



BUYER'S GUIDE

WELCOME! PURCHASING A HOME IS ONE OF THE BIGGEST AND MOST EXCITING FINANCIAL DECISIONS YOU'LL EVER MAKE. MY JOB IS TO SIMPLIFY THIS COMPLEX PROCESS, PROTECT YOUR INTERESTS, AND GUIDE YOU SEAMLESSLY FROM OUR FIRST CONVERSATION TO RECEIVING THE KEYS.

About Lanny Schmidt

My dedication as a realtor in Calgary and the surrounding areas stems from a genuine desire to help people. I'm deeply passionate about guiding you through the exciting process of finding that perfect dream home or making the transition of selling your current property effortless. Your smooth and successful real estate journey is my top priority.

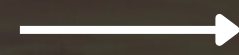
My goal is to provide a top notch experience for my clients. Buying a home doesn't have to be complicated. My comprehensive Buyer's Guide breaks down the entire process, providing you with clear steps and valuable information for a smooth transaction. Learn how I can guide you through every stage, ensuring a successful purchase from our initial visit to closing.



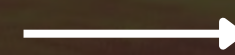
Preparation & Financing



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Getting Pre-Approved



Why it Matters:

Before we even start looking at listings, we need to handle two crucial steps: securing your finances and defining your vision.

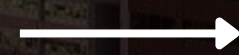
Pre-approval is an official commitment from a lender (like a bank or mortgage broker) that they are willing to loan you a specific amount of money based on their review of your finances.

A pre-approval letter defines your firm budget, showing you exactly how much home you can afford. More importantly, it shows sellers that you are a serious and qualified buyer, which is essential when making a competitive offer. **I can connect you with trusted, local lenders who specialize in working with buyers like you.**

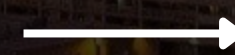
Must-Haves VS Nice-to-Haves



Must-Haves VS Nice-to-Haves



Must-Haves



Nice-to-Haves

With your budget secured, we focus on what you want in a home.

Non-negotiable features (e.g., 3 bedrooms, 2 bathrooms, specific school district, location, commute time, accessibility needs)

Optional upgrades (e.g., gourmet kitchen, hardwood floors, finished basement, quartz/granite counter tops, attached/ detached garage). **Being flexible here opens up more options and negotiation opportunities.**



1. Starting Your Search

We will work together to identify properties that match your criteria. Browse online listings, attend open houses, and explore neighborhoods at different times of day to get a true feel for the area.



2. Booking Showings

Schedule viewings for properties that interest you. Your agent will coordinate with listing agents to arrange convenient times. Bring a checklist and take photos (with permission) to help remember each property.



3. Evaluating Properties

During showings, assess both the home and its surroundings. Check for signs of maintenance issues, quality of construction, natural light, storage space, and potential renovation needs. Don't forget to evaluate the neighborhood and nearby amenities.

The Home Search

Finding the perfect match

Crafting an Offer

Making your move



Preparing Your Offer

I will help you prepare a competitive offer based on comparable sales, market conditions, and the property's condition. Include your proposed purchase price, deposit amount, closing date, and any conditions you want to include.



Negotiation Process

The seller may accept, reject, or counter your offer. Be prepared for back-and-forth negotiations on price, closing date, included items, or repairs. Stay flexible but know your limits. Here I will guide you through each counteroffer.



Offer Accepted

Once both parties agree and sign, you have a firm deal subject to any conditions outlined in the agreement. You'll typically need to provide a deposit (usually 5-10% of the purchase price) to secure the property.

Condition Period

Due Diligence Phase

When we write an offer, we include specific conditions (or contingencies) that must be met for the contract to become binding. Think of these as safety nets that allow you to back out of the deal if something unexpected occurs, without losing your Earnest Money Deposit.

Financing and Property Inspection are the most common and non-negotiable protections in residential purchase contracts, but depending on your specific situation or the type of property, we may need to use additional, more powerful conditions.



Home Inspection

Hire a qualified home inspector to thoroughly examine the property. They'll check structural integrity, electrical, plumbing, HVAC, roof, and more. We will review the inspection report carefully.



Financing Condition

Finalize your mortgage approval with your lender. Provide any additional documentation requested and ensure your financing is secured before the condition deadline.

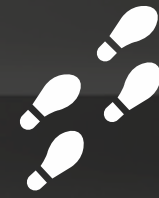


Satisfying or Waiving Conditions

If the inspection reveals issues, you can negotiate repairs with the seller, request a price reduction, or walk away if problems are too severe. Once satisfied, formally waive conditions in writing by the deadline.

Closing

Final Steps to Ownership



Final Walkthrough

Shortly before closing, do a final walkthrough to ensure the property is in the agreed-upon condition and any negotiated repairs have been completed. Verify that all included items are still there.



Review Closing Documents

Your lawyer will prepare all closing documents. Review the Statement of Adjustments, which shows the final amount you need to bring to closing after accounting for deposits, adjustments, and closing costs.



Closing Day

In most cases you will have already met with your lawyer to sign all documents prior to closing day. You'll pay remaining closing costs (land transfer tax, legal fees, adjustments). The property officially becomes yours once documents are registered.



Get Your Keys

Once everything is signed and registered, you'll receive the keys to your new home! Arrange for utilities to be transferred, change locks for security, and celebrate this major milestone !

Client Success Stories

Real experiences from homeowners who trusted me with their Real Estate journey



"I had a great experience working with Lanny on the sale of my condo. He was professional, knowledgeable, and always kept me updated throughout the process. His advice on pricing and strategy was clear and honest, and his hard work made the entire experience smooth and stress free. I really appreciated Lanny's responsiveness and attention to detail, and I felt confident knowing he was guiding me every step of the way. I would gladly recommend him to anyone looking to sell their home"

- Evan Lindgren



"It was great working with Lanny finding the right property for us. Lanny Assisted all phases of selecting and purchasing as per our preferences. i would really recommend him to my friends and any future transactions"

- Amardeep Singh



"Thank you very much for all the hard work you did for us with the sale of our home, you were absolutely awesome to deal with during this process and made every step along the way very clear and easy to understand. You went above and beyond to make this all work for us and Susan and I will forever be grateful for all you did to make it happen. And most important thanks for your understanding and patience and especially your great friendship with us along the way. I wish you all the success in the world with this path you are on and will do anything to help in any way we can"

- Sheldon Markin



"Met Lanny at an open house, he has been very helpful and on spot sharing knowledges and experiences with first time buyers like us since day one. Contracted as our realtor, he has been quite patient and fast responding, fast acting with our asks and concerns. Also has been providing us good guidance for path forward for every step all the way to the possession date with very detailed and transparent information. Been really thanking him and 100% recommending him"

- Tianyi Chen

Contact



NO. PHONE
403-993-4552



WEBSITE
www.lannyschmidtrealstate.com



EMAIL
lannyschmidttyyc@gmail.com



LOCATION
Calgary & Surrounding Area



real

THANK YOU

READY TO START YOUR JOURNEY?
EVERY HOME BUYING JOURNEY IS UNIQUE. I WILL BE WITH YOU EVERY STEP OF
THE WAY TO PROVIDE PERSONALIZED GUIDANCE AND SUPPORT.