

REALTY HUB
BROKERAGE



BUYER'S GUIDE





WELCOME

Thank you for considering us to walk alongside you in one of life's most meaningful chapters – the journey to finding your perfect home.

This guide was thoughtfully created to introduce you to how we work, what to expect, and what it's like to have a team that ***listens deeply and acts with care***. Inside, you'll find an overview of each step we'll take together – from understanding your goals and securing financing, to searching for the right property, negotiating with confidence, and ultimately, handing you the keys.

Our approach is never one-size-fits-all. We're here to get to know you – your lifestyle, your dreams, your non-negotiables – so we can tailor a plan that reflects your priorities and gives you the clarity you need to move forward with ease. Whether you're looking to upsize, downsize, invest, or buy for the first time, our job is to make

the process feel manageable, empowering, and exciting.

You won't be navigating this alone. We're committed to guiding you with expert insight, strong negotiation, and hands-on support every step of the way – from first showing to final signature. And the best part? As a buyer, you can access all of this at no direct cost to you, since REALTOR® commissions are paid by the seller.

We're honoured to be part of this milestone – and we can't wait to help you find the place that feels just right.

Let's find the one.



MEET BRITTNEY SEAL

HIGH-VALUE HOMES,
HANDLED WITH HEART

There’s nothing quite like the moment you find the one – a home that feels just right. Whether it’s your very first place, a new chapter for your family, or a shift toward something simpler and more spacious, I’m genuinely thrilled to help you get there.

At the heart of every home search is a story waiting to be written – and I’m here to help you write yours. It means the world to me to walk alongside you – not just as your REALTOR®, but as a trusted guide and steady voice through every decision, showing, offer, and key handoff. My goal is for you to feel like you’ve got a knowledgeable friend in your corner – someone who’s here to listen, advocate, and make the process feel a little lighter and a lot more exciting.

I bring deep market insight, strong negotiation skills, and a hands-on, boutique approach that puts your comfort first. I only take on a select number of clients at a time, so you always feel heard, cared for, and well looked after.

This is your story, and I’m here to help you write the next chapter with confidence and heart. Let’s find you that perfect place – one that fits your life, your needs, and your dreams.

I truly can’t wait to get started.

- **Brittney**

THE BUYING JOURNEY, STEP BY STEP

Your path to homeownership should feel clear, supported, and genuinely exciting. Whether you're buying for the first time, upgrading to fit your lifestyle, or searching for the perfect investment, this overview outlines the key steps we'll walk through together.

My role is to guide you with clarity, confidence, and care – so you always feel informed, empowered, and never rushed.

1

DISCOVERY MEETING

We'll begin with a casual, pressure-free conversation – over the phone or in person – to get to know each other and understand what matters most to you. We'll talk about your lifestyle, ideal neighbourhoods, home features, budget, and goals. This allows us to create a clear vision of the kind of home that's right for you.

2

MORTGAGE PRE-APPROVAL

Before we begin looking at homes, we'll connect you with a trusted mortgage advisor to help you get pre-approved. This will give you a solid understanding of your purchasing power, monthly payments, and what fits comfortably within your financial plan – so you can move forward with confidence.

3

THE HOME SEARCH BEGINS

Once you're pre-approved, we'll narrow in on a price range that feels comfortable (not just what you can afford, but what makes sense for your lifestyle and long-term goals). I'll tailor your search to match your ideal criteria and budget, then send you listings that align. When a home catches your eye, just let me know. I'll take care of the details and set up a private showing so we can tour it together and get a true feel for the space.

4

WRITING THE OFFER

When we find the home you love, I'll prepare and present your offer, always with your best interests in mind. Together, we'll go over pricing, terms, possession dates, and any conditions you may wish to include. I'll guide you through negotiations and ensure your voice is always at the centre of the process.

5

INSPECTIONS & DUE DILIGENCE

Once your offer is accepted, we'll schedule any necessary inspections – such as general home, sewer, structural, or other specialized assessments. These help uncover potential concerns and give you peace of mind as you move forward.

6

FINALIZING FINANCING

With an accepted offer in place, now is the time to secure your financing. You'll work closely with your mortgage advisor to confirm details and ensure everything is set for closing. Behind the scenes, I'll stay in close contact with your lender, lawyer, and all key parties – helping coordinate paperwork, timelines, and next steps so everything moves forward smoothly and nothing gets missed.

7

IT'S OFFICIAL - REMOVING CONDITIONS

This is often the most delicate part of the process. As you work through financing and inspections, emotions can run high and new questions may arise. Whether it's a straightforward sign-off or a few final negotiations, I'll be right here – advocating for your best outcome and ensuring you feel informed, supported, and steady through every turn.

8

WELCOME HOME

The moment you've been waiting for – ***possession day!*** Once the legal transfer is complete, we'll meet at your new home and hand over the keys. From start to finish, I'll be here to ensure your transition is smooth, supported, and filled with excitement for what's ahead.

LOOKING AHEAD

Buying a home is more than just a transaction – it's the start of a new chapter. My goal is to make this experience feel thoughtful, pressure-free, and rewarding every step of the way. With expert guidance and personalized service, you'll never have to navigate it alone.



GOALS MEETING

Let's start with what matters most.

Our initial goals meeting is one of the most meaningful parts of the buying journey. It's a chance to slow down, tune into what you truly want in a home, and create a clear, grounded vision that will guide everything that follows.

When you know what matters most – whether it's a quiet street, space to grow, or a kitchen that inspires connection – it's easier to stay focused as new listings and possibilities come your way. We're here to help you stay rooted in your priorities, flexible where it counts, and confident in every decision you make.



To help clarify your vision, here are a few things we'll explore together:

YOUR CURRENT SPACE

Think about what you love (and don't love) about where you live now. What works? What doesn't? From layout, parking, size, and storage to natural light, yard, and neighbourhood feel, this is the perfect place to start uncovering your preferences.

LOOKING AHEAD

Your future plans help shape your present priorities.

- **Starting out?** Think about space to grow – like extra bedrooms, more bathrooms, quiet streets, a yard for a dog, or nearby parks and schools.
- **Downsizing?** Let's explore options that support your lifestyle now and in the years to come – like bungalows, condos, or low-maintenance living with fewer stairs and more community.

LOCATION, LOCATION

Your home can evolve but your neighbourhood can't. We'll explore areas that align with your lifestyle – whether that means walkability, top-rated schools, nearby nature, or access to essentials like shopping and dining. Take time to drive through different communities, visit local spots, and see how each one feels in real life.

LIFESTYLE FIT

Your home should reflect how you want to live.

- **Downsizing** with ease? A condo or townhouse may offer the perfect blend of community, simplicity, and freedom to travel – ideal if you're ready to let go of upkeep and embrace more flexibility.
- **Earning Potential?** A home with a suite or rental opportunity can help support your lifestyle, ease monthly costs, and create space for financial flexibility.
- Love **character**? Let's weigh the charm of older homes with the low-maintenance appeal of new builds.

WE BELIEVE THE BEST HOME SEARCHES START WITH INTENTION.

Together, we'll define your priorities, explore your possibilities, and create a plan that reflects your lifestyle and goals – so every next step is thoughtful, focused, and exciting.

SEARCHING FOR YOUR *PERFECT* HOME

There's nothing quite like stepping into a space and feeling that it just fits. As we begin touring homes together, I'll be right by your side as your expert REALTOR® –offering insight, asking the right questions, and helping you notice the details that matter.

From property history to condition disclosures, I'll make sure you have the full picture of every home we visit. I'll point out anything I see that might need a closer look and help guide your expectations. As we view more properties, your likes and dislikes will come into sharper focus, and we'll adjust your search accordingly to stay aligned with what truly matters to you.

When a home truly feels right, you'll know it. There's never pressure to rush, settle, or move forward before you're ready. My job is to support your decision – not shape it. You'll always have space to think, reflect, and choose on your terms, with trusted guidance every step of the way. So when it's time to say, "this is the one," it feels just as right in your head as it does in your heart.



UNDERSTANDING OFFERS

When we find the right home, the next step is crafting an offer that reflects your goals while remaining competitive in today's market. I'll walk you through each detail, explain your options, and advocate for your best outcome.



ACCEPT

The offer is accepted as written. We move forward with inspections, financing, and meeting any conditions in the contract.



REJECT

The seller declines the offer. I'll gather insights to understand why, help assess if there's an opportunity to revise the offer in a way that better aligns with their expectations (while still protecting your priorities).



COUNTER

The seller proposes changes – usually to price, possession dates, or conditions. We'll review, strategize, and negotiate until we reach terms that work for you.

WHAT'S INCLUDED IN AN OFFER

Every offer includes important terms:

- Purchase price
- Deposit amount
- Inclusions & exclusions (appliances, fixtures, etc.)
- Possession date
- Conditions (e.g., financing, home inspection, sale of buyer's property)

NAVIGATING CONDITIONS

Most buyers include conditions to protect their investment. These typically include:

- **Home inspection** – A professional inspector evaluates the home's condition. Based on the results, you may request repairs, credits, or renegotiate the price.
- **Financing** – You'll confirm your mortgage approval with your lender.
- **Sale of existing home** – Some buyers include a condition that allows them to finalize their purchase only if their current home sells.

THE FINISH LINE

Once all conditions are met and removed, the deal becomes official. Your lawyer will finalize the paperwork and transfer the property title. You'll also be responsible for closing costs like legal fees, title insurance, and tax adjustments.

After that, it's time to celebrate — ***you're almost home!***



MOVING CHECKLIST

As your moving day approaches, things can start to feel a little hectic — and that's completely normal. The key is planning ahead, giving yourself time, and making space (literally and emotionally) for a smooth transition.

Whether you're upsizing, downsizing, or simply shifting into a new season of life, here are a few thoughtful steps to help you stay organized, minimize stress, and feel fully prepared for what's next:

STREAMLINE & SORT

Before you start packing, take time to go through your belongings. Decide what comes with you, what can be donated, and what no longer fits the next chapter. This is your chance to simplify and start fresh.

BOOK TIME OFF

If possible, schedule time away from work for your move so you can stay present and focused. Giving yourself that buffer can make the experience feel more manageable (and even enjoyable).

LINE UP HELP

Reach out to movers or book reliable friends and family to help. Having a plan in place for packing and moving support takes pressure off when the big day arrives.

PACK EARLY & OFTEN

Start with the non-essentials and pack in small stages. A slower pace means less overwhelm and more time to organize and label things clearly.

UPDATE ESSENTIALS

Make sure utilities are transferred to your new address and your contact info is updated through ExpressAddress and other key providers. This helps avoid service gaps and ensures your mail follows you.

LEAVE IT WITH LOVE

Do a final deep clean once everything's packed. Not only does this ensure you haven't left anything behind — it's also a way to say goodbye with care and respect for the home you've loved.



MOVING WITH INTENTION

Every detail counts – not just for logistics, but for peace of mind. A thoughtful move isn't just about where you're going... it's about honouring where you've been. Let's make your transition feel as supported and seamless as the home you're heading toward.





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TESTIMONIAL

BRITTNEY IS A RAY OF SUNSHINE!

She is a go getter and spent hours door knocking for us in our preferred area. In this tough market she will do everything possible to get you a home. Brittney is an absolute joy to work with and was just as excited with the process as we were. We have worked with other realtors in the past and no one comes close to Brittney's level of enthusiasm and customer service.

AMANDA & MATT

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BRITTNEY
SEAL REALTOR®

306 527 4817
info@brittneyseal.com

www.brittneyseal.com