

Krystal
— READWIN —
REALTOR®

The REAL ESTATE **DISTRICT**



Buyer's Guide



A Little About Me

I got into real estate completely by chance, if I am being honest. I was a stay at home mom for many years and was looking for work that would allow me the flexibility to remain present for my boys. I was hired as a virtual assistant by a Realtor® and as time went on, I began to consider getting my own licence. Even though I had always thought of real estate as strictly sales, my perspective had begun to change. I saw that real estate agents were skilled negotiators, mediators and problem solvers. They are also trusted advisors and dedicated advocates for their clients. This is what drew me to pursue this career. Helping people is something I love to do and it gives me purpose.

Another reason I was drawn to real estate is the flexibility it allows. Like most born-and-raised Calgarians, I love to explore our beautiful corner of the world. In our free time, my family and I can be found enjoying the outdoors through camping, hiking and dirt biking. This balance energizes me to wake up every day excited to make a difference in the lives of my clients!

As a parent, dog mom, wife, and entrepreneur, I appreciate the importance of finding balance in life. I pride myself on providing my clients with proactive and professional communication and facilitation, so you can relax and enjoy the best parts of your real estate experience.

Krystal Readwin



What My Clients are Saying



I felt very well represented by Krystal Readwin with CIR Realtors. She was quick to respond to questions and inquiries, advised and educated me through every step of the process, and kept in close contact throughout the entire process. I appreciated her professionalism while dealing with 2 difficult negotiations and truly felt she had my best interests in mind when advising me through the process. She helped foster a positive outcome in what can be a challenging and stressful time.

I would highly recommend Krystal to anyone looking for a real estate agent who is informed, passionate about what they do, and is working hard for You!



Krystal was very helpful and encouraging throughout the process of buying a home. I never felt pressured throughout the buying process and would highly recommend Krystal!!



Krystal is very easy to work with. She has a good personality, very diligent, responsible, and friendly. Krystal responded to my inquiries quickly, and helped me through the process a lot.



Krystal was wonderful to work with. She was able to answer my questions and talk things through with me when I needed it. She also consulted with her colleagues to ensure we were on the right page. I was really happy with all the work she did (and she worked very hard for me), and would definitely recommend her to anyone looking for a realtor here in Calgary.



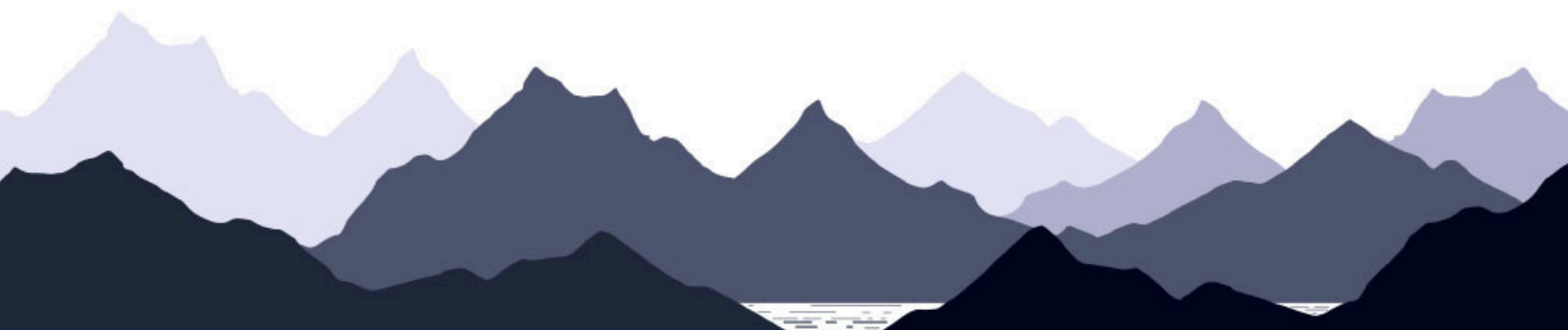
Krystal is really easy to work with. She is very patient was essential in helping me find a suitable house in Calgary. I'll definitely work with Krystal again for any future buying or selling!



Krystal was not only kind and patient, but extremely helpful in my process in figuring out the house I wanted to buy. She was honest and had great suggestions which helped me find the perfect home! Thank you Krystal!!



Krystal is very easy to work with. She is personable, friendly, honest and was always quick to respond to any questions I had throughout the buying and selling process. She made sure to ease my mind through the stressful parts and even had helpful recommendations for contractors and appliances to upgrade our newly purchased home with. I would highly recommend using Krystal to buy or sell a home (I used her for both!).



The Buying Process

Step 1

When buying a home, it is recommended to consult with a Mortgage Broker or a trusted representative from your bank before making any decisions. Although it is common to contact a Realtor® first, having a clear understanding of your budget is crucial. This initial step ensures that any search conducted for you will only include relevant listings that align with your needs, wants, and budget. It is highly advised to avoid looking at properties that exceed your budget as this may lead to disappointment. However, if you have a rough idea of your budget, I can set the search parameters accordingly while waiting for your pre-approval.

Step 2

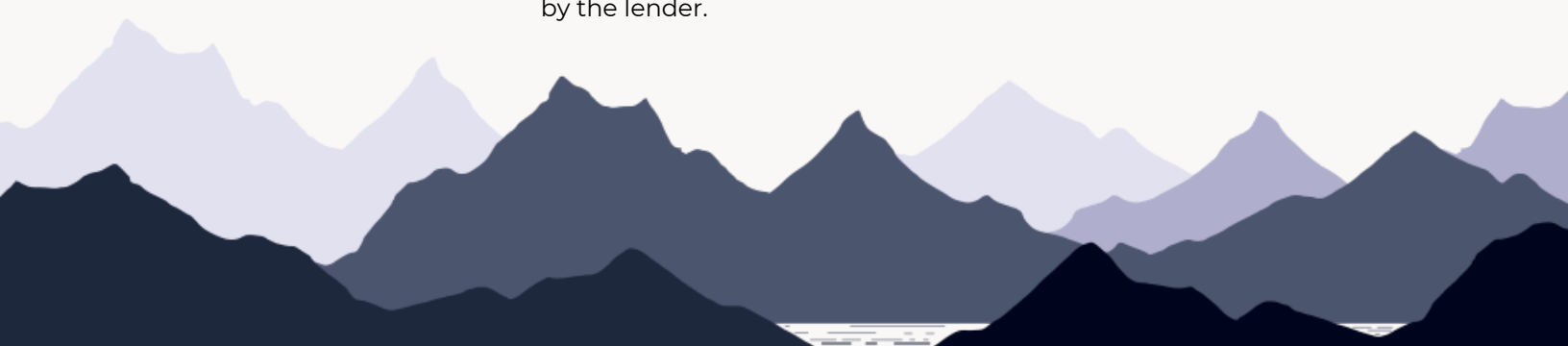
If you are interested in hiring me as your Realtor®, we will begin by reviewing and signing a representation agreement. This document will outline the terms of our working relationship, including my duties and responsibilities as your representative.

Step 3

Once you obtain your mortgage pre-approval letter, we can begin to visit homes in person. It's recommended to view a variety of properties, as sometimes the features that you initially believed were non-negotiable may not seem as important in person, or vice versa. This is a common occurrence, but after viewing a few homes, there is usually a clearer understanding of what you desire. As we go, we can adjust the search parameters accordingly.

Step 4

When you have found the home that you want to purchase, we will proceed to write an offer. Writing an offer involves several factors, but there are 5 main decisions that you need to consider, which we will discuss in detail when the time comes. Here is a simple breakdown of those 5 main decisions:

- 1). Offer Price - This refers to the amount you are willing to pay the seller for the home. Negotiations are likely to occur, particularly with regards to the offer price.
 - 2). Possession Date - This is the date you would like to move into the property. If you have some flexibility on this date, it could be beneficial to let the seller specify a possession date that works best for them. This could work in your favour when it comes to negotiating the offer price.
 - 3). Deposit Amount - This is not a down payment. This is a lump sum that you must be able to provide certified funds within 2-3 business days of the offer being written. A Bank Draft or a Certified Cheque are the most common forms. However, Direct Deposit is usually accepted as well. This money is held in trust, typically by the sellers brokerage. In the event that you no longer wish to proceed with the purchase of the home, within the condition period, your deposit will be returned to you. If you proceed, the deposit funds will go towards the down payment required by the lender.
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The Buying Process

Step 4 continued..

- 4). Conditions - The most common conditions are Financing and a Home Inspection. If you are purchasing a condominium, then a Condo Document Review is recommended as well. The typical timeframe for conditions is 7-10 business days.
- 5). How long to leave the offer open - A few hours to 48 hours. Some sellers specify the amount of time they require on their listing. Market conditions also play a part in this. To be discussed when the time comes.

Step 5

Once the seller has accepted and signed your offer, it is time to send the deposit to the listing brokerage by the date specified in the contract. If you have a financing condition, the purchase contract will need to be submitted to your Mortgage Broker or Bank for final lending approval. If a Home Inspection was requested, I will be required to attend for the duration of the inspection. You may also be present, but it is generally best to allow the inspector to complete the inspection and attend the summary at the end. If a condo doc review is required, we will receive the necessary documents from the listing Realtor®, which will then be forwarded to the Condo Document Reviewer.

Step 6

Congratulations on waiving all the conditions, you now have a firm sale. At this point, it is important to select a Real Estate Lawyer who will represent you in the purchase of your new home. Now, it's time to start packing and getting ready for the move. Make sure to plan ahead and hire a reputable moving company or enlist the help of friends and family to make the process as smooth as possible.

Step 7

On possession day, the transfer of funds typically occurs by noon, but sometimes there can be delays. Once the seller's lawyer confirms that the funds have been received, the seller's Realtor® will notify me that I can release the keys to you, and you officially take possession of your new home. It's a good idea to schedule your movers or utility connections for 2pm or later to avoid any additional fees in case there are delays in the transfer of funds. After that, it's time to move in, settle in, and start enjoying your new home!



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Turning Your Real Estate Dreams into Reality!

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