HOMEBuyer/Seller™ issue 5

When You See a Home You Love

Imagine driving through a desirable neighbourhood and, just as you turn a corner, you see the absolutely perfect home. Guess what? It's for sale! But, there's a problem. Your current property isn't on the market. In fact, until this moment, you hadn't seriously considered moving.

So what do you do?

Your first step is to find out more about the listing. Get a description of the property. Find out the listing price. Check out the size, layout, number of bedrooms and other features. If it all looks good, schedule a viewing.

Chances are, you can do all that in less than a day.

If you go to see the property and still love it, your next step is to determine if it fits within your budget. To do that, you'll need to quickly find out the Current Market Value of your home — what it will likely sell for — so you can determine how much money you'll have available after your outstanding mortgage and any other costs are deducted. It's a smart idea to speak to your lender about getting a pre-approved mortgage at this point too.

Next, you'll need to make an offer on the new home. Depending on the competitiveness of the neighbourhood, and the likelihood of multiple offers, you might need to list your home first. That, along with a pre-approved mortgage, will make your offer more credible.



You might end up buying the new home before your current property sells. Although that might cause some jitters, this scenario happens all the time in real estate. If you do the right things, and prepare your home properly, there's a good probability it will sell in time and that everything else regarding the two transactions will go smoothly.

But, you do need to move quickly and make some fast decisions if you want to get that perfect home. I can help. Call me.

Budgeting for Moving Day Expenses

On moving day, you'll have a big task. You'll need to get your possessions from your old property to your new one — ideally without delays or damage!

Surprisingly, many people underestimate the time and costs involved in doing that.

Careful planning and budgeting are crucial to ensuring moving day goes smoothly.

You basically have three options:

- 1. Hire a moving company to handle everything.
- 2. Hire a truck and crew, while doing some

- of the work yourself. (For example, you can pack and help with loading.)
- 3. Do it all yourself by renting a moving van and getting friends and family to help.

If you're going with option one, get quotations as early in the buying/selling process as possible. Services, costs and quality vary widely among full-service moving companies.

If you're going to do some or all of the move yourself, the best place to start is by making a list of what you'll need. In

addition to renting a moving van, or hiring a truck and crew, there are many supplies you may require. For example, you'll need boxes, protective fill and/or wrapping (i.e. bubble wrap), markers for labeling boxes, packing tape, and more.

You may decide to rely on friends to help load the truck on moving day. That's fine. Just be sure you have enough people to do the job within a reasonable timeframe, and confirm everyone's attendance at least a couple of days before.

Think, Act... Live!

- "Nothing will ever be attempted if all possible objections must first be overcome." Samuel Johnson
- "Happiness is when what you think, what you say, and what you do are all in harmony." Mahatma Gandhi
- "It ain't about how hard ya hit. It's about how hard you can get hit and keep moving forward." Rocky Balboa