

*Essential Guide for Finding Your Dream Home*

# BUYER'S GUIDE



# ABOUT US



Mica Sadler

REAL ESTATE AGENT



Mica Sadler



@mica\_sadler

Hi there!

I'm Mica Sadler, owner of Sadler Real Estate Group. With roots deeply embedded in the Kitchener-Waterloo region, I've cultivated a profound understanding of our local community over the years. Before immersing myself in real estate, I made significant contributions to the sales sector, collaborating with tech giants like Research in Motion and Magnet Forensics. However, it was my genuine passion for real estate that eventually spurred me to transition careers.

Today, my mission is clear: to deliver unparalleled experiences to my clients, ensuring they derive maximum value whether buying, selling, or investing in real estate. Armed with extensive knowledge of the local market, adept negotiation skills, and cutting-edge technology, I've had the privilege of turning countless real estate aspirations into tangible realities.

Moreover, I'm also founder of The Real Estate Collective, a collaborative platform uniting top real estate professionals dedicated to offering expert guidance across all real estate matters. Additionally, alongside my wonderful wife, Jill Sadler, I co-founded S&V Uptown, a renowned culinary destination in Waterloo.



[mica@sadlerrealty.ca](mailto:mica@sadlerrealty.ca)



[sadlerrealty.ca](http://sadlerrealty.ca)



519 589 3521



1241 Weber St E, Kitchener, ON N2A 1C2

# MEET OUR TEAM



**Jagreeta Bhattacharya**  
DIRECTOR OF OPERATIONS

Jagreeta, with over 9 years in Real Estate, joins Sadler Real Estate Group, bringing rich experience and skills. Her data-driven approach and focus on growth promise a new business trajectory. Her dedication to sharing wisdom, coupled with her infectious enthusiasm, sets a standard for the team. Her commitment to empowerment drives collective success, fostering a culture of excellence.



**Keaton Walls**  
REAL ESTATE AGENT

Keaton, a seasoned real estate agent with over 10 years of experience in residential construction and investing, brings a comprehensive understanding of the market to his clients. Born into a family with a background in construction, he offers a unique perspective and local expertise, ensuring clients have access to all potential opportunities.



**Chris Colquhoun**  
REAL ESTATE AGENT

With nearly 30 years in Kitchener/Waterloo, Chris is your trusted real estate advisor. His background as a hockey goalie and Service Manager brings perseverance and top-notch service to his work. Chris believes in building relationships to help clients achieve their goals. Outside work, he enjoys golf and hockey.



**Hayley Wallwork**  
REAL ESTATE AGENT

Hayley, an expert at Sadler Real Estate Group, specializes in helping first-time home buyers maximize incentives to save thousands. With a passion for home design, she guides clients through envisioning their ideal space. More than a real estate agent, Hayley prioritizes building lasting friendships with her clients.



**Dominik Wiwatowski**  
REAL ESTATE AGENT

Dominik, a Kitchener native, is a dedicated real estate agent. Over three years, he's gained valuable experience in property acquisition, renovation, and resale. His mission expanded from personal home buying to assisting others. Now licensed, Dominik shares his insights, especially with investors, to build wealth through real estate.



**Soham Das**  
REAL ESTATE AGENT

Soham's passion is real estate. With a background in software engineering, he excels in analyzing the numbers and logic behind it all. He believes in adapting to market nuances. With extensive experience, he's the go-to choice for first-time homebuyers, investors, and sellers, offering market insight and top-notch solutions.



**Yoiel Mengis**  
REAL ESTATE AGENT

Yoiel, a KW Area resident for nearly two decades, blends a deep local understanding with a passion for forging lasting connections. Known for his friendly, honest, and thoughtful approach to life, transparency is a cornerstone of his personality. Backed by a dynamic team, he is set to transform his real estate aspirations into a seamless, personalized experience.



**Waqas Ahmed**  
REAL ESTATE AGENT

Waqas has a natural talent for connecting with people, making his transition into real estate seamless. What he loves most about the industry is building relationships with his clients. For Waqas, real estate isn't just about transactions; it's about being part of his clients' journeys. Waqas believes success in real estate comes from genuine connections and guiding clients towards their goals.



**Shanna Lahey**  
MARKETING AND CLIENTCARE  
COORDINATOR

Shanna, dedicated and passionate, excels in customer service with a deep understanding of client needs. With a proven track record, she ensures our clients receive top-notch care and attention to their requirements. With Shanna leading the way, we prioritize client satisfaction, always going above and beyond to exceed expectations.

# EXPERIENCE EXCEPTIONAL

## DISCOVER REAL ESTATE MAGIC WITH SADLER GROUP

At Sadler Real Estate Group, we know that buying or selling a home is one of life's most significant milestones.

But for us, it's more than just a transaction. We're here to accompany you on your entire journey, providing guidance and education every step of the way. Client satisfaction is our utmost priority, and we leave no stone unturned to ensure your happiness throughout the process. Let's work together to make your real estate journey unforgettable!

## EXPERIENCE THE SADLER REAL ESTATE DIFFERENCE

At Sadler Real Estate Group, we offer:

**Expertise and Dedication:** Our experienced team provides expert guidance for all your real estate needs.

**Unmatched Service Excellence:** We strive to exceed expectations, delivering a smooth and stress-free experience from start to finish.

**Valued Connections and Network:** Our extensive industry network provides unique insights and opportunities for our clients.

**Tailored Support and Attention:** We customize our support to meet your specific requirements, ensuring a personalized experience every step of the way.



# HOME BUYING PROCESS

1

## FIND A REAL ESTATE AGENT

Choose a real estate agent to help you navigate the market, find properties that fit your needs, and guide you through the process.

2

## PREPARE YOUR FINANCES

Determine your budget, get pre-approved for a mortgage, research neighborhoods that fit your budget and lifestyle.

3

## START YOUR SEARCH

Use online real estate websites, attend open houses, and work with your agent to find homes that fit your criteria.

4

## MAKE AN OFFER

Once you find a home you like, work with your agent to make an offer. The offer should include the purchase price, contingencies, and a deadline for the seller to respond.

5

## GET A HOME INSPECTION

Hire a licensed home inspector to evaluate the condition of the home and identify any issues that need to be addressed.

6

## GET A HOME APPRAISAL

A home appraisal is an evaluation of the property's value by a professional appraiser. The appraiser will consider factors such as the home's size, location, condition, and comparable sales in the area.

7

## CLOSE THE DEAL

Once the seller accepts your offer, work with your agent, lender, and attorney to finalize the transaction.

8

## MOVE IN

Congratulations, you're now a homeowner! Coordinate with movers and utilities to make a smooth transition into your new home.



One fact about buying a house is that it can be a significant investment that may appreciate over time, providing the potential for long-term financial stability and wealth-building opportunities.



# TERMS TO KNOW

## DOWN PAYMENT

The initial amount of money paid by the home buyer to the seller to secure the purchase of the property.

## MORTGAGE

A loan provided by a lender to the home buyer to finance the purchase of a home.

## APPRAISAL

An estimate of the value of the property performed by a licensed appraiser to determine its fair market value.

## HOME INSPECTION

A detailed examination of the property by a licensed home inspector to identify any potential issues that could affect the sale or value of the property.

## CONTINGENCY

A condition that must be met in order for the sale to proceed, such as the buyer obtaining financing or the completion of a satisfactory home inspection

## OFFER

A proposal to buy a property, including the price and terms of the sale.

## CLOSING COSTS

Fees associated with the purchase of a home that are paid at the closing of the sale. This may include appraisal fees, title insurance, and attorney fees.

## DISCLOSURE

The seller's obligation to disclose any known defects or issues with the property that could affect its value or safety.

## TITLE

The legal right to own and sell the property, which is conveyed to the buyer at closing.

## ESCROW

A third-party account that holds funds, documents, and other items related to the sale of the property until the transaction is completed.

## UNDER CONTRACT

A stage in the sale process where the seller has accepted an offer, but the sale has not yet been finalized.

## CLOSING

The final step in a real estate transaction where the buyer pays for the property and the seller transfers ownership.

# 08 STEPS TO BECOMING A HOMEOWNER

**1**

FIND A REAL ESTATE AGENT

**2**

PREPARE YOUR FINANCES

**3**

START YOUR SEARCH

**4**

MAKE AN OFFER

**5**

GET A HOME INSPECTION

**6**

GET A HOME APPRAISAL

**7**

CLOSE THE DEAL

**8**

MOVE IN

# PREPARE TO BUY

# FIND A REAL ESTATE AGENT

Choosing a real estate agent whom you trust and feel comfortable with can be as challenging as finding your dream home. Given the significant investment you are about to make, it's crucial to work with an agent who is as committed to your needs as you are.

With our experienced team of agents, you can feel confident that we will help you find your dream home and guide you through the entire home buying process.

## OUR EXPERTISE

Our agents possess industry knowledge that goes beyond what's available to the general public. This specialized knowledge can help you find the right home at the best possible price, based on market trends and other factors.

## NEGOTIATING SKILLS

With our team's collective experience and expertise, we can guide you through the home buying process and help you make informed decisions. Our agents know how to navigate complex negotiations to ensure that you get the best value for your investment.

## PROFESSIONAL STANDARDS

Our agents are held to the highest standards of professionalism. They undergo regular training and compliance checks to stay up-to-date on changes in legal and administrative procedures.

This ensures that you receive reliable and accurate guidance throughout the home buying process.

## CUSTOMER SERVICE

We believe that customer service is key. Our agents are committed to providing exceptional service and answering any questions or concerns you may have. We treat our clients with the same level of respect and care that we would want for ourselves.

# PREPARE YOUR FINANCES

## DETERMINE YOUR BUDGET

Determine how much you can afford to spend on a home, taking into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

## GET PRE-APPROVED FOR A MORTGAGE

This will give you a clear idea of how much you can afford and will make the home buying process smoother.

It's important to research and compare mortgage rates and terms from different lenders to find the best option for your financial situation.



# PREPARE YOUR FINANCES

## DOWN PAYMENT

The down payment is the initial amount of money paid by the home buyer to the seller to secure the purchase of the property. The down payment typically ranges from 10% to 20% of the home's purchase price.

## IMPROVE YOUR CREDIT SCORE

A good credit score can help you secure a lower interest rate on your mortgage. Pay down any outstanding debts and avoid making late payments to improve your credit score.



# FIND YOUR DREAM HOME

# START YOUR SEARCH



## MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.



## RESEARCH NEIGHBORHOODS

Research the neighborhoods you are interested in, taking into consideration factors such as schools, safety, access to public transportation, and local amenities.

## ATTEND OPEN HOUSES AND HOME SHOWINGS

Attend open houses and home showings to get a better sense of the homes you are interested in. Take notes and pictures to help you remember each home.

# MAKE AN OFFER

Once you've found a property you're interested in, work with your real estate agent to submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.

## PREPARE FOR NEGOTIATIONS

The seller may counter your offer with a different price or terms. Be prepared to negotiate and work with your agent to come up with a counteroffer.

## BE FLEXIBLE

Negotiations may require some give and take. Be open to compromise and consider factors such as the condition of the property, market trends, and the seller's motivation for selling.



# GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, and other systems, as well as the roof, foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues.

Based on the findings, the inspector will provide a detailed report outlining any issues that were identified. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.



# FINAL STEPS

# GET A HOME APPRAISAL

During an appraisal, the appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis.

Understand that the appraisal can impact your financing, as lenders use the appraisal to determine the amount they will lend you.



## APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out of the purchase if the appraisal comes in lower than the purchase price.

## APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

## HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

## PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

# CLOSE THE DEAL

## REVIEW THE CLOSING DISCLOSURE

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Review it carefully to make sure everything is accurate.

## CONDUCT A FINAL WALKTHROUGH

Before closing, conduct a final walkthrough of the property to ensure that any repairs or requested changes have been made and that the property is in the same condition as when you made your offer.

## REVIEW AND SIGN CLOSING DOCUMENTS

During the closing, you will review and sign several documents, including the mortgage note, the deed of trust, and the settlement statement. Review them carefully and ask your agent or attorney any questions you may have.

## PAY CLOSING COSTS

You will be required to pay closing costs, which may include appraisal fees, title insurance, attorney fees, and other charges.

# MOVE IN

## CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood



# OUR CUSTOMER REVIEWS



"Mica is so down to Earth, and really makes sure to answer questions thoroughly. He was always looking out for our best interest and made buying our first home such a great experience. We greatly appreciate his hard work and would recommend him to everyone we know!"

Rhiannon May



"Amazing, genuine, very professional, and most importantly, looking after their clients' best interest. Highly recommend!"

Daniela MacDonald



"We had the most amazing experience with the Sandler Real Estate Group finding our home! Since minute one, the awesome Hayley Wallwork got what we were looking for and made out of the whole process a really nice and easy experience. We can not be thankful enough for this amazing experience! Thank you so much guys!"

Saly Marina



"Chris and his team at the Sadler group helped to make our first home buying experience an amazing one. Chris was patient and kind throughout our time together, and really took the time to know our preferences in what we were looking for. I know without Chris we would not have found our dream home and I will forever be grateful to him and his team!"

Kyla Campbell

# RESOURCES

## MORTGAGE BROKERS

Sunny Houmphavong | 226.339.7003  
Jim Steffler Mortgages | 226.338.5136  
Bill Kent | 519.763.6436

## REAL ESTATE ATTORNEY

Victor Hussein Law Office | 519.744.8585  
SorbaraLaw | 519.741.8010  
Travers Law | 877.744.2281



## HOME INSPECTOR

Licensed Home Inspector | 519.572.7896  
Pillar To Post Home Inspectors | 519.580.1409  
Robles Home Inspections | 226.339.3113

## PROFESSIONAL MOVING

AMJ Campbell | 519.896.3366  
Two Men and Truck | 226.533.1692  
Macho Movers | 519.830.4974

## HANDYMAN / PAINTERS

Wow 1-Day Paint | 548.481.5080  
My Three Sons Roofing | 519.829.5285  
The Roofman | 519.744.3830  
Aire One Heating and Cooling | 226.894.0765

## HOME INSURANCE PROVIDER

Brittany Dewing | 226.339.4088  
Billyard Insurance Group | 519.968.2929  
Regal Insurance Brokers | 519.578.7170

# RESOURCES

## LANDSCAPERS

Green Tips | 519.574.4857

Clintar | 519.748.4732

All Sorts of Landscaping | 519.573.3562

## PLUMBERS

Durbin Plumbing | 519.572.4039

True Plumbing | 519.998.0930



# HOME TOURING

## Checklist

DATE VISITED:

ADDRESS:

LISTED PRICE:

LAYOUT/STYLE:

SQUARE FOOT:

FLOORS:

BEDROOMS:

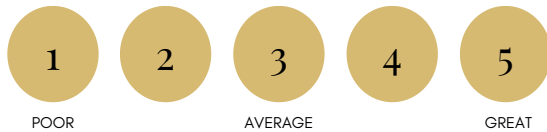
BATHROOMS:

YARD SIZE:

GARAGE SIZE:

NEIGHBORHOOD:

### STRUCTURAL FEATURES



POOR

AVERAGE

GREAT

### FLOORING

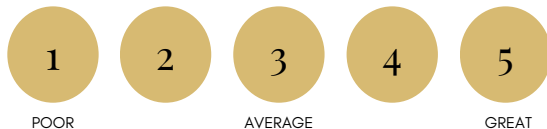


POOR

AVERAGE

GREAT

### NOISE LEVEL

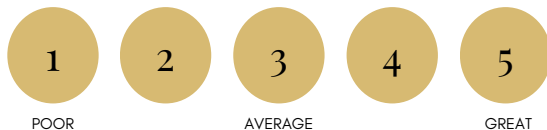


POOR

AVERAGE

GREAT

### INTERIOR

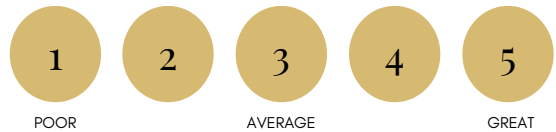


POOR

AVERAGE

GREAT

### PLUMBING



POOR

AVERAGE

GREAT

### LIGHTING AND ELECTRICAL



POOR

AVERAGE

GREAT

### LOCATION



POOR

AVERAGE

GREAT

### EXTERIOR



POOR

AVERAGE

GREAT

# NOTES



SADLER  
REAL ESTATE GROUP

+1 519 895 2772

[sadlerrealty.ca](https://www.sadlerrealty.ca)

[clientcare@sadlerrealty.ca](mailto:clientcare@sadlerrealty.ca)