

# AN INFORMED HOME BUYER'S GUIDE

BECOME AN EDUCATED BUYER  
IN TODAY'S REAL ESTATE MARKET



*I ALWAYS HAVE TIME FOR YOU!*

**C:** 204.333.7648 **W:** [YOURWINNIPEGREALTOR.COM](http://YOURWINNIPEGREALTOR.COM)  
6-1549 ST MARY'S ROAD, WINNIPEG, MB R2M 5G9



**NICOLE HACAULT**  
AND ASSOCIATES

ON A MISSION TO

**DEFY**

mediocrity

+

**DELIVER**

extraordinary experiences



**NICOLE HACAULT**  
AND ASSOCIATES

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# YOUR WINNIPEG REALTOR

## Nicole Hacault

As a dedicated Winnipeg Realtor, I bring a genuine passion for helping families find their dream homes. I'm energized to navigate the vibrant Winnipeg real estate market every morning, leveraging innovative marketing strategies and local market insights to serve my clients' needs. My expertise isn't just rooted in real estate; it's about understanding the communities, neighbourhoods, and Winnipeg's unique charm.

Engaging in creative marketing, local market analysis, and dedicated client consultations over a cup of coffee is part of what makes my profession as a Winnipeg real estate agent so fulfilling.

Outside of my professional realm, my heart belongs to my family. Whether it's summer camping trips through Manitoba, beach outings, leisurely afternoons at the local parks, or hiking the Whiteshell trails, I cherish every moment spent with my kiddos. This personal appreciation for home and community drives my passion for assisting clients in finding their ideal homes or selling their properties in Winnipeg.

In the world of real estate, it's more than just transactions – it's about relationships. Each home bought or sold in Winnipeg represents a chapter in my client's lives, and I am privileged to be a part of that journey.

I'm committed to offering unparalleled service, ensuring every client feels valued, heard, and satisfied. If you want to buy or sell in Winnipeg, I'd be honoured to guide you through your next real estate adventure and be Your Winnipeg Realtor.



# TAKING STEPS TOWARDS YOUR NEW HOME



# STEP 1



## DECIDE WHERE YOU WANT TO LIVE



Congratulations on taking your first step toward buying a home! Pride of home ownership is indeed one of life's greatest joys and biggest accomplishments. It is an exciting time, and our hope is that this guide will bring clarity and peace of mind during your home buying journey.

Let's get started! The first step is deciding where you want to live, what type of home you are looking for, and what features are "must have's" or "would be nice to have's" in a home. Invariably, there will be trade-offs, but rest assured we are here to help sort through the options to find you the best house, at the best price, and with as many of your wants and needs as possible.

# FEW KEY QUESTIONS TO HELP YOU GET STARTED

- What type of home are you looking for? Single family, semi-detached? What style of home is best for you? Bungalow, split level, two stories, duplex?
- What about the age of the home?
- How many bedrooms and bathrooms do you need?
- What are you looking for in a kitchen, family room? Do you want a separate dining room? What is your preferred layout?
- What are your priority features? Appliances, ensuite, fireplace?
- What other types of rooms do you need? Main floor laundry room, home office?
- What about storage space? Basements, lockers?
- Do you need a garage or extra parking spaces?
- Is energy efficiency important? Newer windows or high-efficiency furnace?
- How is your daily commute? How easy is it to get to the places you need to go?
- How close do you need to be to transit, shopping, schools, hospitals?
- Are there any important location factors? Backing on to parks, road traffic?
- What size of yard are looking for? Is the backyard important? Or is a side yard okay?
- What about the front yard?
- What other landscaping features are important? A fenced yard, play areas, pool, gardens?
- Is it important what direction the house faces?



# STEP 2



**PRE-APPROVED**

## GETTING PRE-APPROVED FOR A MORTGAGE



The mortgage industry is a highly competitive field and it's important to understand that interest rates can change at any time. Partnering with a mortgage broker or financial institution to help you find the right mortgage product at the best rate is the key to your home buying process.



# 5 EASY STEPS TO GET YOU PRE-APPROVED FOR A MORTGAGE

1. Talk with a mortgage specialist. There are hundreds of options to choose from when it comes to lenders. Independent mortgage brokers tend to offer the most options because they work with multiple banks as opposed to just one. However, if you have a good relationship with your financial institution, contact them as your first step towards finding the right mortgage for you. But be sure to compare rates.
2. Complete and submit your application with the mortgage broker. They will collect your financial and personal information to find out how much mortgage you can carry.
3. Gather all the necessary documents. The mortgage broker will give you a list of documents that the banks/lenders require to finalize the mortgage.
4. Verification of your details. They will do their checks and balances to make sure that you're not getting in over your head.
5. Obtain a copy of your approval. This is a powerful negotiating tool. The seller of your dream home will feel more confident that you are the right candidate.

## Having that Pre-Approval Documentation Can Offer You Several Benefits

- Save you time by only looking at properties that you can afford.
- Save you money. Rate guarantees, and mortgage terms can save you money for years to come.
- Less stress throughout the process. You will know that you are ready and capable of buying a home.
- Get a better deal on the home that you want. Sellers like to know that the buyers already have financing in place.

# STEP 3



## CHOOSING THE RIGHT REALTOR®

First, it's important that you understand whose interests Realtors are legally bound to serve in a real estate transaction.

### Having that Approval Documentation Can Offer You Several Benefits

The Listing Agent is under contract with the seller to market and sell their property for the best possible price. Working with a listing agent means that they can:

- Arrange a showing of the property
- Assist with financing the property
- Provide details about the property
- Explain all the forms and the agreements related to buying the property

# YOUR PERSONAL REALTOR®



When you engage the services of your own personal agent --- someone who is under contract to work solely in your best interest --- you get all of the same services listed previously plus your personal Realtor provides:

- Confidential assistance that addresses your needs first and foremost.
- Honest, loyal and diligent care, free from any conflicts of interest.
- Access to all listings including MLS, bank-owned properties, distress and estate sales, even homes that were previously on the market where the seller might still be interested in selling.
- Expert advice on useful clauses such as home inspections and financing to protect you fully.
- Expert negotiation of the offer to purchase, achieving the best possible pricing and terms.
- Expert advice on market value, inclusions, location, as well as help you decide when you should walk away.
- Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, as well as market and planning activity in the area.

# WHY CHOOSE NICOLE HACAULT & ASSOCIATES? OUR CLIENTS KNOW:



- The current fair market value of the home that they want to purchase so they do not overpay.
- Everything available on the market now within their criteria, as well as what is potentially coming to the market soon, so they can compare.
- They receive the most relevant and up-to-date market information available.
- When they have found a great home at a great price.
- They get the best financing options: rates and terms.
- How comforting it feels to know that their interests are protected.
- They are in a strong negotiating position with us in their corner.
- How wonderful it feels to have a stress-free and enjoyable home buying experience!
- A trusted professional REALTOR® dedicated to serving your personal real estate needs first and foremost.
- A team of agents with over 80% of business coming from happy homeowners who can't wait to tell their friends about their extraordinary home buying experience.
- A wealth of knowledge and expertise in your market area with over 20 years of collective experience.
- Highly-skilled negotiating team working on your behalf.
- A team of REALTORS® whose primary goal is help you find the right home, at the right price, with little to no stress or inconvenience to you.





# STEP 4



## BECOMING AN EDUCATED BUYER

### **The Nicole Hacault & Associates Home Buyer Service Program**

Our exclusive Home Buyer Service Program will empower you with key market information and every possible advantage to ensure you become an educated buyer.

Educated buyers can make informed decisions creating a stress free and enjoyable home buying process.



# Here's what you can expect from us when you enroll in our program:

## **Our Enduring Purpose:**

We are passionate about leading people in achieving financial freedom through means of real estate.

## **Our Future Focus:**

We enjoy a fun, trustworthy, innovative, and high energy working environment.

We lead by example and empower others in achieving their highest endeavor.

We are driven to empower change and advocate knowledge to mankind.

## **Our Timeless Value:**

- Integrity powered
- Loyalty driven
- Humbly giving
- Life-long learners
- Empowering

## **Our Guiding Principles:**

The work we do and our actions in life reflect who we are.

As we grow, new challenges will arise; we embrace change and turn stumbling blocks into stepping stones.

Our income is a measure of the value we bring to the marketplace. Success is not something to be pursued, it is something we attract by who we become.

We may not always do things right; however, we will always do the right thing.

We constantly review, reflect, and work on improving our business.

## **Our Operational Practices:**

We work together as a single world-class team bound by seamless communication.

- We deliver world class positive memorable experiences for our customers.
- We have a passion for excellence and amazing attention to detail.
- We empower people in achieving world success.
- We passionately embrace the truth both in giving and receiving.

# THE EDUCATION PROCESS

The Nicole Hacault & Associates Home Buyer Process keeps you informed every step of the way.

1. After our initial fact gathering meeting, we enter a detailed summary of your wants and needs into our database, as well as a variety of property search programs. This information is instantly shared with our entire team at Royal LePage Top Producers for other agents and potential sellers to begin the property match process.
2. We won't bombard your email with information that isn't relevant to you. We will provide daily update emails on all the homes that are new to the market or have had a recent price change, and those that match a broadened scope of what you are looking for.
3. As market area specialists with a pulse on local and national real estate market trends and changes, we also ensure you are kept informed of all relevant industry changes that may impact your buying decision, including price trends and mortgage rates.
4. We personally inspect all the potential properties in the area, and we take in several listings ourselves. This hot new listing information is passed on to our clients first, giving you priority access.
5. You get all the information about every property - the same information only we, as REALTORS®, have access to.
6. When you find a home that piques your interest, simply contact one of our team members and we will arrange a convenient time to view.

## **Remember, when selecting what homes to view...**

- Choose different styles and types of home that meet your needs.
- Drive by the home and area for your first impression.
- Select a maximum of 5 homes to visit in one day (3 to 4 is best).
- Schedule time after the showings to sit down and discuss the homes' merits.





# STEP 5

## BECOMING AN EDUCATED BUYER

The ongoing communication and education you will receive from our team will empower you to get the best possible deal on the home that you desire.

### **You've found the one. Fantastic! Here's what happens next:**

1. We will conduct a detailed CMA (Comprehensive Market Analysis) complete with comparable active and expired listings, recent solds and historical data relevant to determining the market value of the home. This will empower you to make an informed decision.
2. We will prepare an offer that protects you, adheres to your instructions, and matches your schedule and needs.
3. We will explain the details of the offer, the terms, and suggest options for specialty clauses. This will ensure that you know exactly what you are agreeing to.
4. We will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

### **What happens after this:**

- The seller may accept your offer - congratulations!
- The seller may reject your offer - not common, but it can happen, and we would endeavor to find out why.
- The seller may countersign, changing the terms of the offer and presenting the offer back to you.
- Our negotiations continue until we reach agreeable terms between the seller and yourself, or until we know an agreement cannot be reached and it is time to walk away.

# STEP 6



## CONDITIONS, HOME INSPECTIONS, AND WAIVERS

The offer has been accepted. Now we need to satisfy the conditions.

This usually involves performing a home inspection, getting the rest of your personal information and the property information to your mortgage broker or bank, and arranging for the other information that might be necessary, like surveys, water tests and condominium documents. We will help you make the necessary arrangements to ensure that the entire process runs smoothly before the deadline.

Next, you will need to add some people to your team.

## Finding a Home Inspector

Home inspections allow you to scrutinize the details of the home and save you from some unpleasant surprises. We would be happy to recommend a reputable home inspector, however, when making your decision....

- Ensure that the home inspector is a qualified professional. Being a member of an Association can reassure you are getting an experienced, knowledgeable professional.
- Ensure the home inspector checks for visible issues with plumbing, electrical systems, the roof, insulation, walls, ceilings, floors and windows, and the condition of the foundation. They can also check that included chattels, like furnaces and air conditioners, are in working order.
- Ensure your home inspector gives you an up close and personal look at your new home. It takes about 3 hours to go through all the systems, and if there are any problems, you will see them with your own eyes. They will also give you maintenance tips and easy fix-ups, if necessary.
- Ensure that in the end, you receive a detailed report that summarizes the condition of your home.

## CHOOSING A LAWYER

Lawyers are an invaluable member of your team whose job is to ensure that you get what you are paying for in accordance with the terms of your agreement of purchase. Your lawyer will ensure:

- There is nothing on title that is not supposed to be there.
- The property taxes utilities and condo fees, if applicable, are up to date.
- You have all the information that you need about your new home.
- Your mortgage lender is satisfied and that your mortgage is secured on property title as required by your mortgage agreement.
- You know exactly how much money you will need to complete the transaction on closing day.
- They also ensure that the seller gets paid the purchase price.

# STEP 7



## PREPARING TO MOVE

Typically, you will have anywhere from 30 to 90 days to get everything ready for your home. It could be shorter or longer, depending on what you need, and what you have agreed upon with the seller. The closing date is usually the same as your move-in date.



It is a good idea to get things organized well in advance of the closing date to reduce the stress of the move.

- **Lawyers:** We will send your lawyer the information about your purchase. You will need to provide the lawyer with some additional information: insurance, down payment information, fee payments, adjustment payments and possibly other signed documents that they ask you for. You will meet with the lawyer about a week before the closing to finalize everything.
- **Down Payment and Closing Costs:** Make the necessary arrangements to have the funds available when the lawyer asks for it. Liquidating some assets can require some additional time.
- **Movers:** Whether you are using professional movers, renting a truck or getting a bunch of friends together, plan and organize it early.
- **Insurance:** The lawyers will need a copy of your home insurance before closing so that the financial institution will release the money to them. Call your insurance broker with the listing information. They might also want to know the age of the house, the condition of the roof, furnace, electrical system, as well as other general information.
- **Change of Address:** It's time to start giving out your new address to everyone. Use our checklist to make sure you have everyone covered.
- **Utilities:** It is important that you call the local utilities to get their services changed into your name. These include phone, Internet, television, gas, electricity, water, and any rental agreements. Remember, too, to cancel the services at your old address.



A full-body portrait of a man with a beard and short dark hair, smiling broadly. He is wearing a light grey blazer over a black V-neck t-shirt. The t-shirt has white text that reads 'YOUR Winnipeg REALTOR'. He is holding the lapels of his blazer with both hands. On his left wrist, he wears a black watch with orange accents. The background is plain white.

**YOUR**  
Winnipeg  
**REALTOR®**

**F**  
CHIPPAREL  
SINCE 1982



# STEP 8



**MOVE IN  
– ENJOY!**



# STEP 9

Loved By Clients  
City Wide

“

## REMEMBER, YOU'RE NOT ALONE

*“She is very professional”*

*We would like to take this opportunity to thank Nicole for all her time, assistance, hard work and dedication in helping us purchase our first home. It was such a pleasure working with Nicole. She had all the answers to our real estate questions. She is very professional and always made sure we were up-to-date with every detail regarding our new home. She also continues checking in with us. She always went those extra few miles when we needed it. Thank you, Nicole!*

-Kayla and Mike

*“Nicole is an expert in her field”*

*When we had first asked Nicole to take us on as clients to buy our first home she was more than happy to help. Nicole was very organized at our first appointment she had everything prepared with tons of information pertinent to our purchase. Nicole is an expert in her field. We came to her with many questions and she had all the answers. When putting in our offer, there were 10 other offers on the same house. Nicole walked us through exactly how much to offer and what conditions to write down in order to better our chances. Again, something we would have been lost without her guidance. We could not thank her enough when our offer was accepted and are still grateful today we chose her as our realtor.*

-Celine and Blair

*“One of the best decisions I have ever made”*

*From day one, Nicole was on the ball, asking and answering all of the right questions. I gave her everything I wanted in a home and exactly what I was looking for, and she immediately sprang into action and provided me with recent listings in my price range and in the area I was looking at, on a daily basis. She was so unbelievably patient with me, and after months of looking at condos, she found me my dream home. Her extensive knowledge and background in real estate were a huge benefit for me as I really had no idea what to look for when viewing a home, and had no idea what to expect. I could not have done it without her!*

-Krista Delf

”





# COMMON

## CLOSING COSTS FOR BUYERS

Funds to cover your down payment and closing costs will most likely have to be in the form of a bank draft or wire transfer to your lawyer's trust account. Your lawyer will detail the exact amounts required for:

- Balance of down payment after initial deposit with offer.
- Mortgage Loan Administration and/or Appraisal Fees, if applicable.
- Points, or loan discount fees, you pay to receive a lower interest rate, if applicable.
- Credit report fees.
- Mortgage insurance premiums if applicable (CMHC).
- Land Transfer Tax and Title Registration Fees.
- Title insurance policy premiums.
- Survey expense if applicable.
- Legal fees and associate disbursements (couriers, copies etc.).
- Prorated amounts for your share of any prepaid costs, such as utility bills and property taxes.

# TIPS



## FOR PACKING LIKE A PRO

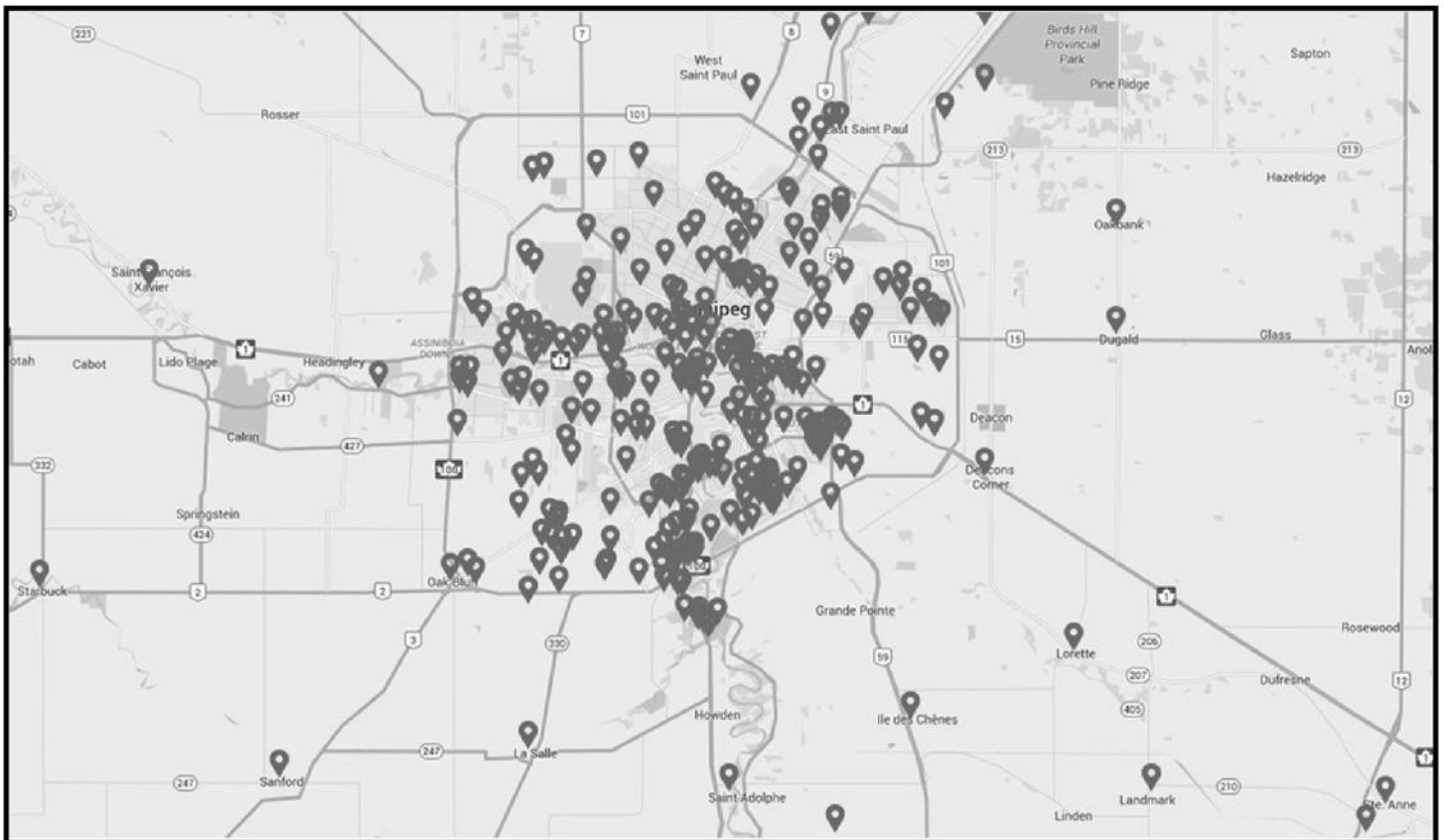
1. Develop a master "to-do" list so you won't forget something critical.
2. Purge! Get rid of things you no longer want or need. Have a garage sale, donate to a charity, or recycle.
3. Before throwing something out remember to ask yourself how frequently you use an item and how you would feel if you no longer had it. Pack like items together. Put toys with toys, kitchen utensils with kitchen utensils.
4. Decide what, if anything, you plan to move yourself. Precious items, such as family photos, valuable breakables, or must-haves during the move, should probably stay with you.
5. Use the right box for the item. Loose items encourage breakage.
6. Put heavy items in small boxes so they are easier to lift. Keep weight under 50 lbs. if possible.
8. Do not over pack boxes; this will increase the chances that they will break.
9. Wrap every fragile item separately and pad the bottom and sides of boxes.
10. Label every box on all sides. You never know how they will be stacked, and you do not want to have to move other boxes aside to find out what is there.
11. Use color-coded labels to indicate which room each item should go in. Color-code a floor plan for your new house to help movers.
12. Keep your moving documents together, including phone numbers, driver's name and van number. Also keep your address book handy.
13. Backup your computer files before moving your computer.
14. Inspect each box and all furniture for damage as soon as it arrives. Remember, most movers won't take plants.



# POINTS OF INFLUENCE

**BUY WITH EXPERIENCE,  
BUY WITH CONFIDENCE!**

Where We Work is Where You Can Live!



100

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.





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