

Real

Buyer's Guide

Ryan Gillard



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As a Calgary native, and a seasoned real estate professional with 10 years of experience, I recognize and value the trust my clients place in me and I strive every day to exceed their expectations. My experience attracts both new and returning clients who appreciate my polished, thorough, and competent expertise of the real estate market. I am dedicated to building long term relationships, continuous self improvement, and providing a friendly and professional sales experience. Prior to entering real estate, I served my country in the Canadian Army Infantry with a tour of Bosnia in 2003. These experiences instilled in me the discipline to do whatever it takes to get the job done. Outside of real estate, I enjoy travel, sports, hiking, and scuba diving.

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BUYER REPRESENTATION

Our extensive knowledge of the Calgary real estate landscape has been honed over many years of dedicated service. We take a highly proactive, hands-on approach, personally managing every aspect of your property acquisition to guarantee a seamless experience.

Our comprehensive suite of services includes expert assistance in securing financing and establishing your budget. We provide expert guidance on navigating local neighbourhoods and prioritize essential features for your future residence. Our commitment to efficiency ensures we save you precious time by meticulously screening potential properties, presenting only the most promising options tailored to your specific needs.

Once you identify a property of interest, we conduct a thorough analysis of comparable listings in the vicinity to facilitate the formulation of a competitive offer. We then employ our negotiation expertise on your behalf to secure the most favorable terms available, all while steadfastly safeguarding your best interests.

Our commitment to your satisfaction extends throughout the entire home purchasing process.

From the moment a contract is signed, we assume responsibility for guiding you through every step until closing. This includes the seamless coordination of all details with the seller's agent, your lender, legal counsel, inspectors, and any necessary contractors. Rest assured, we are here to ensure a smooth and successful home buying experience.



Remember, we are here to represent you so it is important to contact us (not the seller's agent) regarding any properties you are interested in. This includes new homes as it is important we accompany you on your 1st visit to any showhome.

THE HOME BUYING PROCESS

Get Pre Qualified

Getting pre-approved for a mortgage and determining your qualifying mortgage amount is of utmost importance. It's essential to do this before starting your home search. Unfortunately, many individuals tend to delay arranging their mortgage until the very last moment, leading to a frantic search for financing.

By sharing details like your income, debt, and assets, you can secure a pre-approved mortgage. This pre-approved mortgage offers the assurance of a clear budget for your home search right from the outset, shielding you from potential interest rate hikes during your house hunt.

The Down Payment

What is your affordable down payment amount? Depending on prevailing interest rates, you might have the flexibility to allocate more or less than your initial expectations. It's crucial to keep in mind that your savings may not entirely align with your intended home purchase budget, as additional expenses factor in when buying a property. Typically, down payments range from 5% to 20% of the property's total price. If your down payment is less than 20%, you'll need to consider CMHC mortgage loan insurance, incurring an additional cost in the form of an insurance premium.

Finding The Right Home

Once we've discussed your priorities for your new home, we'll create a list of available listings that align with your preferences. We'll forward this information to you, enabling you to review the properties at your convenience. Remember, we're tirelessly working on your behalf, accessible 24/7. Feel free to reach out if you'd like additional details about a specific home or if you're interested in exploring new showhomes.

VIEWING HOMES

You're pre-approved for the mortgage and have selected homes that you would like to view. We will set up showings for those homes at a time that works for you. We appreciate as much notice as possible so that there is enough time to arrange the showings.

- **SELECTING THE RIGHT HOME IS A PROCESS OF ELIMINATION**
- **NARROW IT DOWN TO YOUR TOP 3-5 HOMES AND VIEW THEM ALL IN THE SAME DAY**
- **ARRIVE ON TIME**
- **TAKE YOUR SHOES OFF**
- **DON'T BRING YOUR PETS AND TRY TO VIEW WITHOUT YOUR KIDS**
- **BE RESPECTFUL WITH WHAT YOU TOUCH OR OPEN**

DON'T NEGOTIATE WHILE YOU'RE IN THE HOME

Avoid talking about the home, price, or your negotiating plans while in the home. Today's sellers may have cameras or recording devices and you may put yourself at a disadvantage if you say too much during your time in the home.

COMMON MISTAKES BUYERS MAKE

LOOKING AT HOMES OUTSIDE OF YOUR PRICE RANGE

Get pre approved for a mortgage before viewing homes. It will give you the rough amount you are qualified for as well as what the monthly payments will be.

NOT DOING A HOME INSPECTION

A home inspection will help you analyze every aspect of the home from the windows, doors, basement, kitchen, roof, electrical, plumbing, heating, ventilation, and more. By doing a home inspection you ensure there are no surprises after you take ownership.

BUYING A VERY NICE HOME IN A BAD NEIGHBOURHOOD

You can renovate a home and make it look spectacular but you can't change the neighbourhood it's located in. There can be issues with renting it out and selling it down the road at the price you paid for it.

BUYING THE MOST EXPENSIVE HOME ON YOUR STREET

When the homes in your neighbourhood go up in value, so does yours. However, if your home is the nicest home in the area, its value may increase at a slower rate compared to others.

PAYING TOO MUCH FOR A HOME BECAUSE OF THE NEIGHBOURHOOD IT'S IN

It's generally a bad decision and investment to buy an overpriced home just because it's in a fancy neighbourhood.

NOT CHECKING ZONING

Quite often you'll hear a homeowner complaining on the news about a development like a highway or commercial development located near their property. This can usually be avoided by checking the zoning surrounding the home you are interested in purchasing.

INADEQUATE FUTURE PLANNING

Inadequate future planning can lead to regrettable decisions. Take some time to sit down and evaluate both your current lifestyle and your envisioned future. Create a list of essential criteria that align with your priorities and employ this checklist as a reference when searching for your next home. Avoid the potential disappointment of buying your dream home only to discover eight months later that it lacks sufficient space, storage, and doesn't suit your lifestyle.

MARKET CONDITIONS AND PRICING

Market Conditions	Characteristics	How It Affects Your Purchase
BUYER'S MARKET The supply of homes for sale on the market exceeds the demand	High inventory of homes with few buyers. Homes are on the market longer and prices tend to drop	Longer days on the market, less negotiating power. Buyers may be more aggressive on price and terms
SELLER'S MARKET There are more buyers looking to buy than there are homes in the market	Smaller inventory of homes with many buyers. Homes sell quickly and prices usually increase	There may be multiple offers and buyers must make decisions quickly. Conditional offers may be rejected
BALANCED MARKET The number of homes in the market is equal to the number of buyers	More relaxed atmosphere with a reasonable number of homes for buyers to choose from.	Sellers accept reasonable offers with homes selling in an acceptable time period. Prices are generally stable.

FACTORS THAT AFFECT THE PURCHASE PRICE OF A HOME

The overall health of the real estate market plays a significant role in determining prices. In a seller's market with high demand and limited supply prices tend to rise. Conversely, in a buyers market, with more inventory and less demand, prices are more negotiable.

Location: Good schools, low crime rates, proximity to amenities and employment centres.

Size and layout: The size of the home, including the number of bedrooms and bathrooms, as well as the layout and overall square footage can greatly impact the price.

Condition: The condition of the home, including its age, maintenance, and any necessary repairs or renovations can affect its price.

Comparable Sales: Recent sales of similar properties in the same area is often used to determine a home's market value.

Upgrades and Features: Homes with premium upgrades and renovations will sell for more than similar homes without the upgrades.

Economic Factors: Including interest rates, inflation, migration, and employment levels can all make an impact on pricing.

Market Stats: Such as number of days on the market, sales to list ratio, and sales to new listings ratio should be considered.

WRITING AN OFFER

You've found the right home, and you're ready to write an offer!

With over 10 years of experience I can walk you through the buying process and help you get the best price and terms. I can guide you on:

- Letting you know if the property is worth the asking price.
- The supply of similar homes that you might be interested in at better prices.
- How certain features may affect resale value.
- How outside factors can affect resale value.
- How to position your offer if there are competing offers.
- How to respond to counter offers.
- What goods to include and exclude from the offer.
- Protect your interests by having the correct terms and conditions.

After writing the purchase contract I will present your offer to the Listing Agent and act on your behalf to get you the best price and terms.

Negotiating

- After receiving your offer, the seller has 3 options:
- They can accept it.
- They can reject it.
- More often than not, they will counter your offer.

Accepted Offer

Congratulations, you have an accepted offer! Now it's time to deliver your deposit and work on satisfying conditions such as a home inspection and financing.

Remove Your Conditions - Firm Sale

Once you have satisfied the conditions, the next step is to notify the seller and waive conditions. Congratulations the home is sold! The last step is to select a lawyer to help finalize the transaction.



PURCHASE CONTRACT IN DEPTH

Price

Depends on the market but usually the price offered is different from the asking price.

Deposit

The deposit shows the buyer's good faith and applied against the purchase price of the home when the sale closes. The deposit is refunded if the buyer and seller are unable to agree on the terms of the contract. The amount of the deposit is dependent on the sales price of the home.

Conditions

A condition in a purchase contract is a way for a buyer to protect themselves, but before making it a firm sale, it gives the buyer the ability and time to review or confirm information.

[Below are some of the common conditions:](#)

- **Financing**

This gives the buyer some time to gather all of the documents the lender requires to secure a mortgage approval. This condition usually lasts 5-10 business days.

- **Home Inspection**

A home inspector will go through the home and analyze the structural, mechanical, plumbing, electrical, and cosmetic features of the home. This inspection usually takes between 2-3 hours, but most buyers leave the deadline as the same as other conditions such as financing. A home inspection costs around \$400-600.

- **Condominium Documents**

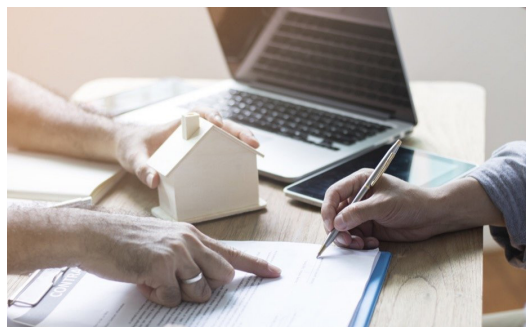
The seller rounds up all of the condo documents which can include all of the bylaws, financials, and various reports regarding the condo and the management of it. The seller pays to order the documents, but I recommend the buyer hire a condo review specialist to analyze the documents which usually costs around \$400-500.

- **Inclusions and Exclusions**

These are items you want or don't want included in the purchase of the home. Common inclusions are the refrigerator, stove, dishwasher, hood fan, washer, and dryer, but there can be others. It is implied that if an item is attached to the home it is staying with the house. If there are things you don't want please make sure to add them to the contract.

- **Possession Date**

The buyer will generally take possession at 12 noon on the the possession date. The funds are received by the seller's lawyer who then releases to the seller, once that is done, keys are releasable to the buyer. The exact time of possession varies so it's best not to schedule movers/services for the morning or early afternoon of possession day.



HOME BUYING COSTS

Using A Realtor: Realtor fees are typically paid for by the seller, so there aren't usually any costs to the buyer when working with a Realtor.

Down Payment and Deposit: The down payment and deposit vary depending on the purchase price of the home you are buying. For homes in average price ranges, the deposit is typically between \$5,000-15,000

Various Inspections: Depending on the type of home you are purchasing you may want to hire a home inspector, a condo document review specialist, and if you are purchasing an acreage, you may want to get septic and water inspections. These inspections cost anywhere from \$400-1,000.

Appraisal: Sometimes your bank/lender will need the home appraised before they will approve the mortgage. They want to be assured that the property is worth the investment. They can cost anywhere from \$300-500. Sometimes an appraisal is paid for by the lender and sometimes the buyer may have to pay for it.

CMHC Fees: Mortgage loan insurance is required by lenders when homebuyers make a down payment of less than 20% of the purchase price. This helps protect lenders against mortgage default. The premium is based on a percentage of the home's purchase price that is financed by a mortgage.

Property Taxes: In Calgary, the TIPP program offered through the city of Calgary allows you to make monthly payments to cover your annual property taxes.

Condo Fees: Monthly contributions by owners to contribute towards the maintenance and upkeep of your condominium complex.

Home Insurance: This monthly cost will depend on the size of your home, and what is covered by the policy.

Mortgage Loan Insurance: This insurance is optional life insurance which guarantees that your remaining mortgage, at the time of death, will not be a burden to your estate.

Legal Fees and Disbursements: In order to register a property and transfer the title from the previous owners name from one person to another, this has to be done by a lawyer or notary and is paid for closer to possession day. Typically these fees will be around \$1200-1500 on average.

Reimbursements: These adjustments include portions of city property taxes, homeowner associations dues, and condo fees for the remaining months of the year. You'll need to refund the money that the seller has already paid out on your behalf.

Moving Costs: Moving companies estimate your moving costs by calculating the size/weight of your possessions and they use a number of different methods to do so.

GST: There is no GST on the purchase price of a resale home, however, GST is charged on all professional fees such as real realtor commissions. GST applies to the purchase price of a new build home and resale lots. Speak to your accountant.

PREPARING FOR POSSESSION

When you are satisfied with the purchase contract, terms, and conditions, it is time to sign a waiver and notify the seller you are ready to finalize the sale. Once we have a firm sale the next steps are to select a lawyer and prepare for possession.

Select A Lawyer: The listing brokerage will send all of the paperwork and official conveyancing documents to both the seller's and buyer's lawyers. You should typically be in to see your lawyer about a week before possession to sign their documents. Your lawyer will guide you through the legal process of transferring home ownership and what they need from you.

Call Utility Companies: You will have to contact utility companies and arrange for services and billing to start on your possession date. Contact information for some utility providers can be found at the end of this guide.

House Insurance: House insurance is a must before you take ownership. The insurance company will provide a copy of the policy to your lawyer.

City Taxes: Contact the City of Calgary to set up the monthly payment plan (TIPP Program).

Canada Post: Let Canada Post know when you would like mail forwarding to start. If your new property has a community mailbox you can contact Canada Post and request a new mail key. Call all companies you deal with and let them know your address has changed.

Moving Company: Book a moving company well in advance as they book up quickly. I recommend contacting a few companies to get the best quote. A helpful tip is to plan the move for the afternoon of possession day as the actual possession timing is unpredictable. Ideally plan the move for the day after possession.

Alarm System: You may want to contact a security company to arrange for an alarm system to be installed when you take ownership.

House Cleaning: Sometimes the home may not be up to your standard of cleanliness, so it can be a good option to schedule a cleaning company to come once you have taken possession.

Pre Possession Walkthrough: A common practice is for the buyer to schedule a pre possession walkthrough 24 hours prior to possession to ensure the home is in substantially the same condition as it was when the offer was written. It's also a good time to check and see if all inclusions and exclusions in the contract have been honoured.

Possession Day: I will meet you at the home and hand over the keys. Congrats you have purchased the home!

FREQUENTLY ASKED QUESTIONS WHEN BUYING A HOME

How Do I Get Pre Approved For A Mortgage? With 11 years of experience in the real estate industry and having many great connections with lenders and mortgage brokers, I can help refer you to an excellent professional to help with the mortgage approval.

How Much Can I Afford? After speaking with a mortgage professional you will have a better idea how much you qualify for, the interest rates, and the monthly payment.

How Do I Choose A Real Estate Agent? I would search online or ask family and friends for a referral. Ideally you want someone with local expertise, a strong track record, and good communication skills to help you buy a home.

What Costs Are Involved In Hiring Me As Your Agent? When I work on behalf of a buyer, there are no charges to the buyer as my commission is paid for by the seller. All my services are free to buyers.

How Do I Search For Homes And How Will I Know When New Listings Are Available? My website, www.ryangillard.ca showcases all the listings currently on the market and updated in real time. Additionally you can search on www.realtor.ca for all the homes listed for sale in Calgary. I can create a specific home search for properties that fit your criteria so that new listings are automatically emailed to you as they are listed.

Can You Help Me Find New Construction Homes? Yes, I can help you work with most of the builders in the Calgary area and provide you with additional information.

Can You Help Me Understand Which Areas Are Good and Which Areas To Avoid? Yes, 100%. I'm a born and raised Albertan and have been in Calgary since I was very young. I have detailed knowledge about the city and can help you pick the right area.

What Costs Are Involved In Buying A Home? As a buyer you will need a deposit, down payment, various costs for inspections like a home inspection, condo review, water & septic for acreage properties, property taxes, home owner association fees, legal fees, and moving fees.

How Much Of A Deposit Should I Have? It depends on the price range. I would say a deposit of \$5,000 - \$10,000 is acceptable for most homes priced under \$1 million. Over \$1 million, \$20k or more acceptable.

What Is The Timeline For Buying A Home? The timeline is always different. Typically, when you have an accepted offer there is a conditional period of about 5-10 days for the buyer to complete tasks such as financing and a home inspection. After removing conditions, possession can be as fast as 1-2 weeks for vacant properties. If there is someone living in the home possession can also be quick but most sellers will want 1-2 months to move out on average.



MOVING CHECKLIST



6-8 WEEKS BEFORE MOVING

- Set your final moving date.
- Get estimate from moving companies or rental trucks.
- Book movers or rental truck.
- Add additional insurance if needed and discuss their policy lost or broken items.
- Research schools in your new neighborhood (if you have school going children).
- Research or ask for doctor and dental referrals.

4-6 WEEKS BEFORE MOVING

- Fill out change of address form with post office.
- Start packing non-essentials you don't use often.
- Label each box-write where it goes and the contents it contains.
- Start cleaning all closets and drawers.
- Have garage sale or donate unwanted/unused items.
- Arrange for carpet cleaning.
- Arrange for house cleaning.
- Close utility service at current place.
- Start setting up utilities at your new place. Some of the major utilities you can check off your list are:
Electricity, Water, Gas, Telephone, Cable, Satellite, Internet, Sewer, Garbage, Recycling etc.
- In case you are renting, notify, notify your landlord.
- Fill out the change of address form with Postal Service.
- Research, arrange for homeowners/ renters/ car insurance.
- In case of existing insurance, arrange for transfer to the new address.
- Arrange for pets transportation.
- Arrange for plants transportation.
- Start packing essential items, label each box accordingly.
- Make and confirm your travel arrangements.

2-3 WEEKS BEFORE YOU MOVE

- Call your moving company or truck rental to confirm the date, time, and details of your move.
- Use up or dispose of your food.
- Get your car serviced in case of long distance move.
- Update address. Notify banks, credit cards, attorney, accountant, subscriptions, church, store rewards cards, health, life, auto insurance policies, work, medical care etc.
- Set aside your valuables. Keep them safe with yourself.

MOVING CHECKLIST

1 WEEKS BEFORE YOU MOVE

- Pack suitcases with items you will need right away at your new place.
- Assemble a file of important papers.
- Clean refrigerator, freezer, stove and oven.
- Confirm travel arrangement.
- Drain fuel, oil and gas lawn equipment, grills, generator etc.
- Drain water hoses and let dry.
- Organize keys for everything.
- Clean house.
- Clean outdoor furniture.
- Finish packing.
- Fill prescriptions.
- Pack food for first few days of move.

1 DAY BEFORE YOU MOVE

- Keep important documents safe.
- Keep mortgage or lease at hand.
- Empty and defrost your fridge and freezer.
- Get rid of open pantry items and pack the rest.
- Clean as specified in your lease sellers agreement.

MOVING DAY

- Double check closets, cupboards, dishwasher and other appliances
- Instruct movers with appropriate instruction about moving.
- Have cash on hand for food and tips for movers.
- One final check to make sure nothing is left behind.

MOVE IN AND FIRST FEW DAYS

- Change of address for Driver's License, Auto Registration etc.
- Pick up any on hold mail at post office.
- File important documents.
- Start unpacking.
- Organize and enjoy new home!



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PROFESSIONAL CONTACTS

Mortgage Brokers

Jan Hicks

403-348-9835
thejanadvantage@gmail.com
Quantus Mortgage Solutions
www.qmortgage.ca

Joe Jacobs

403-617-9123
joe@mortgageconnection.ca
Mortgage Connection
www.mortgageconnection.ca

Trevor Yerema

403-466-6654
trevor.yerema@advancedmls.ca
Advanced Mortgage Solutions
www.advancedmortgage.ca

Home Inspectors

Odds On Home Inspection

www.homeinspections.ca
403-667-4924

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587-999-3113
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Joanna Coates

403-815-8220
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Nina Bhasin

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Water & Septic

403-601-0811
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www.titanwater.ca

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UTILITIES AND SCHOOL INFORMATION

DIRECT ENERGY (Natural Gas)

1-866-374-6299

www.directenergy.ca

TELUS (Telephone, Internet)

1-888-811-2323

www.telus.com

CANADA POST

1-866-607-630 1

www.canadapost.ca

CALGARY TRANSIT: (C-Train & City Bus)

Route Schedules etc: 403-262-1000

Teleride-Touchtone: 403-262-8087 www.calgarytransit.com

CALGARY BOARD OF EDUCATION

1221 - 8 Street SW

Main Switchboard: 403-817-4000

www.cbe.ab.ca

UNIVERSITY OF CALGARY

2500 University Drive NW

General Inquiries: 403-220-5110

www.ucalgary.ca

MOUNT ROYAL UNIVERSITY

4825 Mount Royal Gate SW

403-440-6111 (main)

www.mlroyal.ca

ENMAX (water, sewer, electricity, natural gas)

403-310-20 10 (Alberta)

1-877-571-7111 (Canada)

www.enmax.com

SHAW CABLE (Cable TV, Telephone, Internet)

403-716-6000

www.shaw.ca

GARBAGE PICK-UP/DELIVERY (City of Calgary)

Home Collection: 403-230-6600

Recycling Info: 403-277-7770

UTILITIES CONSUMER ADVOCATE

Government of Alberta will provide rate comparisons for a number of utility providers

www.ucahelps.gov.ab.ca

CALGARY CATHOLIC SCHOOL DISTRICT

1000 - 5 Avenue SW

Main Switchboard: 403-500-2000

www.cssd.ab.ca

SAIT (Southern Alberta Institute of Technology)

1301 • 16 Avenue NW

403-264-7248

www.sait.ca

ROCKY VIEW SCHOOLS

2651 Chinook Winds Drive SW, Airdrie

403-945-4000

www.rockyview.ab.ca



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"Like most people, I don't have a ton of experience in buying a home. Over my lifetime, I've bought six properties spanning a little over 35 years. It is an intimidating process no matter how often you do it. I met Ryan when he was the listing agent on a property I had some interest in. I decided I wasn't interested in that property, but was impressed with Ryan and sought his advice on a few different properties I was interested in. It culminated in a successful transaction with a property I am very pleased with. Ryan was always helpful with any requests or questions and gave me good advice to negotiate a final deal. The whole process was as pleasant as buying a property can be.

Even after the sale closed, Ryan was patient answering my queries and concerns. It never felt forced. Professional and competent throughout."

-M. Vachon

"My wife and I are satisfied with Ryan's work. We found him on YouTube and we were impressed with his level of knowledge about the market in Calgary. His responsiveness was very good. If he didn't pick up the phone he always called back right away. He provided all the information we needed to buy our house, for instance: Inspection companies, lawyers companies, etc. He really did a great job. If you are thinking of buying a house in Calgary, do not hesitate to contact him."

-Neovaldiva

"We recently had the pleasure of working with Ryan. He helped us purchase our first house and made the process seamless and stress-free. We found him through his YouTube videos and from the very first interaction he exhibited a level of professionalism and dedication that exceeded our expectations. He made himself readily available and was always quick to respond to our enquires. Whether it was a phone call, text, or video call, he ensured we had all the information we needed to make an informed decision. He worked tirelessly to secure the best possible deal for us."

-A. Dhakal

"Ryan has been excellent all-round, professional, genuine, prompt responses, available when needed, knowledgeable about the Calgary market. He was punctual at our appointments and consistently came prepared, Ryan had a positive attitude and energy about him that I knew would be a match to get a property under contract. I'm posting this review as an aspiring real estate investor who used his services as my buying realtor. Provided that real estate is something that will continue to interest me, I have found a important player to join my team and I would trust him with my business as well for further selling or buying transactions in the Calgary area. Usually I wouldn't say to find your next realtor from YouTube, but I took a chance on him and very satisfied I did. Check out his channel if you're in doubt or just call or email him."

-B. Sipps

WHAT MY CLIENTS SAY

"I had a great experience working with Ryan Gillard. Ryan was professional, responsive, and always went above and beyond to ensure that I was satisfied with every step of the process. His communication skills were excellent, and he kept me informed throughout the entire buying and selling process. His negotiation skills were also impressive, and he was able to secure the best possible deal for me. I would highly recommend Ryan Gillard to anyone looking for a knowledgeable and trustworthy Realtor in the Calgary area."

-A. Fontaine

"Ryan is a great Realtor. He sold my home in record time when other realtors could not sell it. Ryan could even sell over asking price."

-M. Strobl

"As a first time homebuyer, I was intimidated by the prospect of buying a property. Ryan couldn't have been more patient with helping me find a place that I love in a challenging and fast paced market. Ryan made the process easy, stress free and answered all of the questions I had along the way. Thanks Ryan."

-A. Mudry

"Ryan is very friendly and honest realtor, he could help me sell a property in a period that I had no hope to sell. Thanks very much."

-A. Abrari

"I have bought and sold 4 houses through Ryan. He is available all hours of the day and I like that level of availability."

-M. Farooq

"Excellent realtor, thank you for your services and always attending to our needs and supporting our interests."

-R. Sanchez

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