what you need to know before buying a home

Chris & Danielle
NOW THAT'S A SMART MOVE.

Prepared for you by

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Meet Your Team

Danielle and Chris combine complementary skills and experiences to provide an exceptional, client-focused approach to real estate. Together, they bring a balance of strategy, insight, and personalized service to every transaction.

Danielle leverages her background as an educator and business owner to guide clients with clarity, empathy, and precision. Her experience in elementary teaching hones her communication skills and adaptability, while her expertise in digital advertising sharpens her insight into market trends, negotiation strategies, and strategic planning.

Chris brings over 20 years of marketing, sales, and entrepreneurial experience, along with a strong foundation as a seasoned contract negotiator and real estate investor. He understands that buying, selling, building, and investing in properties can be stressful and emotional, and his goal is to simplify the process while protecting and promoting your best interests.

Together, Danielle and Chris deliver a client experience that is positive, professional, and tailored to each individual's needs. Committed to their community, they actively participate in coaching, fundraising, and outreach initiatives, reflecting the same care and dedication they bring to their clients.

With Danielle's insight, Chris's negotiation expertise, and a shared passion for service, they form a real estate team poised to make your home journey smooth, successful, and rewarding.

Your Fort McMurray Connection: Navigating the Move with Expertise and Heart

Moving—whether it's across town or from afar—can be exciting, overwhelming, and everything in between. That's where we come in. Having moved to Fort McMurray in 2007, we know this community inside and out. Over the years, we've built a life, raised a family, and invested in the growth and well-being of the city we now proudly call home.

Our deep roots here mean we're not just familiar with neighborhoods—we're connected to the people, businesses, and resources that make Fort McMurray unique. From schools and recreation to hidden gems and local services, our network allows us to guide clients with insight, confidence, and insider knowledge.

Beyond real estate, we've invested in the community by building a business, volunteering, and actively participating in local initiatives. As a family-oriented team, we understand the importance of finding not just a house, but a home that fits your lifestyle and your future.

Whether you're moving within Fort McMurray or relocating from elsewhere, we're here to simplify the process, provide guidance every step of the way, and make sure you feel supported by someone who truly knows and loves this city.

With our combined experience, connections, and passion for this community, your move in Fort McMurray isn't just a transaction—it's a seamless, positive, and rewarding experience.

Client **Testimonials**

"Chris was amazing to work with. He was professional, honest, and super easy to talk to throughout the whole process. He listened to our concerns and budget and gave us straightforward advice to get the house ready to list.."

N.B.

"Danielle was extremely proactive in assisting us with our needs and questions regarding the whole process! She was attentive and informative regarding the documents required as well as forms for the brokerage. Danielle was quick to communicate, and professional in all aspects. We couldn't have asked for more during this experience!."

C.M.

"Chris is one of the best agents I have dealt with in the last 30 years. From beginning to end, he was professional and super responsive to our needs and concerns. I would definitely recommend Chris to anyone who is looking to buy or sell a property."

L.M.

"Working with Chris was an exceptional experience from start to finish. He was not only professional but also made us feel completely comfortable throughout the entire process of selling our home. Chris exceeded our expectations by providing valuable advice, staying on top of every detail, and ensuring the process was smooth and stress-free".

T.G.

Client **Testimonials**

"Danielle made our experience very quick and easy! She was extremely attentive and responded to our questions right away with very helpful and informative information. I would absolutely recommend working with Danielle! Thank you!"

B.S.

"Chris was amazing to work with. Very friendly and very approachable. We didn't know Chris when I first made contact with him but it didn't take long to learn that he was a great person dedicated to working for his client. He was helpful and willing to accommodate us every step of the way. Having Chris as our agent made the buying process of our cottage easy and very enjoyable."

B.E.

"5-star service by Danielle Naudi, my real estate agent who secured me a great deal. Moving out of Toronto for the first time and heading to London was a concern, but she did an excellent job making the transition smooth and stress-free. Highly recommend"!

M.D.

"Chris negotiated our land purchase. It was a pleasure to work with him. We found him to be friendly, knowledgeable, accessible, patient and informative. He made us excited about our purchase! He transformed a daunting and complex experience into a systematic process that was simplified for our benefit. I would recommend Chris Naudi without hesitation".

C.A.

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What to expect from your eXp Agent

At eXp, we believe in a client-focused approach, centering on clear communications and expectations.

Unleashing Buyer Empowerment Through Representation

- **Clarity:** Early conversations surrounding compensation ensures everyone is clear on the expectations.
- **Control:** eXp is here to help you make informed decisions with confidence. We empower you with control over your buying process, making it a highly personalized experience.
- **Customized to You:** eXp provides you with a customized, clear and confident path through the entire home-buying process.

Why eXp Realty?

- **Navigating with Expertise:** We ensure every detail is clear and accessible to you.
- **Informed Decisions:** We have the experience to guide you through decisions that lead to successful, satisfying purchases.
- **Setting Industry Standards:** We set high standards for agent support, transaction transparency and innovative value propositions.

10-STEP HOME BUYING PROCESS

Buying a home can be stressful. Not only is it the biggest purchase you may make in a lifetime, but you must look at your goals, commitments and lifestyle to find the perfect place. The good news is, Iwe’re here to help make the process a fun and exciting one!

1. HOW MUCH CAN YOU AFFORD?

Before you start looking for houses, you must look at your finances. Based on your down payment, income, debts, regular expenditures and other key financial information, a mortgage professional can help you determine how much you can afford to pay every month and the price range that works best within your budget.
Start by creating your Net Worth Statement:
Add Assets: house + rental properties + land + vehicles + investments + retirement savings…
Subtract Debts: mortgages + loans + lines of credit + credit cards…
= Net Worth
Look at how much cash you have on hand. Subtract enough to cover closing costs, moving costs, land transfer tax, anticipated renovations, improving energy efficiency etc, The remaining amount is how much you could as the down payment. If your down payment is less than 20% of the purchase price, you will need to purchase mortgage default insurance which is an additional cost.

2. HOW IS YOUR CREDIT?

It is a good idea to know your credit position ahead of time. An important part of your strategy for buying a home includes paying attention to your credit status. Debts and other obligations reduce the amount of cash you can spend on housing.

Postpone large purchases until AFTER you close your new home.

As part of the mortgage application process, your lender will request your credit score from a credit bureau to help determine your creditworthiness. A good score may change the amount of time it takes to get your financing approved, and you will get a preferred interest rate. Before you apply for a mortgage, find out whether anything in your credit record might present a problem. Order your credit score from one of the major credit bureaus (Experian, Equifax or Trans Union) **two to three months** before applying for a mortgage to give yourself plenty of time to iron out any wrinkles that you discover. If your score is lower than you want, carefully read the report to find out which factors are most likely having a negative impact on your score. A mortgage professional can provide insight into how to improve your score.

3. QUALIFY FOR A MORTGAGE

Before you start looking for a home, it’s a good idea to get pre-approved for your mortgage. Meet with a reputable mortgage professional and ask them to determine the maximum amount you qualify for based on your income and current financial obligations. This pre-qualifying meeting is free. Remember to bring your tax returns, salary stubs and other financial data. You’ll want to find out how much mortgage debt you can carry under the most commonly available mortgage options. I can recommend a mortgage professional who would be happy to go through all of this with you.

Remember that you are not obligated to use the lender who pre-qualifies you. When you’re ready to borrow, compare the rates and mortgage options available from several lenders. If you are comfortable with the lender you choose, it is a good idea to make a full mortgage application and start the loan process. This will put you in a much stronger position when it comes time to putting in an offer on your next home.

4. FIND THE PERFECT HOME

Because there are so many factors to consider, finding the right house can be a daunting process. It can also be a very fun process if you work with the right agent. As a professional Realtor®, I can act as your personal advisor and negotiator. I will show you homes that match your criteria, guide you through the home buying process and negotiate the best possible price.

Make a list of what your wants and needs are:

- Focus on location
- Schools
- Near by amenities
- Transit
- Desired lifestyle

I will help you find the perfect home that not only fits your lifestyle now but will have great resale value in the future if you decide to move. Because I am a local expert, I can provide you with information on schools, shopping and other local amenities. I can also provide you with community information on utilities, zoning, public transportation, new construction projects, planned road improvements, parks, etc.

5. MAKE AN OFFER

When you've found a place that you'd like to call your own, I will help you draw up an Offer to Purchase and present to the seller. This legal document specifies the price, deposit amount, financing arrangements, down payment, who pays what closing costs, what inspections are to be performed, timetables, whether personal property is included, terms of cancellation, any repairs you want performed, which professional services will be used, when you get physical possession of the property, and how to settle disputes should they arise. This may seem a bit overwhelming, but I'm here to guide you.

The big question is always how much to offer. You already know the seller's asking price. But what price are you going to offer and how do you determine that figure? I will make sure you don't overpay. The true value of a property depends to a large degree on its physical condition. A home in good condition is worth more than a home in poor condition. This sounds like common sense, but it is often overlooked by homebuyers. You must look beyond the surface. A property may have a new coat of paint and there may be lavish landscaping, but if the foundation or plumbing are defective, the home may be worth far less than what the seller wants.

When you find a property, I will do a home evaluation to ensure you don't pay more than market value. I will check recent comparable sales in the area, and adjust the price for current market conditions, and property differences. You can feel confident in the price you offer based on my research and local expertise.

6. ARRANGE A HOME INSPECTION

One of the smartest things you can do is get a professional home inspection before completing a home purchase. Typically, you would demand a minimum of 10 days to have this completed after the Offer to Purchase is accepted. You can expect to pay between $300 and $500 for a professional inspection. I can recommend a qualified professional inspector. We will word the agreement to allow you to withdraw from the sale without penalty, or to reopen negotiations if major defects are found during the inspection. You can request the seller fix the defects prior to closing, or you can request the seller give you funds on closing to complete the repairs yourself. If the seller agrees to fix the problem, insist that the fix be done by a professional. If you agree to accept monetary compensation, be sure it's enough to allow you to fix the problem after the sale is complete. Get several estimates for the cost of repairs before you decide on a price.

Four major areas that can cost you thousands in repairs:

1. **Roof**: a new roof can cost between $5,000 and $25,000 depending on the extent of repairs.
2. **Foundation**: a cracked foundation can cost tens of thousands to fix, if it is fixable at all.
3. **Pipes**: galvanized steel pipes over 30 years old can rust and cost $5,000 or more to replace.
4. **Flooding**: basement flooding may be fixed with a sump pump or may require expensive excavation.

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7. GET YOUR MORTGAGE APPROVED

Even if you are pre-approved, an unexpected change in your credit status (such as a job change) could affect your ability to get financing. Or the home itself might not appraise for the value necessary to get the loan. We will include a financing condition in the Offer to Purchase to protect you in this situation, so you are not obligated to complete the sale if the mortgage is not approved. However, in a hot real estate market you can expect to compete with multiple offers and you can put yourself in a good position by making a clean offer without too many conditions. Getting pre-approved, being sure you've cleaned up any credit problems, having the cash for your down payment on hand, avoiding job changes, and not making any major purchases will allow you to go forward with more confidence.
With a copy of the signed Offer to Purchase and the necessary financial information, we'll submit your application to the mortgage lender. The lender will qualify the application and complete a valuation on the property you want to purchase. Mortgage insurance gives you the ability to buy a home with a down payment of less than 20% of the purchase price.
There may be times when, as part of your offer, you request the seller carry back a second mortgage to help facilitate your purchase of their home. In cases when the seller does not need all of the proceeds from the sale to purchase their next house, this is an option. The advantage to the buyer is that by combining your down payment and second mortgage from the seller, you may be able to avoid paying mortgage insurance and save yourself some money. The terms and conditions of any seller financing should be fully set out in the contract.

8. PREPARE FOR CLOSING

Contact the utility companies about establishing service in your name. Arrange for electricity, gas and water to be turned on in your name on the day of closing, so that there will be no interruption in service. Make these arrangements a few weeks in advance, since utility companies may require deposits, credit checks and advance notice.

Make a home buying file. Organize all documents associated with the transaction in one place. Your file should include the purchase agreement, the title, mortgage documents, closing data, inspection reports, insurance forms, and tax records. This small step can prevent big headaches come tax time and on the day you refinance or sell your home.

One of the final steps is the closing. In some areas a title company will handle this process and in other areas it is done by a lawyer. A few days before the deal is set to close, you will do your final walk-through inspection of the property to make sure it is in acceptable condition. After that you'll meet with your lawyer to review, sign and get copies of all the documentation. At this time, you'll also provide the remainder of your payment and pay legal fees and any additional costs, such as prepaid utility expenses for which the seller should be reimbursed, that are due on closing.

TYPICAL CLOSING COSTS:

- Property or title transfer taxes
- Appraisal fees
- Legal fees
- Home inspection
- Home insurance
- Seller reimbursement for prepaid taxes/utilities
- Mortgage insurance (if <20% down payment)
- Title insurance
- Moving costs

On closing day, your lawyer will register your new home in your name. When this is complete, you'll get the deed and your keys to your new home, and you can move in.

9. GET READY TO MOVE

So, do you hire movers or move yourself? The number one reason why people choose to move themselves is to save money. It also gives you more control over the moving process. You get to decide when and how all of your possessions will be moved (you can move gradually or all in one day) and you don't have to worry about strangers handling your possessions. However, hiring movers has its benefits.
The main reason why people choose to hire professional movers is convenience. There's no truck to rent, no packing to do, no heavy lifting. All you have to do is make the arrangements and they do the rest. They know how to handle your possessions in a safe manner, so there's less chance of things getting damaged. If anything does get damaged, the moving company is responsible for repairing or replacing it.
Ultimately, deciding whether to move yourself or hire movers comes down to how much work you want to take on, what you can afford and your peace of mind. Ask yourself these questions before making a final decision:

- Do you have the time to do the entire move yourself?
- Are you physically capable of loading and unloading all your possessions?
- Do you have enough family and friends available and willing to help?
- Are you comfortable driving a large moving truck?
- Does the thought of moving yourself cause you overdue stress?

8. MOVING DAY

To keep moving day as hassle-free as possible, we recommend following this task list:

Task 1: Clearly mark and set aside items you don’t want loaded.
This will remind you to tell the driver what not to load as you conduct your preload walkthrough. Make sure your important paperwork pertaining to the move doesn’t get packed and shipped with the rest of your possessions.

Task 2: Pack special items for the kids.
Have the kids pack a box of their special items, things they’ll want to have nearby as soon as you arrive at your new home. Point this box out to the driver, so it’s one of the first to be unloaded.

Task 3: Remove trash and flammable items.
Eliminate as much trash as you can before moving day. Last minute garbage will accumulate, so have a plan to dispose of it. Movers will not allow flammable items on their trucks, so plan to move these separately. If you are uncertain what items can’t be loaded, ask your mover for a list. Because movers can’t transport most household cleaners, they will be available for you to do a last-minute cleaning on moving day.

Task 4: Reserve a parking space for the moving truck.
If you live in a congested area, recruit friends and park your vehicles one after another in a space close to your home and do not move them until the truck arrives. The closer the truck can get to your house, the better your chances of avoiding additional charges.

Task 5: Set aside special items the day before moving.
When the movers get there, point out the items that require special care. Also, point out the boxes you would like unloaded first, if they are not going into storage.

Task 6: Take care of your movers.
Consider the needs of your driver and movers. Have some snacks and drinks on hand. It is a nice gesture and will be warmly received. Advise the movers where to locate the drinks and food, so they do not have to ask each time. Advise the movers which restroom you want them to use.

I look forward to helping you find your next home!

Home Buyer's **Roadmap**

1 Meet with a real estate professional

Discuss the type of home you're looking for, including style, price, and location. Take this time to formalize your partnership by signing the **Buyer Representation Agreement.** It's a crucial move that lets your agent fully commit to finding your dream property, kicking off an exciting search tailored just for you.

2 Get pre-approved

You will need pay stubs, W2s, and bank statements. Knowing what you can afford is critical to a successful home shopping experience.

3 Search for homes

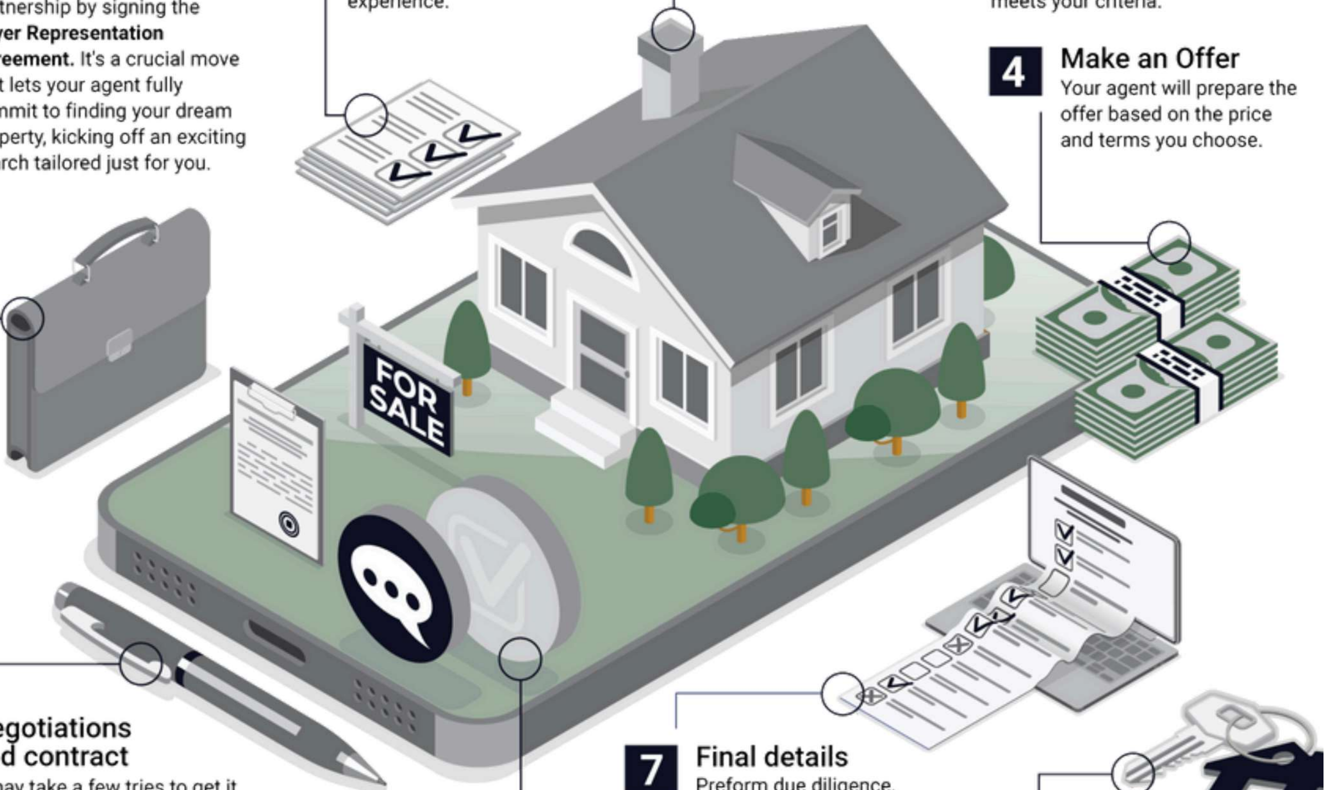
The fun part! Your agent will schedule showings and help you find the perfect.

Advanced search

Not all real estate website are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.

4 Make an Offer

Your agent will prepare the offer based on the price and terms you choose.



5 Negotiations and contract

It may take a few tries to get it just right, but hang in there. You're on your way.

Contract

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all of your rights and responsibilities related to the contract.

6 In Escrow

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

7 Final details

Preform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

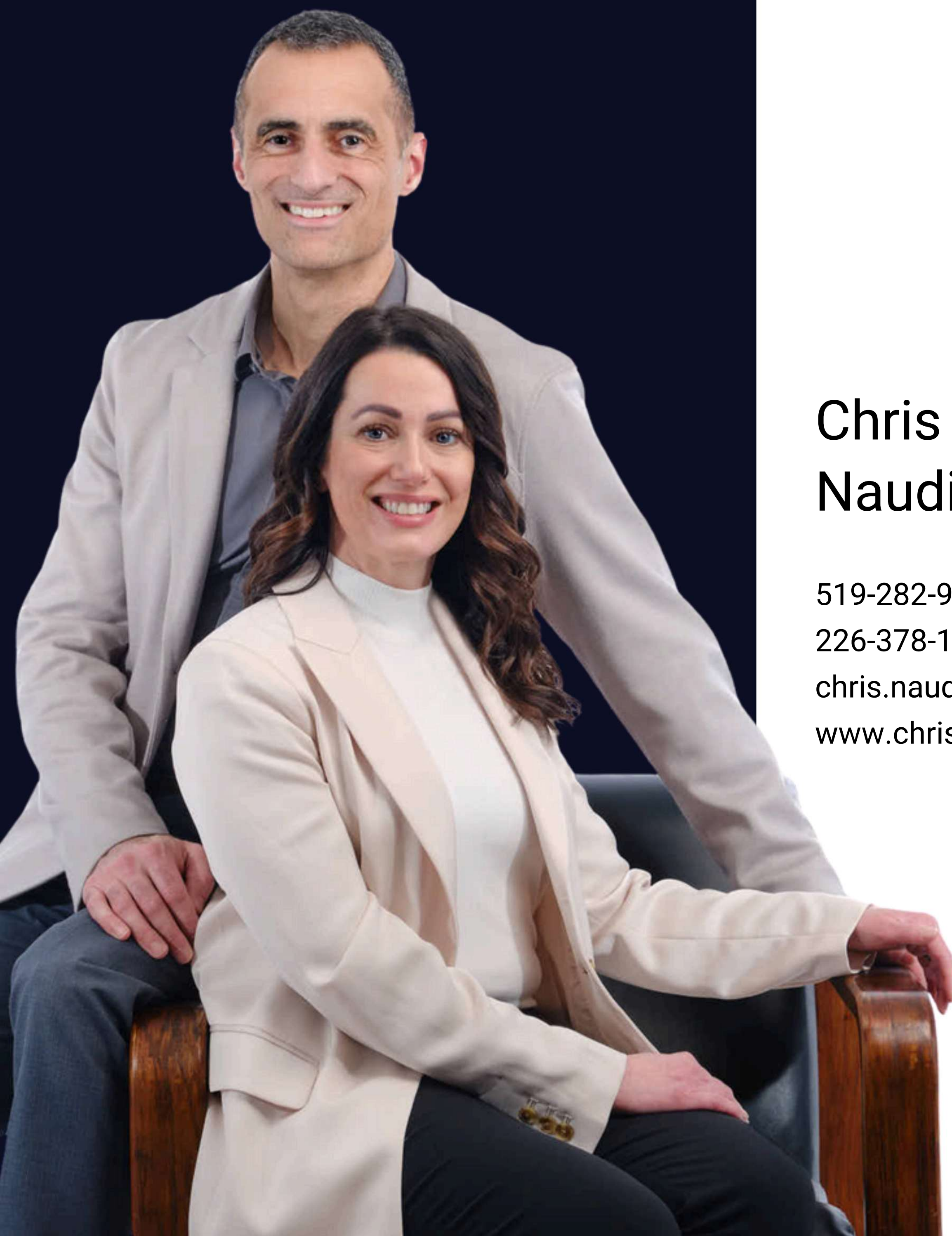
Preparing for closing

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

8 Closing

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.

Thank You.



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