



## ***KeyQuest***

Guiding  
You to  
Homeownership

*Krystal Readwin*

# Well Hello First Timers!

This guide is designed to empower first-time homebuyers in confidently and seamlessly discovering their new home!



Once upon a time, renting was your only option. You crushed your education - YAY YOU! - and dove headfirst into your career, living your best youth life, as any savvy individual should! But now, a little shift in perspective has crept in and the questions come pouring in...

## *Is Homeownership right for you?*

**Financial Uncertainty** is a major concern weighing on your thoughts. Have you set aside sufficient funds for the down payment? How will you handle the mortgage, property tax, insurance, utilities, all while sustaining your current lifestyle?

**Unexpected Repairs** like a plumbing issue, or roof repairs are another common fear that prevents people from pursuing homeownership. You might not feel skilled in DIY tasks or lack contacts who could assist with such issues. And again, the cost associated with such repairs.

**Market Conditions** can also create uncertainty. How can you navigate the constantly changing real estate market landscape? Getting conflicting advice from a trusted friend and your parents can add to the confusion.



**Commitment and Flexibility** can be one of the more daunting considerations when pursuing home ownership. Purchasing a home involves a long-term commitment, which can be very worrisome. Do you fear losing flexibility to relocate for job opportunities or lifestyle changes?

**Regret.** What a dreaded word. There is an apprehension about selecting the wrong property or later regretting the decision. Are you concerned about missing out on better options or uncovering hidden issues with the property post-purchase.

*Do these words match the wacky whirlwind in your mind?*

Your landlord has just served you notice, and you have a mere three months to relocate. What's your next move? Do you embark on the daunting search for another rental property, or do you consider the possibility of purchasing a home? The expense of renting is nearly on par with the cost of a mortgage payment. However, there are additional expenses associated with homeownership that may give you pause. Yet, by renting, you're essentially contributing to someone else's equity instead of building your own. Are you financially prepared with enough savings for a down payment? Are you aware of the various mortgage options available to you? With all these considerations swirling in your mind, are you feeling immobilized, unable to reach a decision?

If you choose to continue renting, the worst-case scenario could entail facing increasingly higher rental costs over time, which may strain your budget and limit your ability to save for other financial goals. Additionally, you may encounter difficulties in finding suitable rental properties, especially if demand outweighs supply in your desired location. There's also the possibility of experiencing instability and uncertainty, as your living situation remains subject to the decisions of landlords and changes in rental market conditions. In the long term, persistently renting without building equity in a property could result in missed opportunities for wealth accumulation and financial stability.

Trust me, I understand all of this. I've heard it countless times before, and I've even gone through it myself.

# Your Personalized Key Quest



## **STEP ONE:** Real Estate Strategy Session

*Let's start your home-buying journey by understanding what you're looking for! Picture this... we meet for coffee and chat about your favourite neighbourhoods and what you want in your new home. And yes, we'll certainly consider your furry friends in the equation if you have them.*

*With my years of real estate experience, I know that having a solid plan is crucial. That's why we have these important conversations early on. Knowing exactly what you want will help us find the perfect home together.*

*Now, let's dive into your dream home ideas! Whether it's a backyard oasis or a cozy movie room, I'm here to make it happen. Let's work together to find the home that fits your lifestyle.*

## **STEP TWO:** Money Talks

*Before embarking on your Key Quest, it's essential to secure a mortgage pre-approval. This step ensures that we steer clear of falling for a home that may stretch beyond your financial means. I cannot stress this point enough!*

*As a first-time homebuyer, there are incentives waiting for you to explore. For example, you can look into using your RRSPs for a down payment. A knowledgeable mortgage broker will be a valuable addition to our team.*

*Lastly, let's delve into the financial aspects. We will review the different costs associated with homeownership, such as the down payment, closing costs, and ongoing expenses. Armed with this information, you'll enter your new chapter with confidence.*

### **STEP THREE:** Let the Quest Begin

*We have a game plan and we are ready to hit the streets... aka Realtor.ca. We will start by searching the active listings on the MLS. I will also scour numerous Realtor® specific groups to see if anyone has listings coming up that fit your criteria.*

*Then comes the exciting part – visiting the homes in person. As we tour more properties (and sometimes it can be quite a few), you may discover that what you once considered a 'must-have' isn't as crucial anymore. Conversely, you might uncover new features that become 'must-haves'. This is a natural part of the process, and it's essential to take your time. While you may have a timeline in mind, it's crucial to be patient with yourself and trust your instincts. Viewing homes in person is the best way to gauge their suitability – this step shouldn't be rushed!*

*I'll be right there beside you throughout this journey, sharing insights, offering advice, and sharing a laugh at some of the quirks we'll undoubtedly encounter. Trust me, there will be plenty of amusing moments along the way!*



### **STEP FOUR:** Offer with Confidence

*After, what might be an exhaustive search, you've discovered the ideal house you've been dreaming of to call HOME. Now it's time to draft an offer. This phase entails meticulous attention to detail, ensuring every aspect is carefully considered. Together, we'll craft a robust offer that not only aligns with your financial parameters but also lays the groundwork for a seamless transaction. It's essential to conduct thorough due diligence, including conditions such as a home inspection and potentially a condo document review, to safeguard your interests. Before finalizing the deal, we must ensure that this home truly meets your needs and expectations.*

*Let's ensure that every "t" is crossed and every "i" is dotted as we embark on this pivotal step toward securing your dream home.*

**Home is more than just an Address**



## STEP FIVE: Home Sweet Home

*Congratulations on reaching the finish line and officially purchasing your dream home! Now is the perfect time to add a touch of magic and transform it into your cozy haven. This is your opportunity to personalize your new space. Consider hanging up family photos, painting the walls in your favorite hue, or planting flowers in the garden. The goal is to create a space that resonates with your individual style and fills your heart with warmth.*

*If you need assistance with repairs or modifications in your new abode, worry not! I can connect you with the right professionals for the job. Whether it's fixing a squeaky door or adding a pop of color to your walls, I'll assist you in finding the ideal experts. And remember, if you ever have questions about your new home, whether it's tomorrow or years from now, I'm always just a message away.*



*Yay - you did it!!*

*Picture walking into your very own home. Sunlight floods in through the windows, casting a warm and inviting glow over the space. Outside, your friends and family are sharing laughter in the backyard. Stepping into the kitchen, you pause, take a deep breath, and a wave of pride washes over you.*

*By managing your finances wisely, you've covered all your expenses. You're now living the life you've always dreamed of. You can travel if you choose, but you also have your own personal haven to return to. Each morning, you wake up feeling refreshed and content. The burden of uncertainty has lifted, and you're in charge of shaping your destiny while establishing equity in your home.*

*Owning your home has transformed your reality, bringing a sense of security, joy, and purpose. You feel confident and hopeful about what lies ahead. Home isn't just an address; it's a special place that becomes even more precious when it's yours. Congratulations!*



# What my clients are saying...

## THE KEYQUEST DIFFERENCE

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Krystal was part of our first experience with buying a home. I work in a position that is customer facing so I understand the impact of good customer service. Krystal went above and beyond with us. Her consistency with updating us on everything from postings to the offers we had in made us feel important. She always had time for us. She made the experience fun and educational. Which with how the market is right now, fun, is in short supply. She kept our spirits up when we lost offer after offer. She made it feel like we were house shopping with a friend. We greatly appreciated everything Krystal did for us and couldn't recommend her more for anyone else looking to purchase a new home. Thank you again Krystal!



As a first time home buyer I really appreciated how honest and upfront Krystal was about the entire home buying process. She listened to my criteria and wish list and worked with me to find the best house for my needs and circumstance. When it came to the negotiation she gave me as much information as possible so I could make the most informed decision. I trusted she was in my corner and had my back the entire process. And, I really valued that Krystal took an interest and took the time to build a relationship with me and my family. She got to know my lifestyle and priorities so she could understand the kind of house that would work best for me.



My fiancé and I had the most wonderful experience with Krystal! She helped us find a perfect place in a crazy market and was a guiding hand throughout the entire process. She was extremely knowledgeable when it came to all our questions and her work ethic and dedication to clients is amazing. I would absolutely recommend her to anyone looking for a fantastic realtor! She has our trust and gratitude for helping us find our new home together.



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!).

Krystal did an amazing job at making our purchase as stress free as possible. She was very polite, easy to work with and fought for us when we needed it. Would definitely recommend to anyone looking to buy a house. Great job Krystal and thank you.

Krystal is the nicest, sweetest, and most hardworking person we know and we're so blessed that we have met her and she became our realtor. She guided us all throughout our journey of buying our home here in Calgary. The home buying process that we've been through was not easy because of the crazy market but Krystal remained patient and supportive of all our decisions. Our family will be forever grateful of her.

If you want to take the next step with me, book a Real Estate Strategy Session to see if I can help you on your **KEYQUEST**.

Call or Text me at 403-669-5783 or click [\*\*HERE\*\*](#) for my Calendar

# Hey! I'm Krystal

Back when I was barely 20, I took the leap and bought my first home. It's not a memory I look back on with great fondness, though. We went with the realtor my then-boyfriend, now husband, had used for his first home. They had a solid trust built, and he already knew the ropes of homeownership. Me? Not so much. I was too timid to voice the questions buzzing in my head, and I felt completely out of my depth. While our realtor did a fine job, my first-time home buying experience wasn't exactly sunshine and rainbows, and that's on me for not speaking up.

Fast forward several years, and having immersed myself in the real estate world for quite some time now, I've discovered a passion for helping first-time home buyers navigate their way to their dream home. I never want anyone to feel like they're in the dark or just along for the ride, as I did. Buying your first home should be brimming with excitement! That's why I wholeheartedly encourage questions – how else can you learn? Plus, there's a bit of selfish delight in witnessing that unique thrill when a first-time buyer steps over the threshold of their new home. It's downright contagious. The blend of education and exhilaration fuels me each day.

Here's my promise to you: I'll always give you honest answers. If I'm not sure, I'll say so but rest assured, I'll find out. I'll patiently guide you as you figure out what you want (and what you don't) in a home. We'll scour as many or as few homes as it takes until we find THE one. And when you apologize for reaching out late or asking one more question, I'll whip out my mom voice and tell you to cut it out. Helping folks find their dream home is what I live for, and I'm thrilled to lend a hand!



*Krystal Readwin*

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