BUYING YOUR HOME WITH

INFORMED BUYER'S GUIDE

Calgary



CIR REALTY

FOR SALE

Calgary A







ABOUT WES

Hi! My name is Wes Morrow and I am a Real Estate Professional and a REALTOR® in Calgary. I have been a proud Calgarian for over 35 years. I am happy to see where the city has come from and, more importantly, where the city is going! It is truly exciting to see Calgary take the next step to becoming an international city of culture, arts, design and cuisine.



My role as a REALTOR® is to be a facilitator, negotiator and consultant to make your transaction in real estate a smooth and enjoyable process. I listen to your wants and needs. I am an expert in the field of real estate including writing solid contracts, negotiating, knowing the positives and negatives of what to look for in a home, and filtering out the 'SPAM' to make sure we are using our time wisely. My strong work ethic, motivation and professionalism definitely play a role in bringing my clients success in selling or buying their home. I will be a professional and confident advisor to help you make an informed decision about the biggest financial decision of your life. And I am there for life, not just for the transaction or a pay cheque.

I look forward to working with you! Westow



ABOUT KEVIN

Kevin Niefer is an accomplished Calgary REALTOR® who knows the key to success is serving his client's needs and has been doing so for over 25 years. With straight forward advice and a no-pressure attitude, Kevin can help you achieve your real estate goals with expert information and resources. Kevin's easy going personality, caring attitude and vast knowledge of the real estate market make him a perfect match for those wanting a solid real estate experience. Kevin's clients say that he clearly explains the process of buying a home and is very patient and understanding.

Kevin has received a number of **RE/MAX** awards and accolades including:



Calaar ANTAGE

WES MORROW KEVIN NIEFER

We always aim to go that "EXTRA MILE"!





There are many real estate professionals that believe they can work alone and still provide you with the service that you deserve. Selling or Buying a home is a complicated transaction that requires ongoing supervision ... It's near impossible to handle every detail on your own.

💄 TEAM

To better serve our clients, we have assembled a **TEAM OF SPECIALISTS** with a **PROVEN TRACK RECORD** to take care of every detail, right from your first meeting until long after your purchase or sale is done.

Our team has a **STRONG COMMITMENT** to provide our clients with **SUPERIOR SERVICE** and we always aim to go that **"EXTRA MILE"!**

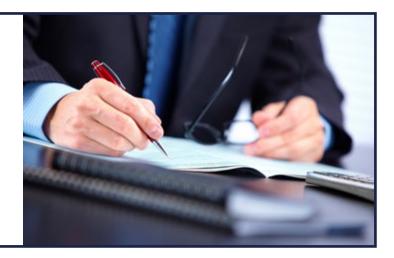


Our strong negotiating skills, knowledge and outstanding personalities are what helps us generate over 85% repeat and referral business from our **EXTREMELY LOYAL** and **SATISFIED CLIENTS.**

TEAM CONCEPT

Our purpose as an organization is to provide our clients with the highest level of skill and professionalism in buying or selling their home.

We are a highly efficient team of REALTORS® and real estate professionals educating people on the market place and how to buy or sell their home in all types of markets.





Our values are to keep the client's needs at the forefront of our decision making processes. The success of our business depends on the complete satisfaction of our clients with the buying and selling process.

We act as educators in the initial stages, building a client's knowledge base to a level at which they are comfortable taking the next step in buying or selling their home. Once there, we facilitate the deal, help them properly fill out the paper work, and ensure the conveyancing and after sale services are provided in a timely fashion.

We treat our business as a business. Clients can expect personalized service, at the same time knowing they are dealing with a structured organization with step by step procedures that can be followed by all members of the team at any time.

From the initial meeting to the after sale follow up and keeping you informed about your neighborhood and city we promise to provide a level of service higher than the client expects.





WHY CIR REALTY?

HIGHEST NUMBER OF TRANSACTIONS

CIR REALTY achieved the highest number of transaction among all brokerage in both the Calgary and Central Alberta real estate boards.

Our strength comes from over 1000+ REALTORS® serving Calgary and area, including Red Deer, Airdrie, Okotoks, Cochrane, Lethbridge, Sundre, Strathmore, Edmonton, Kelowna and all towns and cities in between.



OUR COMMITMENT TO YOU

Knowing that the industry continues to rapidly evolve, it is our duty as your REALTORS® to stay relevant and educated with the most up-to-date information and services to better serve you. We look forward to building a trusting relationship with mutual respect that will last a lifetime. We will guide you every step of the way through all of your real estate needs.

THE CIR REALTY DIFFERENCE







1300 HOMES SOLD IN OUR CAREERS THAT SPAN 40 YEARS OF EXPERIENCE

WE HELPED OUR BUYER CLIENTS WIN ON OVER 50% OF THE MULTIPLE OFFERS WE WERE INVOLVED IN LAST YEAR

KEVIN

TOP 3-10% OF REALTORS IN THE CITY THROUGHOUT CAREER & TOP 2% OF REALTORS IN CIR REALTY WES

TOP 10% IN THE LAST 8 YEARS AND TOP 2% OF REALTORS IN CIR REALTY



NETWORK OF TRUSTED PROFESSIONALS

There are a lot of people that you will need to successfully buy a home. We have spent years developing a **NETWORK OF PROFESSIONALS** that do a great job to ensure that you can buy a home with minimal stress. We have also developed great relationships with local REALTORS to help make negotiations smoother for you.

WHY IS THIS IMPORTANT TO YOU?

This is one less thing that you will need to worry about when you are purchasing a home. Everything from home inspectors to condo document reviewers to being able to talk to a lawyer about an issue. We've got you **COVERED!**

EDUCATION

We believe that **EDUCATION IS KEY** to being a better **REALTOR**® for our clients. We take courses every year to strengthen our skill set. Below are designations we have received.

WHY IS THIS IMPORTANT TO YOU?

Many real estate agents only work part time and don't bother keeping up with current legislation. This could prove to be costly with your biggest investment. Make sure you have a **PROFESSIONAL TRAINED REALTOR®** working for you.



MARKET KNOWLEDGE

Going above and beyond basic market statistics of sold and active properties is a necessity to get a true sense of the market. Absorption rates, sale price to list price ratios, and local market information that might be pertinent to your transaction are all important factors. We take all of the details and put them together to give you the **BIG PICTURE**.

WHY IS THIS IMPORTANT TO YOU?

Understanding all of the market data helps you to make an **EDUCATED DECISION** on the purchase of your home.



COMMUNICATION

Constant updates as to the current market conditions and how they affect your property, feedback from what other agents are saying about your property and letting you know the marketing efforts that are taking place are mandatory for you to **BE INFORMED.**

WHY IS THIS IMPORTANT TO YOU?

You have important decisions that will have to be made and it is our commitment to ensure you have the information necessary to make **GOOD DECISIONS.**

NEGOTIATING

We are **MASTER CERTIFIED NEGOTIATION EXPERTS** and consider ourselves among the top negotiators in the Calgary area. Negotiations never get anywhere when they turn adversarial. We have built good relationships with many REALTORS® that helps get you what **YOU** want in a negotiation.

DEVELOPING GOOD RELATIONSHIPS WITH OTHER REALTORS®

We make it a point to develop good relationships with other REALTORS® in our area as well as Realtors in other areas / provinces. Our ever expanding network keeps us top of mind for their clients real estate needs.

WHY IS THIS IMPORTANT TO YOU?

It's important to plan and ask more questions to make sure our clients get the best possible outcome. We use techniques to create a collaborative environment, to gather additional information from the seller's agent and to reduce the pressure of a negotiation. Negotiation is an ART and this skill is not common among other agents.

WHY IS THIS IMPORTANT TO YOU?

Those relationships help get deals put together and help get us a better outcome for our clients. The network of REALTORS® outside the city ensure that you have a trusted real estate agent to help you purchase where ever your next landing spot may be.

LIFELONG RELATIONSHIP

Once the transaction is complete, that is NOT the end of our relationship. Our business has grown over the years because of all the great relationships we've built with our clients. **85%** of our business comes from Repeat and Referral Business. There are several 'Client Appreciation' events throughout the year and we regularly keep in touch.





We look forward to a long and happy relationship with you... OUR CLIENT FOR LIFE!

CIR REALTY #130, 703 64 Ave SE Calgary, AB T2H 2C3



GOVERNMENT OF CANADA PROGRAMS TO SUPPORT HOMEBUYERS

Access incentives, tax credits, and the Home Buyers' Plan.



FIRST HOME SAVINGS ACCOUNT

The First Home Savings Account allows you to save for a down payment on a home. You can contribute up to \$8,000 per year and to a maximum of \$40,000. The difference with this savings vehicle is that you do not have to pay it back as you do with the Home Buyer's Plan RRSP withdrawals.

HOME BUYER'S AMOUNT

The Home Buyers' Amount offers a \$10,000 non-refundable income tax credit amount on a qualifying home acquired during the year. For an eligible individual, the credit will provide up to \$750 in federal tax relief. Go to the Home Buyers' Amount webpage to see if you are eligible.

HOME BUYER'S PLAN (HBP)

The Home Buyers' Plan (HBP) is a program that allows you to withdraw up to \$35,000 in a calendar year from your registered retirement savings plans (RRSPs) to buy or build a qualifying home for yourself or for a related person with a disability. Review the **Home Buyers' Plan** for more information.







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ENJOYABLE PROCESS

MY FIRST CONDO

Thanks again, Wes!

appreciated!

PATIENT & CARING

It was a pleasure working with you again, Kevin! You have been patient, supportive and accommodating through our home sale and purchase of our next home. You listened to what we needed in a home and gave us sound advice without pressuring us.... You demonstrate so much passion, care and concern for your clients. Many thanks!

I recently purchased a condo with Wes. He took time to answer all

of my questions and explained the process.... He genuinely cared...

and went above and beyond... and skillfully negotiated a fair price.

Thank you very much, Kevin, for all your help finding my first home!

All of your hard work answering questions, helping negotiate the

price down and making things run smoothly are all very much

- Dennis & Linda

– Katie M

- Marlis



HELPED US FIND OUR FIRST HOME

Wes made an effort to understand what we were looking for. He walked us through every step and made it easy. We learned a lot and couldn't be happier with our first home. Thanks, Wes!

– Ian & Bobbi

MY FIRST HOME

Kevin is a REALTOR[®] that always is there for you. He is professional, knowledgable and caring, but will also leave you smiling because of his outgoing, fun personality. No wonder Kevin is one of the top REALTORS[®] in the city! **– Joey & Becky**



HELPING US FIND OUR NEW HOME

We've worked with various real estate agents and we never truly understood a good agent should be until we worked with Wes. He genuinely cares about the actual needs of his clients and puts them above his own. If you want someone attentive, competent and provide a little fun at the same time, then Wes is your guy!

- Kristi & Rodger

We like to build a relationship with all our clients and continue to nurture that relationship long after a sale is made. We have clients who have been with us for several years, continuing to send referrals our way or who upgrade or down size themselves. Customer Care is who we are!



SCAN THE CODE TO CHECK OUT MY VIDEO TESTIMONIALS HTTPS://YOUTU.BE/EN95TWDRBZM

DETAILS FOR YOUR AGENT



AGENT

YOUR REAL ESTATE

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Price range (maximum approved or a pre-approval letter):
House size (minimum sqft):
House style (bungalow, 2 storey, etc):
Condo or Townhouse:
Communities of choice:
Age of house (eg, newer than 20 years old):
Attached or Detached home:
Whether or not you require a garage:
Number of bedrooms and bathrooms (minimum):
Basement (partial finished, fully finished, walk out, etc):
Big yard, landscaped, direction of yard:
Home near schools, transportation, etc:
Need to have features:
Want to have features:



DISCOVERY SESSION

Have an initial meeting with your REALTOR. We will get an understanding of your goals, timelines and expectations.

MEET WITH YOUR MORTGAGE BROKER

Meet with a mortgage broker before you look at any houses. This will save time and frustration in looking for a home when the parameters are clearly defined.

CONSULT WITH YOUR REALTOR®

Now that you have your pre-approval, provide your REALTOR® a list of needs and wants in your new home. Remember, the more accurate



you are, the easier it will be for everyone. Once you begin your search, it may seem like everyone has an opinion on what you should do. The more opinions you take in to account, the harder it will be to make a decision. Keep in mind you are buying a home for yourself.

SET UP A SEARCH

Have your REALTOR® do a professional search for you. You may be a seasoned veteran at online house hunting, but your REALTOR® does this for a living. They may have a few tricks to speed up the process and narrow the search. Also remember the public MLS runs off the REALTOR® MLS and the information will always be more up to date with the professionals.

OPEN HOUSES / NEW BUILDS

Don't feel that you are wasting your REALTORS® time by viewing open houses or new build properties. It is part of the process to see what you like and don't like. If you decide to go on your own, make sure you don't give the sales agent any information that could affect your negotiation for the property (financial situation, why you need to move and timeline for doing so). If you go to a new build, do not register with the sales person. I need to be with you to register or I won't be able to help you through the process.

FORECLOSURES / GROW OPS

If you are interested in purchasing either of these, it can be a bit more problematic. Foreclosures that are in the court system typically will require unconditional offers which is not recommended if you require a mortgage. Foreclosures sold by the banks tend to allow for conditions in the contract, however, in my experience, the percentage below market value is not enough to offset the work that needs to be done. I would highly recommend steering clear of former grow ops as they are a perpetually stigmatized property so even after they are remediated, you will have to disclose that it is a former grow op.

OTHER DISCLOSURES

Sellers are required by law to disclose any material latent defects which are defined as a defect that can't be seen through a reasonable inspection, but would be expensive to fix. There are other circumstances that the seller is not obligated to disclose. This includes wrongful deaths in the house, hauntings, asbestos or radon. If any of these things are important to you, let me know and we can make sure your concerns are addressed.

SCHOOLS / COMMUNITY INFORMATION

The Fraser Institute does a good job of ranking schools in Alberta. For more information please scan QR code:



For a more in depth look at each community in Calgary, check out the City of Calgary's website. For more information please scan QR code:





VISIT HOUSES

Visit homes with your REALTOR®. Make sure to give lots of feedback, both positive and negative. Your REALTOR® will be listening so he or she can narrow or broaden your search criteria. There are quite a few accounts of sellers recording you while you are in their house. Be mindful to keep overtly positive comments and negotiating strategies to yourself until we are outside of the house.

GET A CMA ON THE HOUSE YOU WANT

Once you have found a home you like, your REALTOR® will put together a Comparative Market Analysis (CMA) for the house you want to make an offer on. It is important to understand that market value is what a buyer is willing to buy and what a seller is willing to sell. As a buyer, there are always intangibles that might dictate a higher or lower asking price. The evaluation will help us develop a negotiation strategy to get the home you want for the price you want.

FILL OUT THE PURCHASE CONTRACT

Once you have decided on the price to offer your REALTOR® will fill out the real estate purchase contract and explain it in terms that you can easily understand. It is recommended to not share information on your purchase until the conditions are waived.

BUYER CONDITIONS

Your REALTOR® will make sure that proper conditions are added to the contract so that you have all the tools to perform the thorough reviews and inspections necessary.

NEGOTIATE YOUR PRICE & CONDITIONS

Your REALTOR® will submit the offer in writing to the listing REALTOR® and the negotiations will begin.

MAKE FINAL CHANGES AND INITIAL

Once you have agreed to conditions and price that is acceptable to both sides, the adjustments will be made to the original contract. Both parties will then initial the changes and we have a conditionally accepted offer.

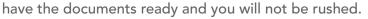
INITIAL DEPOSIT

Once both sides have initialed the changes and received a copy of the contract you will need to provide an initial deposit to the listing brokerage to hold in their trust account.



GET YOUR MORTGAGE BROKER THE INFORMATION THEY NEED ASAP!!

At this point your REALTOR® will email a copy of the purchase contract to you mortgage broker so they can begin the final approval stage with your mortgage, getting all the documents to the lender as quickly as possible. This is another reason why it is very important to have your pre-approval done so that you



SET A TIME WITH A HOME INSPECTOR

While the Mortgage broker is working on your financing you should book a time with a home inspector right away. Booking a home inspector sooner than later will give you extra time to deal with any problems that might come up. A home inspector is a 3rd party and works directly for you. Your REALTOR® might have suggestions, or have preferred companies to refer, but it is your right and responsibility to pick a qualified home inspector.

PICK A CONDO DOCUMENT REVIEW COMPANY TO REVIEW YOUR DOCUMENTS (IF APPLICABLE)

Your Realtor® will get all the condo documents required from the seller's Realtor® and send them off to the condo document reviewer of your choice. These 3rd party professionals have experience in reviewing the financial standing of the condo corporation and will be able to explain the state of your condo to you in a way you can easily understand. Just like a home inspection you should review the condo documents as soon as possible so you can have any questions



answered that might come up before the day to have to remove the conditions. Your Realtor® will get all the condo documents required from the seller's Realtor® and send them off to the condo document reviewer e contract firm.

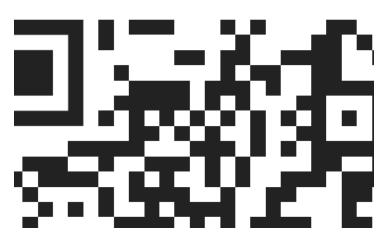
□ CHOOSE A LAWYER & GET THE INFORMATION TO YOUR REALTOR®

At this point all of the professionals should be working for you to get your conditions satisfied. This is a good time to find a real estate lawyer to handle the closing of your sale. A Real Estate Lawyer is a 3rd party and works directly for you. Your REALTOR® might have suggestions, or have preferred companies to refer, but it is your right and responsibility to pick a qualified Real Estate Lawyer.



REMOVE YOUR FINANCING CONDITION

Once your mortgage broker has a firm commitment from a lender to give you a mortgage they will ask you to sign a commitment letter from the lender and the mortgage is yours. As soon as you are satisfied that you have secured the mortgage you will need to sign a "notice of waiver/satisfaction of conditions" This one page form basically states that you have secured a mortgage or that you are reasonably sure that your mortgage has been secured and you want to "waive the financing condition" making this part of the contract firm.



REMOVE YOUR HOME INSPECTION CONDITION

Once your home inspector has done the home inspection and has taken the time to properly explain his report you will know if you want to proceed with the purchase or walk away. If you are satisfied with the condition of the house you will need to sign a "notice of waiver/satisfaction of conditions". This one page form basically states that you have completed a home inspection with a licenced home inspector and that you are satisfied with the condition of the home and you want to "waive the home inspection condition" making this part of the contract firm.

REMOVE YOUR CONDO DOCUMENT REVIEW CONDITION

The condo document reviewer that you choose will take a few day to review your documents, and will schedule a meeting in person or over the phone to review the state of your condominium. If you are satisfied with the condition of your condominium after that review, you will need to sign a "notice of waiver/satisfaction of conditions" This one page form basically states that you have reviewed the condo documents, and you are satisfied with the current state of the condominium documents and you want to "waive the condominium document condition" making this part of the contract firm.

REMOVE ALL OTHER CONDITIONS

At this point you will want to remove of any additional conditions that you may have put in the offer. Once they have been dealt with, you will sign a "notice of waiver/satisfaction of conditions" for those particular conditions.

□ TAKE A DEEP BREATH!!!

At this point you have removed all the conditions and you have a firm deal. Take a deep breath knowing that the uphill part is done. Your REALTOR'S® conveyancing department will be taking the offer, the signed waivers, and any other amendments that were made to the contract, and send them to the lawyer that you have chosen.



MAKE AN APPOINTMENT WITH YOUR LAWYER

Your lawyer will have your contact information sent to them when your REALTOR'S® conveyancing sends over the file, but it is also a good idea to phone your lawyer approximately 2 weeks before closing to set an appointment.

SET UP UTILITIES FOR THE MOVE IN DAY

It is a good idea to phone the utility companies and advise them of your upcoming move. You will have enough things to do on the moving day without worrying about setting up your gas or electricity. There is a list of companies (and their numbers) you should call at the back of this book.

SET UP FIRE INSURANCE

If you are purchasing a single family home, you will have to put fire insurance on your new home. Condominiums do not require this as the fire insurance is included in your condo fees. You will not be able to take possession without fire insurance in place.



□ MEET WITH THE LAWYER TO SIGN THE FINAL PAPERS

Approximately 10 days before the possession date, your lawyer will want to meet with you to sign the final documents for sale of your new home. Remember to bring your ID.





PLAN OF ACTION

POSSESSION DAY

Finally the day is here!! The process starts that morning when your lender sends the mortgage proceeds to your lawyers trust account. Your lawyer then sends the mortgage money along with your down payment to the seller's lawyer trust account. Once the seller's lawyer has confirmation that the full amount has been received in their trust account they will phone the listing agent and tell them to release the keys. The listing agent will then tell your REALTOR® that the keys have been released and he can pick them up. Please keep in mind that it is common to have a wire transfer be held up for a variety of reasons so don't book movers, cleaners, or another professional for 12:00 noon as you might not get access to the property at that exact time. Ask your REALTOR® when to book these services.

ENJOY YOUR NEW HOME

Enjoy your new home and call your REALTOR® if questions come up along the way. The service doesn't end here. Your REALTOR® is there for life to help you with any of your new home needs.



REFER YOUR REALTOR® TO FRIENDS, FAMILY, & COWORKERS

If you have been happy with the service your REALTOR® has provided... refer him!! Friends, family and coworkers deserve to be as happy with the buying or selling of their new home as you are, so share your experience with them. The highest form of thanks to your REALTOR® is when they receive a referral because of your kind words.



Before you buy a home, it is VITAL that you hire the right agent.

VANTAGE

You want to find the right home, in the right location, at the right price -- and you want to do it quickly with minimum hassle. The best way to do that is to work with a professional REALTOR® who understands your wants and needs, your time frame and your financial boundaries.



WHY WORK WITH AN AGENT?

- You'll save time. An agent can pinpoint homes that fit your needs and dismiss those that don't.
- You benefit from an experienced negotiator.
- Your agent will manage your offers and counter-offers, ensuring that you get the best possible price for your home.
- You'll get the right information. Your agent knows the neighborhood and can give you accurate information on local real estate values, taxes, utility costs, services and amenities.
- You can always count on great advice. Because your agent is familiar with the entire home purchasing process, he or she can advise you of your legal and financial options and recommend appraisal, home inspection and contracting services.

CHOOSE AN AGENT WHO UNDERSTANDS YOUR NEEDS

Here are a few questions to ask to help you determine if an agent is right for you:

- Will you be representing my interests by showing me all listings and not just your own?
- How will you provide market evidence to support the price?
- How will you look after closing and possession details?
- What will you do to make sure I am not surprised during the process?
- What is your TRACK RECORD of success?
- Do you have a personal assistant or team to help oversee every transaction?
- What website can I use to search for properties?
- What market share does your company or organization have in this area?





SPRING

- After consulting your hot water tank owner's manual, carefully test the temperature and pressure relief valve to ensure it is not stuck. Caution: This test may release hot water that can cause burns.
- Check and clean or replace furnace air filters each month during the heating season. Ventilation system, such as heat recovery ventilator, filters should be checked every two months.
- Have fireplace or wood stove and chimney cleaned and serviced as needed.
- Shut down, drain and clean furnace humidifier, and close the furnace humidifier damper on units with central air conditioning.
- Switch on power to air conditioning and check system. Have it serviced every two or three years.
- Clean or replace air conditioning filter, if applicable.
- Check dehumidifier and drain clean if necessary.
- Turn OFF gas furnace and fireplace pilot lights where possible.
- Have well water tested for quality. It is recommended that you test for bacteria every six months.
- Check smoke, carbon monoxide and security alarms, and replace batteries.

- Clean windows, screens and hardware, and replace storm windows with screens. Check screens first and repair or replace if needed.
- Open valve to outside hose connection after all danger of frost has passed.
- Examine the foundation walls for cracks, leaks or signs of moisture, and repair as required.
- Ensure sump pump is operating properly before the spring thaw sets in. Ensure discharge pipe is connected and allows water to drain away from the foundation.
- Re-level any exterior steps or decks that moved as a result of frost or settling.
- Check for and seal off any holes in exterior cladding that could be an entry point for small pests, such as bats and squirrels.
- Check eaves troughs and downspouts for loose joints and secure attachment to your home, clear any obstructions, and ensure water flows away from your foundation.
- Clear all drainage ditches and culverts of debris.
- Repair and paint fences as necessary allow wood fences to dry adequately before tackling this task.
- Undertake spring landscape maintenance and, if necessary, fertilize young trees.
- Repair, caulk and paint trim on the house exterior.



SUMMER

- Monitor basement humidity and avoid relative humidity levels above 60 per cent. Use a dehumidifier to maintain relative humidity below 60 per cent.
- Clean or replace air conditioning filter, and clean or replace ventilation system filters if necessary.
- Check basement pipes for condensation or dripping and, if necessary, take corrective action; for example, reduce humidity and/or insulate cold water pipes.
- Check the basement floor drain to ensure the trap contains water; refill with water if necessary.
- If you have a plumbing fixture that is not used frequently, for example, a laundry tub or spare bathroom sink, tub or shower stall, run some water briefly to keep water in the trap.
- Deep clean carpets and rugs.
- Vacuum bathroom fan grille.
- Disconnect the duct connected to your clothes dryer, and vacuum lint from duct, the areas surrounding your dryer and your dryer's vent hood outside.
- Check security of all guardrails and handrails.
- Check smooth functioning of all windows, and lubricate as required.
- Inspect window putty on outside of glass panes of older houses, and replace if needed.
- Sand and touch up paint on windows and doors.
- Lubricate door hinges, and tighten screws as needed.

- Check for and replace damaged caulking and weather stripping around mechanical and electrical services, windows and doorways, including the doorway between the garage and the house.
- Lubricate garage door hardware, and ensure it is operating properly.
- Lubricate automatic garage door opener motor, chain and other moving parts, and ensure that the auto reverse mechanism is properly adjusted.
- Inspect electrical service lines for secure attachment where they enter your house, and make sure there is no water leakage into the house along the electrical conduit. Check for overhanging tree branches that may need to be removed.
- Check exterior wood siding and trim for signs of deterioration; clean, replace or refinish as needed.
- Remove any plants that contact and roots that penetrate — the siding or brick.
- From the ground, check the general condition of the roof and note any sagging that could indicate structural problems requiring further investigation from inside the attic. Note the condition of shingles for possible repair or replacement, and examine roof flashings, such as at chimney and roof joints, for any signs of cracking or leakage.
- Check the chimney cap and the caulking between the cap and the chimney.
- Repair driveway and walkways as needed.
- Repair any damaged steps.

FALL

- Have furnace or heating system serviced by a qualified service company every two years for a gas furnace, and every year for an oil furnace, or as recommended by the manufacturer.
- If you have central air conditioning, make sure the drain pan under the cooling coil mounted in the furnace plenum is draining properly and is clean.
- Disconnect the power to the furnace and examine the forced-air furnace fan belt, if installed, for wear, looseness or noise; clean fan blades of any dirt buildup.
- Check chimneys for obstructions such as nests.
- Vacuum electric baseboard heaters to remove dust.
- Remove the grilles on forced air systems and vacuum inside the ducts.

- Turn ON gas furnace pilot light (if your furnace has one), set the thermostat to "heat" and test the furnace for proper operation by raising the thermostat setting until the furnace starts to operate. Once you have confirmed proper operation, return the thermostat to the desired setting.
- Check and clean or replace furnace air filters each month during the heating season. Ventilation system, such as heat recovery ventilator, filters should be checked every two months.
- Check to see that the ductwork leading to and from the heat recovery ventilator is in good shape, the joints are tightly sealed (aluminum tape or mastic) and any duct insulation and plastic duct wrap is free of tears and holes.



WINTER

- Check and clean or replace furnace air filters each month during the heating season. Ventilation system, such as heat recovery entilator, filters should be checked every two months.
- After consulting your hot water tank owner's manual, drain off a dishpan full of water from the clean out valve at the bottom of your hot water tank to control sediment and maintain efficiency.
- Clean humidifier two or three times during the winter season.
- Vacuum bathroom fan grille.
- Vacuum fire and smoke detectors, as dust or spider webs can prevent them from functioning.
- Vacuum radiator grilles on back of refrigerators and freezers, and empty and clean drip trays.
- Check pressure gauge on all fire extinguishers; recharge or replace if necessary.
- Check fire escape routes, door and window locks and hardware, and lighting around outside of house; ensure family has good security habits.
- Check the basement floor drain to ensure the trap contains water; refill with water if necessary.
- Monitor your home for excessive moisture levels — for example, condensation on your windows, which can cause significant damage over time and pose serious health problems — and take corrective action if necessary.

- Check all faucets for signs of dripping and change washers as needed. Faucets requiring frequent replacement of washers may be in need of repair.
- If you have a plumbing fixture that is not used frequently, such as a laundry tub or spare bathroom sink, tub or shower stall, run some water briefly to keep water in the trap.
- Clean drains in dishwasher, sinks, bathtubs and shower stalls.
- Test plumbing shut off valves to ensure they are working and to prevent them from seizing.
- Examine windows and doors for ice accumulation or cold air leaks. If found, make a note to repair or replace in the spring.
- Examine attic for frost accumulation. Check roof for ice dams or icicles. If there is excessive frost or staining of the underside of the roof, or ice dams on the roof surface, consult your REALTOR® for advice.
- Keep snow clear of gas meters, gas appliance vents, exhaust vents and basement windows.
- Monitor outdoor vents, gas meters and chimneys for ice and snow buildup. Consult with an appropriate contractor or your gas utility for information on how to safely deal with any ice problems you may discover.
- Check electrical cords, plugs and outlets for all indoor and outdoor seasonal lights to ensure fire safety; if worn, or if plugs or cords feel warm to the touch, replace immediately.





LAWYERS

Clint Clark

Clark and Clark Phone: 1-877-777-1443 Email: clint@clarklegal.com Suite 9 & 10, 6020 1A Street SW Calgary, AB T2H 0G3

Dave West

West Legal Phone: 403-723-0175 Email: dwest@west-legal.ca #1200, 10201 Southport Rd SW Calgary, AB T2W 4X9

HOME INSPECTORS

Graeme Brooks Brooks Home Inspections Phone: 587-805-0937 Email: brookshomeinspectionsyyc@gmail.com

Henry Kingma

King Home Inspections Phone: 403-481-8800

CONDO DOCUMENT REVIEW

Condo Check Phone: 403-509-2462 Email: info@condo-check.com

Roy Rasmusen

Expert Condo Review Phone: 403-383-2920 Email: rrasmusen@shaw.ca www.expertcondoreview.com

MORTGAGE BROKERS

Gary Cook

Summit Mortgage Corp. Phone: 403-616-6843 Email: garycook@shaw.ca #205, 4702 1st Street S.W. Calgary, AB T2G 0A2

Josh Higgelke

Mortgage Connection Phone: 403-802-1844 Email: Josh@lessinterest.ca 1121 Centre St. NW Calgary, AB T2E 7K6

HOME STAGING

Madeline Rose & Fern Home Staging Phone: 403-465-0442 Email: madeline@roseandfernhomestaging.com

CLEANERS

Leah Phone: 403-820-5834

Valerie Phone: 403-993-1319

ADVANTAGE



ENMAX

www.enmax.com 310-2010

ALTA GAS UTILITIES

www.altagasutilities.com 1-800-242-3447 Call before you dig - 403-245-7888

DIRECT ENERGY REGULATED SERVICES

www.directenergyegulatedservices.com Natural Gas: 1-866-420-3174 Electricity: 1-888-420-3181

SHAW

TV / Internet / Telephone www.shaw.ca 403-716-6000

TELUS

Phone / Internet / Cell / TV www.telus.com 310-2255

BELL

Internet / Cell / TV www.bell.ca 1-800-667-0123

CALGARY BOARD OF EDUCATION

www.cbe.ab.ca 403-817-7955

CALGARY CATHOLIC SCHOOL DISTRICT

www.cssd.ab.ca 403-500-2000

CANADA POST

www.canadapost.ca 1-866-607-6301

CITY OF CALGARY

www.calgary.ca 311

CALGARY TRANSIT

www.calgarytransit.com 403-262-1000

CALGARY COMMUNITY PROFILES



SCHOOL RANKINGS



CALGARY TRANSIT



CALGARY CRIME STATISTICS



WALKSCORES



CIR REALTY #130, 703 64 Ave SE Calgary, AB T2H 2C3





Here are a few of the people/companies that should be notified of your change in address:

- Post Office
- 🖵 Revenue Canada
- Canada Pension Plan
- Old Age Security
- Veteran's Affairs
- Employment Insurance
- Maternity Benefits
- Driver's and Vehicle Registration
- Health Insurance
- Schools
- Newspapers
- Book Clubs
- □ Finance Companies
- Credit Cards
- $\hfill\square$ Insurance Agencies
- Real Estate Agency
- Pharmacists
- Doctor 🖵

- 🖵 Electric Company
 - Gas Company
 - UWater Company
 - Telephone Company
 - □ Internet Service Provider
 - Water Treatment Company
 - □ Fuel Supplier
 - Financial Advisor
 - □ Chiropractor
 - Libraries
 - Magazines
 - 🖵 Banks
 - 🖵 Lawyer
 - \Box Charge Accounts
 - 🖵 Dentist
 - Dry Cleaner
 - House Cleaning Service
- Things to do just before closing day:
- □ Make sure to arrange for the utility companies do all final meter readings.
- □ If the home will be vacant before the new home owners take possession, turn the temperature down slightly to save heating costs.
- **L** Ensure windows and doors are locked.
- Disconnect telephone.
- □ Leave all keys for new owners.

NOTES:

