



# A Guide To The *Home Buying Process*

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# Hi, I'm Carly with



I've been a real estate professional for nearly 10 years, specializing in Winnipeg & the surrounding areas.

I was born and raised in Winnipeg, where I fell in love with its historical tree-canopied streets, urban green spaces, and brilliant architecture.

My passion for real estate goes back to the early years of my childhood. I recall attending open houses, as well as the Parade of Homes, in the '90s with my parents. Real estate has been a love of mine since the very beginning! I encourage sustainable business ethics, environmental responsibility through the implementation of carbon offsets and working more efficiently. Learn more about my Nature's Estate Tree Planting Program!

## THE FUN STUFF

I enjoy spending time with my family & friends, board games, biking, hiking, & walking our mini-dachshund Shiloh. I am also a plant enthusiast, and often offer my clients help with repotting or providing general advice. When travel calls, you can find my husband Geoff and I enroute to Disney World!



## LOCAL FAVOURITES

- The Forks Market
- Activate
- Verde Juice Bar
- Fête Ice Cream
- Lacoste Garden Centre
- Shelmerdines
- Thom Bargaen
- Little Sister,
- Fools and Horses
- Assiniboine Park
- English Gardens

# NATURE'S REAL ESTATE TREE PLANTING PROGRAM

The Nature's Real Estate Program was created by Carly Koppers (Winnipeg REALTOR®) in partnership with the Manitoba Forestry Association in 2018. For every home sold, between 20-50 trees are planted in Manitoba soil. Our goal is to make Manitoba greener through the planting of trees!

Since 2018, we have held 6 tree planting events and planted over 4200 seedlings in Manitoba with the help of our volunteers. We look to collaborate locally (both urban & rural) to find public spaces that would benefit from reforestation, shelter, etc. Over the last year, the program has been evolving & adapting to accommodate projects across the province requiring larger, mature stock. As an example, Carly purchased 16 large fruit trees for a healing garden on Birdtail Sioux Dakota First Nation and 13 large Linden trees for St Malo Provincial Park.

As this program continues, now solely with Carly at the helm, she looks to connect with foresters, park managers ( & other related representatives) to acquire projects of all types across Manitoba.





# WORKING TOGETHER

I like to schedule a casual meeting with clients to get to know each other, discuss your real estate goals, explain my role as a realtor, and how I can help you on this journey!

Often this takes place at a local coffee shop, restaurant, or the Ethos office.



## As a REALTOR®, I can help:

- assist in securing a pre-approval or connecting you with a mortgage specialist
- navigate the home buying process from start to finish, and beyond possession
- review the property of interest with other similar properties that have sold in the recent months
- guide you through offer paperwork, condo documents, etc
- negotiate purchase price & contract terms such as date of possession, required repairs, additional equipment & more
- provide market statistics & relevant market information
- provide qualified industry professionals/referrals such as real estate lawyers, home appraisers & home inspectors
- review permit history, property history, supplements & MORE!

# THE BUYING PROCESS

1

Complete your pre-approval.

2

Sign Buyer Agency and Service Agreement.

3

Determine wants and needs to define our search.

4

Customized portal is set-up using your specific criteria.

5

Start looking at properties.

8

Satisfaction of conditions.

7

Yay, accepted offer!

6

Write an offer.

9

The sale is now firm; congrats on your home purchase!

We work together on satisfying the offer conditions.

Offer presentation and negotiations to follow.

Arrange your home insurance.

10

Sign mortgage paperwork with your bank representative or mortgage specialist.

11

Meet with your lawyer at your signing appointment.  
Key pick-up.

12

Moving preparation.



Possession Day

# BUYER AGENCY & SERVICE AGREEMENT

In January 2022, we welcomed the Real Estate Services Act into existence. The Real Estate Services Act states that written service agreements are required prior to providing any real estate service to client or customer. These written agreements will clearly outline the services and expectations one can expect of their REALTOR®, as well as the expectations your REALTOR® will have of you, the client.

The changes brought upon by the new Act are in place to protect and educate you on the scope of service.

BUYING A HOME IS A BIG  
LIFE EVENT...

*but you don't have to go it alone!*





# MATRIX PORTAL & GETTING OUT THERE

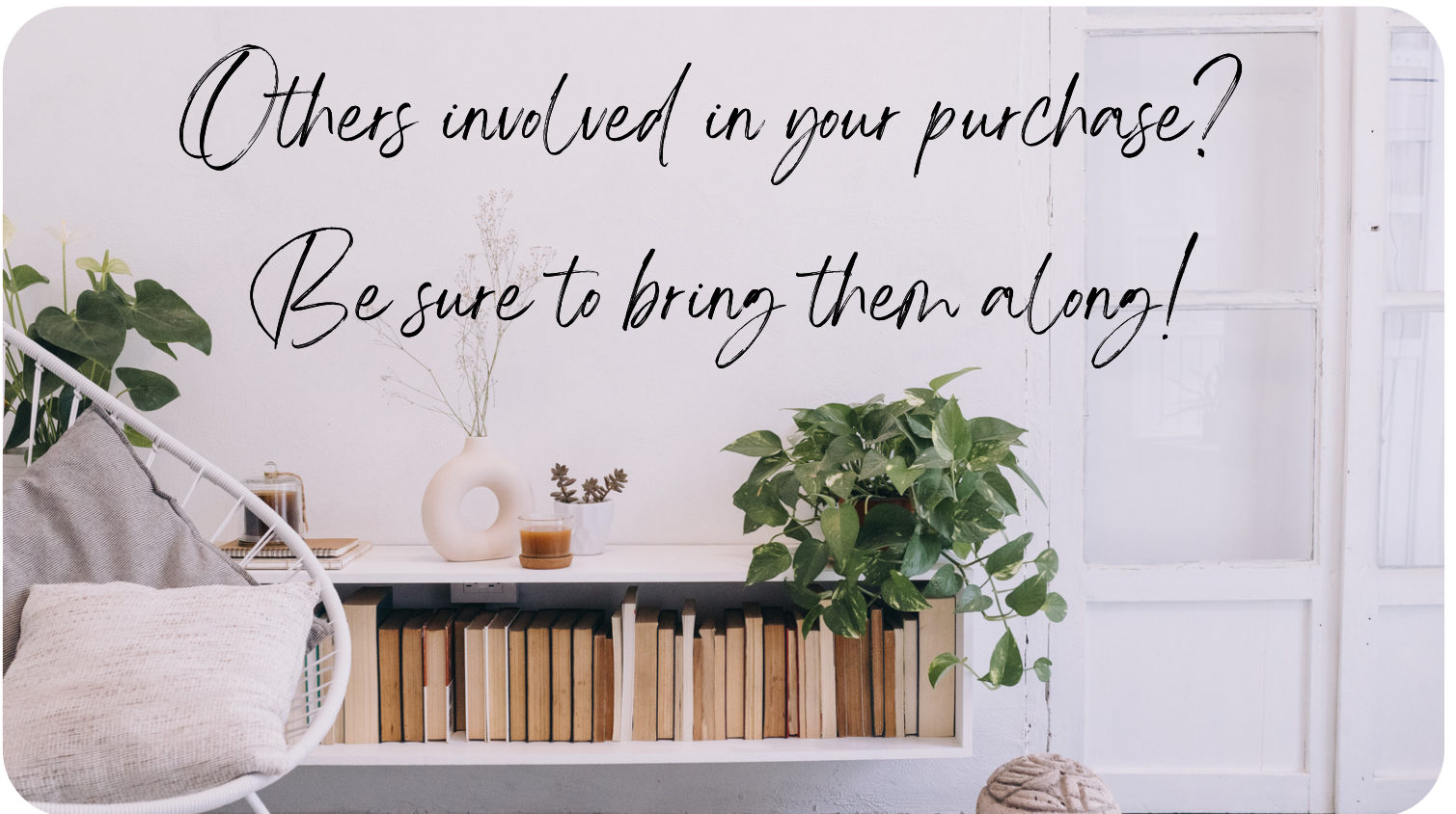
The MATRIX "portal" is a platform that is set up to filter through homes based on your specific search criteria (i.e number of bedrooms & baths, neighbourhoods, etc.

Once you are ready to shop, I will happily set up showings that fit within your schedule.



Feel free to attend open houses with disclosure of working with me

*Others involved in your purchase?  
Be sure to bring them along!*



# FINANCES SIMPLIFIED

## Deposit

- A sign of good faith that accompanies an offer.
- The amount can range depending on the purchase price and the goes towards your down payment.
- After offer acceptance, this deposit will be deposited into a trust account the next business day.
- If your conditions are not satisfied, your deposit is return to you without deduction within approx. 10 business days.

## Down Payment

- A minimum of 5% down is required to purchase real estate.
- Review these details with your mortgage specialist, as well as evaluate different % down scenarios if relevant to your situation.
- Time may be required to pull funds from specific accounts.
- The downpayment remainder will be due at closing along with general closing costs.

## Closing Costs

- A general estimation is 2% of purchase price.
- Closing costs include legal fees, disbursements, land transfer tax, title insurance premiums or survey certificate (if applicable), prorated property taxes or levies, etc.
- Downpayment remainder will be due, less your deposit.



# MAKING AN OFFER

Together we will review comparative market data to determine an appropriate offer price.

I will advise on how we write to place you in the best position possible in competition.



## COMMON CONDITIONS

### Home Inspection

- A professional home inspection commonly runs between \$400 - \$600, and can take 2.5 - 3 hours to complete.
- An inspection is commonly completed after offer acceptance, but can also take place before writing an offer.
- It is recommended that you are present for the inspection, along with myself; it is a great time to ask questions and learn!

### Financing

- Even if you are pre-approved, it is wise to include this condition because the property still needs to meet approval.
- Financing approval typically takes between 3-5 business days to complete; an approval letter is commonly provided to the client allowing us to satisfy our condition.

### Property Disclosure Statement

- A 3 page document outlining the sellers' knowledge of the property.
- In some cases, a PDS cannot be provided - ex: estate sale, rental, etc.
- This document can often be obtained prior to writing an offer, and therefore does not need to be included as a condition.

Conditions  
function to  
protect the  
buyer

# OFFER ACCEPTED

Once the accepted offer paperwork is complete, I will send it along with the listing & tax info, to your financial representative to get started on your financing approval.

I offer my assistance in providing referrals of accredited home inspectors if an inspection is needed, and can help schedule while being mindful of our deadline. Once conditions have been satisfied, Ethos will send off the complete file to the lawyer.



## IMPORTANT REMINDER

Prior to closing on your new home, **DO NOT:**

- Purchase a new vehicle.
- Leave/switch jobs or start a new one.
- Max out credit or take out additional loans/credit lines.
- Make any drastic changes to your financial situation.

# TESTIMONIALS



"Carly really took the time to get to know us and help us feel confident in the process of purchasing our first home. Her main focus is creating relationships, and that intention is clearly felt in all her interactions. We bought our house over 2 years ago, and we still invite her over!" - N & A



"I have worked with Carly for 2 purchases. Carly is very knowledgeable, willing to lend a helping hand if needed, & responds promptly to any questions that I had. There is no-one else that I would recommend to handle your real estate needs." -R.K.



"Carly is an excellent realtor. She was so patient and answered all the questions we had as first-time home buyers. She was able to find us our first home and walked us through all the important steps and information required to make our dreams a reality. Thank you for everything, we couldn't have done it without you!" - B & K



I have had the pleasure of working with Carly Kupperts through a few home sales as both buyer and seller. Without exception, my experiences with Carly have been stress-free, professional and absolutely wonderful. Carly is compassionate, extremely knowledgeable and a trusted guide at navigating a sometimes-intimidating process. Carly sincerely cares about her clients, and I'm not just saying that – she has a capacity for caring that flows through her work. I have proudly referred Carly's expertise to several of my friends without hesitation, and by all accounts she is amazing! Let her sell your house; plant some trees... the planet will thank you for it!" - C.M



# TESTIMONIALS



"As first time home buyers, buying a house was a daunting and scary process. But having Carly in our corner was the best decision we could have made. We sincerely feel that Carly went above and beyond to not only find us the house of our dreams, but guided us through the home buying process and she continues to help us to this day. She is down to earth, easy to get along with and is always there for support. Her advice regarding various contractors was excellent. We wouldn't hesitate to recommend her to anyone looking to buy or sell their home" - J & T



"Carly got to know us on a personal level. This made it easy for her to understand our needs as new home buyers, and put us at ease knowing she knew what we had in mind. She is an exceptional real estate agent. She listens to the buyers needs, and provides them with important information regarding the house. She was very professional and I would recommend her to anyone looking to buy a home!"- E & J



"We were referred to Carly by our mortgage specialist. We met with Carly on a Sunday and by Monday we had put an offer that was accepted on our house, which was the second house we saw. Our experience with Carly was fantastic! She was professional, reliable and easy to work with. She makes you feel comfortable and at ease like you have known her for a long time. We highly recommend her and we will use her services again in the future!" - S & S

[illegible]

- real estate lawyers
- insurance brokers
- mortgage brokers
- home inspectors
- trades
- cleaning companies
- home builders

