT

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

PREFER

Features that improve the fit but can be compared.

EXPLORE

Alternatives that solve the bigger goal.

REJECT

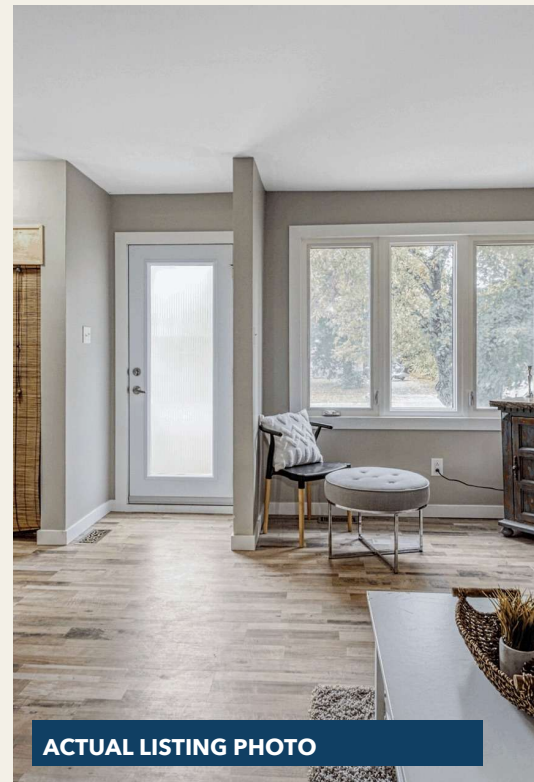
Trade-offs that make the property wrong for this move.

Choose the trade-offs you can live with.

ACTUAL LISTING PHOTO

TURN YOUR IDEAS INTO A SEARCH PLAN.

We connect your comfort range, timing, property criteria and Greater Sudbury locations. You leave with next steps for financing, research and the search itself. Pausing to prepare can be the right decision, too.



01

YOUR MOVE

Goals, timing and who is involved.

02

YOUR RANGE

Financing status, comfort and cost questions.

03

YOUR SEARCH

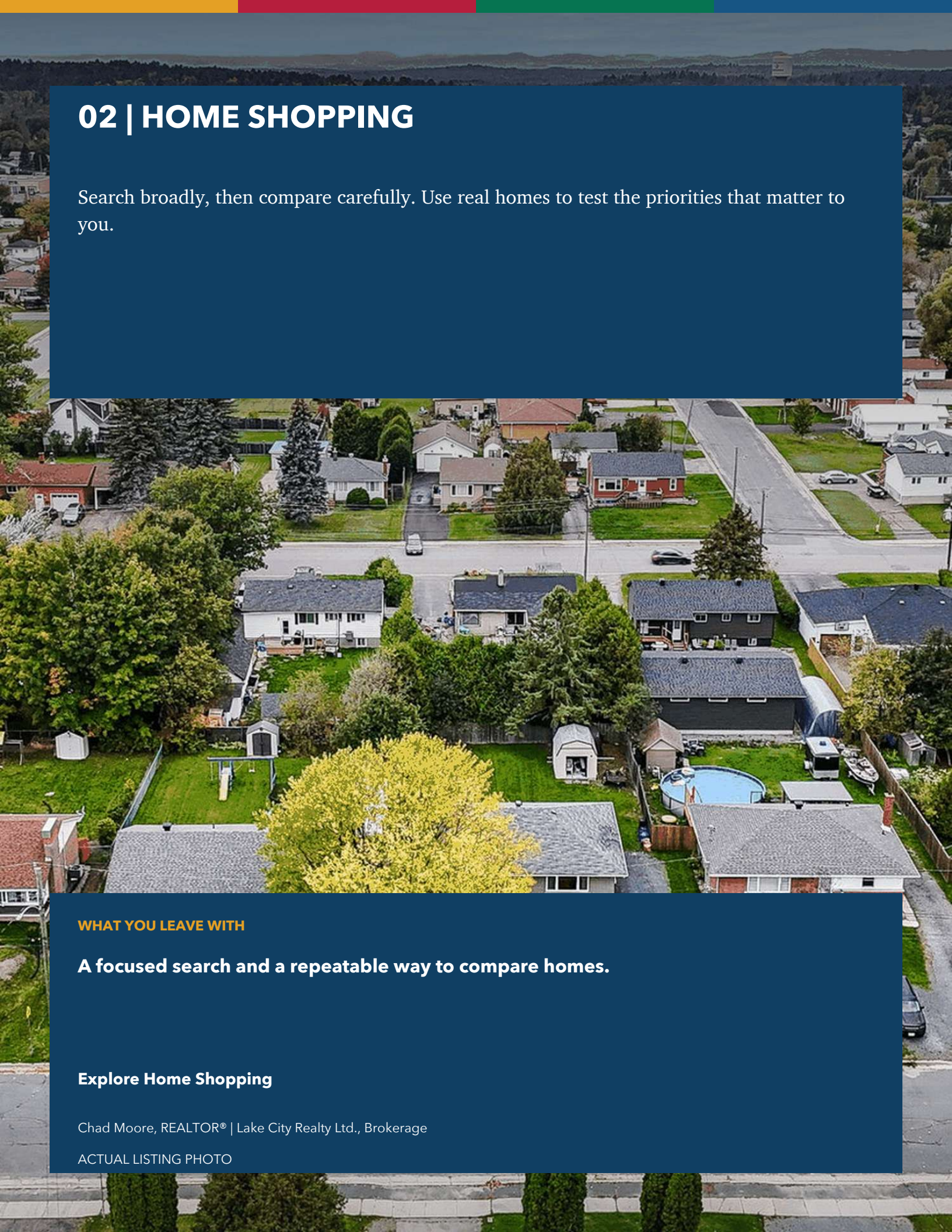
Criteria, locations and communication.

UNDERSTAND REPRESENTATION BEFORE YOU COMMIT

Discuss the services, fees, term and scope of any representation agreement. Read the RECO Information Guide and ask about anything that is unclear before signing.

[Read the RECO Information Guide](#)

Start with Market Preparation

An aerial photograph of a suburban neighborhood. In the foreground, a large tree with bright yellow leaves stands out. Behind it, several houses with grey roofs are visible. To the right, a large swimming pool is surrounded by a fence. The background shows more houses and a road with a few cars. The sky is overcast.

02 | HOME SHOPPING

Search broadly, then compare carefully. Use real homes to test the priorities that matter to you.

WHAT YOU LEAVE WITH

A focused search and a repeatable way to compare homes.

Explore Home Shopping

Chad Moore, REALTOR® | Lake City Realty Ltd., Brokerage

ACTUAL LISTING PHOTO

SEARCH. DISCOVER. RESEARCH. BUY.

LAKE CITY
— REALTY LTD., BROKERAGE —

MLS SMART SEARCH

SEARCH SMARTER. EXPECT MOORE.
GREATER SUDBURY HOME SEARCH & BUYER TOOLS

SEARCH
FIND THE RIGHT HOME

DISCOVER
TRACK & COMPARE OPPORTUNITIES

RESEARCH
GET THE FULL PICTURE

BUY
MOVE FORWARD WITH CONFIDENCE

LOCAL EXPERTISE
Deep knowledge of Greater Sudbury.

SMARTER STRATEGY
Tools and insight that save you time.

BETTER RESULTS
Data, experience and guidance that make a difference.

COMMUNITY FOCUSED
Proudly serving Greater Sudbury and surrounding communities.

MLS® SMART SEARCH

Find listings and research your shortlist.

CURATED HOT SHEETS

Prepared searches by area, price or feature.

HOME SEARCH APP

Keep searches, favourites and alerts together.

OPEN HOUSE GUIDE

Plan stops and confirm current event details.

Explore 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.

[Explore Greater Sudbury communities](#)



ACTUAL LISTING PHOTO

WALK THE HOME LIKE YOU MIGHT LIVE THERE.

Follow your routines: arrival, storage, light, room connections and outdoor use. I add real-estate context and record open questions. Inspectors 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.

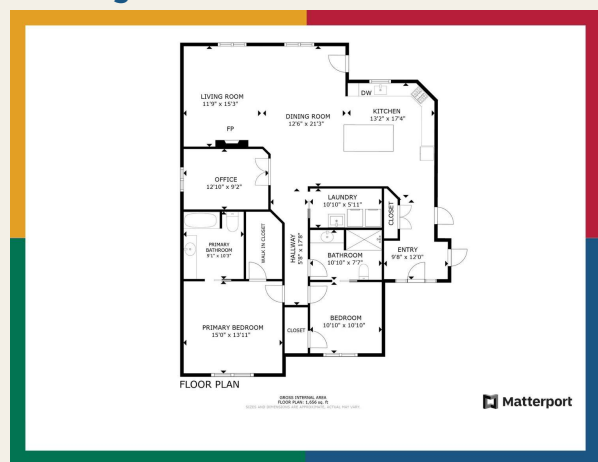
**What would you need to know before
deciding?**

BETTER QUESTIONS. CLEARER NEXT STEPS.

Compare what is stated with what you can observe and document. Then bring unresolved questions to the professional qualified to answer them.



Property & Neighbourhood Due Diligence



**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 are a starting point, not
professional confirmation.**

Bring questions about legal use, boundaries, servicing, condition, insurance or future development to the appropriate source or professional.

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?



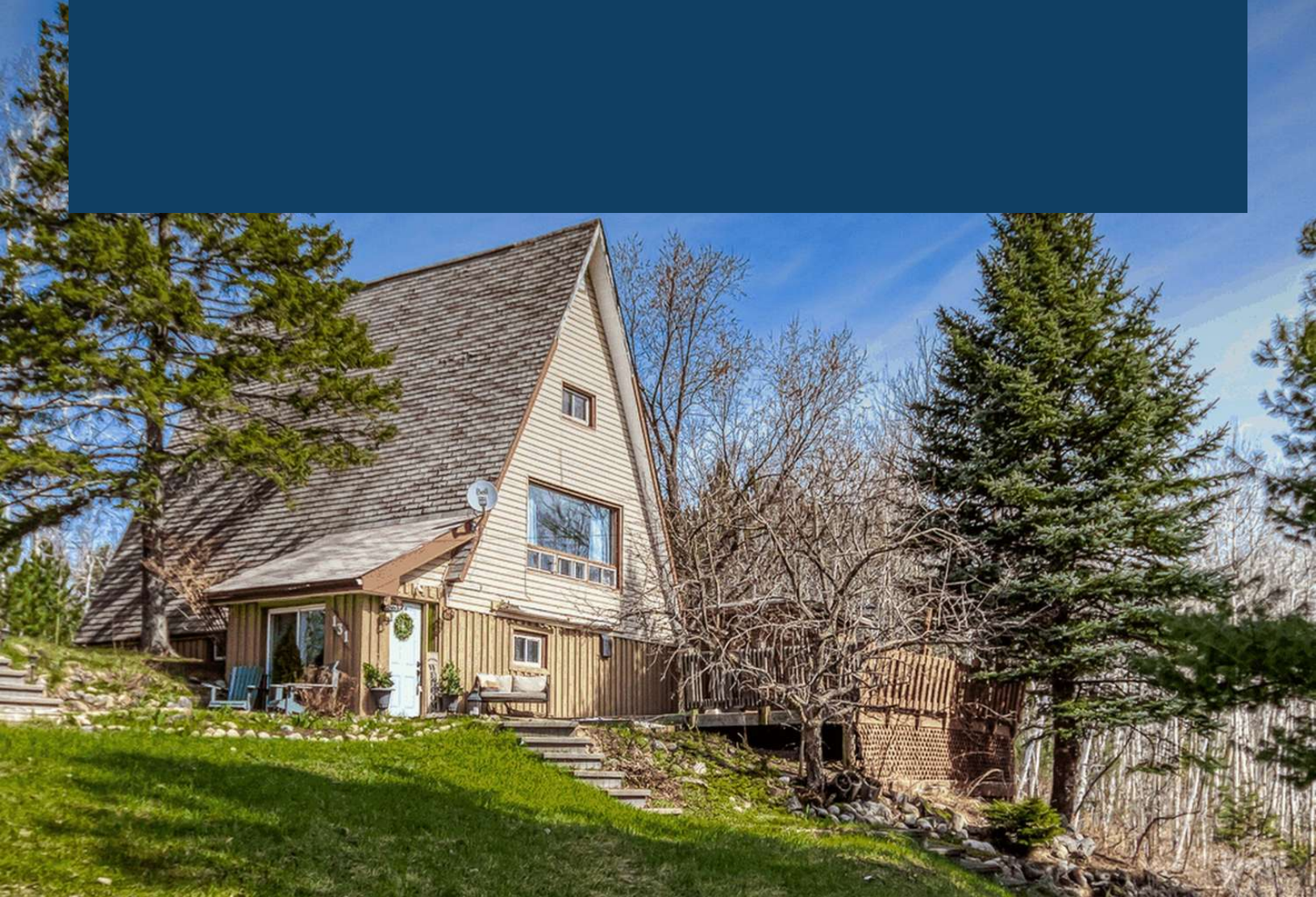
TIMING + COST

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.

03 | MAKING AN OFFER

An offer is a written proposal, not just a price. Build its terms around the property, the market and the risks you are prepared to accept.



WHAT YOU LEAVE WITH

A complete proposal built around evidence and your priorities.

Explore Making an Offer

Chad Moore, REALTOR® | Lake City Realty Ltd., Brokerage

ACTUAL LISTING PHOTO

START WITH EVIDENCE. THEN CHOOSE YOUR POSITION.

Before you decide what to offer, I review relevant sales, current competition, the property's condition and the available listing activity and negotiation context. That evidence gives us a grounded way to discuss value, options and risk. You choose the offer position and terms. I explain what the evidence supports, what remains uncertain and how the complete proposal may be received.



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 GIVES YOUR DECISION A CLEAR STARTING POINT.

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 and prepare the offer from your instructions. Your lawyer helps with legal wording or interpretation when needed.

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. Each condition has a specific purpose, deadline and notice requirement, and the right mix depends on the property, offer and market.

I explain the real-estate trade-offs before submission. Your lawyer helps with legal wording, your lender confirms financing, your insurer confirms coverage and your inspector or specialist answers technical questions.

FINANCING

Lender or mortgage professional

LEGAL + TITLE

Lawyer

INSURANCE

Insurer

TECHNICAL

Inspector or qualified specialist

CHOOSE CONDITIONS FOR THIS PROPERTY AND OFFER, WITH EACH QUESTION GOING TO THE RIGHT PROFESSIONAL.

SET YOUR PLAN BEFORE THE PRESSURE ARRIVES.

A seller may accept, reject, counter or invite further discussion. You may be asked to improve an offer. You can set a limit, keep a condition, revise a term or walk away. I explain the known facts and negotiate from your instructions.



The right offer for you fits your goals, limits and the property in front of you.

ACCEPTED

Follow the signed agreement and its deadlines.

COUNTERED

Review every changed term before responding.

REVISE

Change only what you instruct.

WALK AWAY

Keep your limit and continue the search.

YOUR LIMITS GUIDE THE NEGOTIATION.

04 | CLOSING & MOVING

An accepted offer brings deadlines for conditions, deposits, documents, access and closing. Confirm the next task and who is handling it.



WHAT YOU LEAVE WITH

An accepted-offer timeline with clear responsibilities.

Explore Closing & Moving

Chad Moore, REALTOR® | Lake City Realty Ltd., Brokerage

ACTUAL LISTING PHOTO | AERIAL: BOUNDARIES NOT SHOWN

KNOW WHO TO ASK.

After acceptance, the signed agreement sets the deadlines and obligations. I organize real-estate dates, documents, access and communication. Each professional answers questions within their field.

YOU

Instructions and decisions.

CHAD

Real-estate advice, dates, documents and coordination.

LENDER

Financing requirements and approval.

LAWYER

Legal advice, title and closing.

INSURER + SPECIALISTS

Coverage and scoped professional review.

BEFORE THE NEXT DEADLINE

Know who is answering the question, what they need and when you should expect confirmation.



ACTUAL LISTING PHOTO

USE THE FINAL WALKTHROUGH TO CHECK THE AGREEMENT.

The walkthrough is a practical opportunity to compare the property, agreed inclusions and any agreed work with the written agreement. Inspection questions stay with the inspector. If something appears materially different or incomplete, document it promptly and contact me and your lawyer. Your lawyer explains the available legal steps. Keys are released after the lawyers confirm that closing has completed, and I keep the handoff visible.

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.



IP

PLAN THE MOVE BEFORE CLOSING DAY.

Arrange insurance, utilities, movers and address changes early. Confirm property, provider and agreement requirements directly. After closing, I remain a first call for practical real-estate questions and the right next contact.

BEFORE

Insurance, utilities, movers and address changes.

CLOSING

Lawyer confirmation, keys and access.

FIRST DAYS

Property orientation and service follow-up.

AFTER

Documents, local questions and future planning.

Preview Buyer Steps to Success. Ask Chad for protected access to the complete workbook.

Buyer Planning Resources

ACTUAL LISTING PHOTO

THE TOOLS BEHIND YOUR MOVE.

Choose the resource that helps with the decision in front of you. Each card opens its current page.

BUYER CONSULTATION

Goals, comfort range, timing and criteria.

MLS® SMART SEARCH

Listings, research and the current market.

CURATED HOT SHEETS

Focused searches by community, price or feature.

HOME SEARCH APP

Searches, favourites and alerts on your phone.

OPEN HOUSE GUIDE

Plan visits using current event details.

PROPERTY DUE DILIGENCE

Questions, records and professional confirmation.

OFFER STRATEGY

Evidence, terms, conditions and negotiation.

CLOSING & MOVING

Dates, access, professional coordination and keys.

Preview the planning workbook

BEGIN THE BUYER EXPERIENCE

LET'S PLAN YOUR NEXT MOVE.

You do not need a fixed neighbourhood, price or moving date before we talk. Tell me what you are preparing for and what still needs sorting out. We will identify the next useful step.

Call Chad: 705-691-1805

Explore the Buyer Experience

Email Chad



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ACTUAL LISTING PHOTO