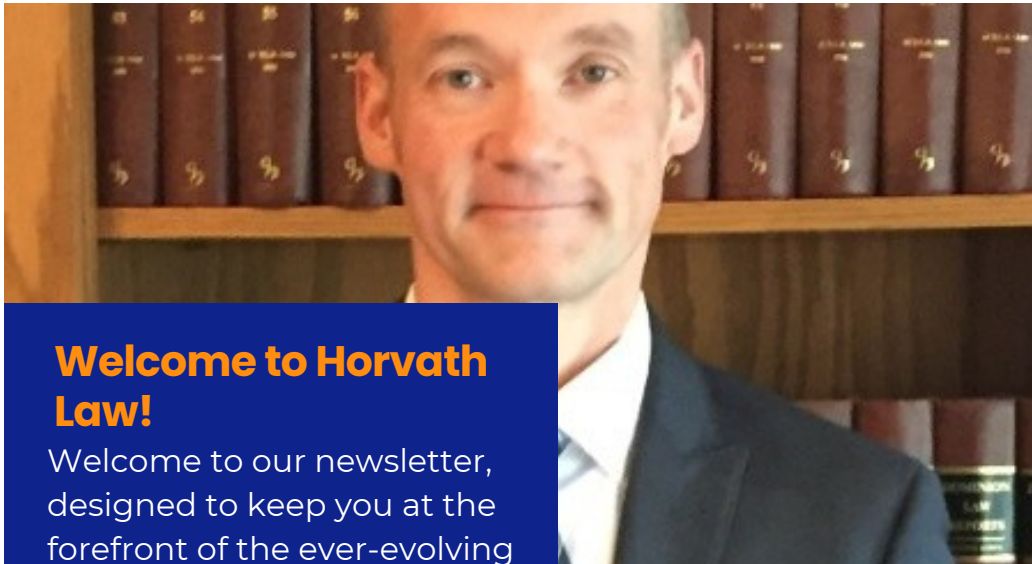


H O R V A T H L A W

NEWSLETTER



Welcome to Horvath Law!

Welcome to our newsletter, designed to keep you at the forefront of the ever-evolving real estate landscape! As your trusted legal advisor, I understand the importance of timely and accurate information when it comes to your property matters. Whether you're a seasoned investor or a first-time homeowner, this newsletter will provide you with valuable insights and updates that directly impact your real estate goals.

What to expect in this issue

- What happens after a transaction is complete
- Benefits of doing remote/online real estate transactions
- how a lawyer helps out when interest rates change

Also, Marino Coco, REALTOR®, provides his insights with Fall Home Prep: 3 Must-Knows for Albertans*

Feel free to contact me at 403-444-5877 or email me at chris@horvathlaw.ca



Read More on our website

*Not intended to solicit buyers or sellers, landlords or tenants currently under contract.

Embracing Modern Convenience: Remote Real Estate Transactions in Alberta

In today's fast-paced world, your time is valuable. That's why we're offering remote consultations and meetings for your real estate transactions, making the process more convenient and accessible than ever before.

What to Expect:

- **Virtual Consultations:** Connect with your lawyer from the comfort of your home or office via video conference. Discuss your transaction details, ask questions, and receive experienced legal guidance in real-time.
- **Document Review and Signing:** Land Titles registration requires wet-ink signatures and we will guide you through the document review process remotely, ensuring you understand every detail and arrange for secure courier delivery of your signature.
- **Efficient Communication:** Stay informed throughout your transaction with prompt email and phone updates.



The Benefits:

- **Time Savings:** Eliminate travel time to and from our office, freeing up your schedule for other priorities.
- **Flexibility:** Schedule meeting times that work better for you.
- **Accessibility:** No matter where you are, you can access our legal expertise with ease.
- **Streamlined Process:** With efficient document handling and clear communication, we'll ensure a smooth and timely transaction.

chris@horvathlaw.ca - 403-444-5877

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Courier Convenience:

As most documents necessitate traditional signatures, we ensure you have a reliable courier services to secure timely delivery and return of your documents.

While technology brings undeniable advantages, we understand the importance of the personal touch. We're always available for in-person meetings if you prefer. Contact us today to schedule your remote consultation and experience the future of real estate transactions.



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Beyond Closing: Your Real Estate Lawyer's Role Post-Deal

You might think your lawyer's job is done once the keys are in your hand. Think again! A good lawyer continues to offer valuable services even after the deal is sealed. Here's how:



1. Post-Closing Paperwork:

- Delivery of a final report containing copies of signed paperwork and a Certificate of Title from your purchase. Or, a final reconciliation of funds paid on your behalf.

2. Addressing Unexpected Issues:

- If any title issues or encroachments arise after closing, your lawyer can help resolve them.
- Your lawyer can also help if any disputes or disagreements arise with other parties involved arise.

3. Future Planning:

- Your lawyer can assist with drafting or reviewing lease agreements if you plan to rent out the property.
- They can also provide guidance on estate planning matters related to your property.

Remember: The real estate transaction doesn't truly end at closing. Having a knowledgeable lawyer by your side post-closing ensures a smooth transition into property ownership and helps safeguard your investment.

Don't hesitate to reach out to me even after closing. We are there to support you throughout your property ownership journey.

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Lower Rates, New Opportunities: How Your Real Estate Lawyer Can Help

Interest rates in Canada are beginning to subside. This creates a ripple of excitement in the real estate market. For those considering buying a home, refinancing, or renegotiating their existing mortgage, this presents a valuable opportunity. But navigating the complexities of lower interest rates and the real estate landscape can be daunting. That's where your real estate lawyer comes in.



1. Navigate the Real Estate Process:

This includes the review and analysis of real estate purchase and sale contracts. Handling any outstanding adjustments or payments related to property taxes or utilities.

2. Identify Potential Issues : Review of title to a property and registered documents. Coordinate the preparation of a Real Property Report and dealing with any compliance issues. Discuss and inform of the use of title insurance and the benefits thereof. Provide guidance and assistance if any disputes or disagreements with the seller or other parties involved arise.

3. Dollars and Sense : Your lawyer may assist with review and explanation of mortgage terms and identify those terms that are beneficial to you - and some that are simply good to know. Also, a lawyer is able to offer some guidance on tax issues arising out of revenue properties and the sale thereof; as well as the sale of a property by an expat. They can also provide guidance on estate planning matters related to your property.

Remember: Real estate transactions often involving significant legal documentation, having a lawyer ensures that all legal aspects are handled correctly, reducing risk and providing peace of mind. And, don't hesitate to reach out to me even after closing. We are there to support you throughout your property ownership journey.

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Forward from Marino Coco, REALTOR®*

Hi there! My name is Marino Coco and I am a REALTOR® who works in Chris's office. I am also Chris's partner we wanted to thank you for working with us. For myself, Chris and Taco, our dog, we appreciate you coming to us and trusting us with your real estate needs. We hope this newsletter offers some general guidance and information beneficial to you. If you have any questions, comments or you just want to reach out in general, feel free to message us. You can call me at 403-875-2626 or email me at marinococo@royallepage.ca



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Gear Up for Fall: 3 Essential Tips for Alberta Homeowners

As the summer sun has set and the crisp autumn air rolls in, it's time for Alberta homeowners to prepare their homes for the changing season. To ensure your home remains cozy and safe throughout the fall, consider these three essential tips:

1. Weatherproof Your Home: Alberta's fall weather can be unpredictable, with fluctuating temperatures and the occasional early snowfall. To protect your home from the elements, take the following steps:

- **Inspect and Clean Gutters:** Clogged gutters can lead to water damage during fall rains and melting snow. Ensure your gutters are clear of debris and functioning properly.

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Gear Up for Fall: 3 Essential Tips for Alberta Homeowners

- **Seal Windows and Doors:** Check for gaps or cracks around windows and doors and seal them with weatherstripping or caulk. This will prevent heat loss and keep your home warm and comfortable.
- **Prepare Your Furnace:** Schedule a furnace inspection and maintenance to ensure it's ready for the heating season.
- **Change your furnace filter** regularly for optimal efficiency.
- **Check Your Roof:** Look for any damaged or missing shingles that could lead to leaks. Repair or replace them as needed.



2. Prepare Your Yard and Garden:

As the growing season comes to an end, it's time to prepare your yard and garden for the fall and winter:

- **Clean Up Your Garden:** Remove dead plants and weeds from your garden beds. Compost any organic material.
- **Protect Your Trees and Shrubs:** Wrap young trees and shrubs with burlap to protect them from winter winds and heavy snow.
- **Winterize Your Lawn:** Fertilize your lawn with a fall fertilizer to promote root growth and prepare it for the spring. Rake up leaves and debris regularly to prevent mold and disease.
- **Store Outdoor Furniture:** Clean and store your outdoor furniture in a shed or garage to protect it from the elements. Cover any furniture that can't be stored indoors.

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Gear Up for Fall: 3 Essential Tips for Alberta Homeowners

3. Enhance Your Home's Safety:

With shorter days and cooler temperatures, it's important to ensure your home is safe and secure:

- **Check Smoke and Carbon Monoxide Detectors:** Test your smoke and carbon monoxide detectors and replace batteries as needed.
- **Clean Your Chimney:** If you have a fireplace, schedule a chimney cleaning to remove soot and creosote buildup, which can be a fire hazard.
- **Outdoor Lighting:** Ensure your outdoor lighting is functioning properly to illuminate your home and walkways during the darker fall evenings. Consider installing motion-sensor lights for added security.
- **Clear Walkways:** Keep your walkways and driveways clear of leaves, snow, and ice to prevent slips and falls.

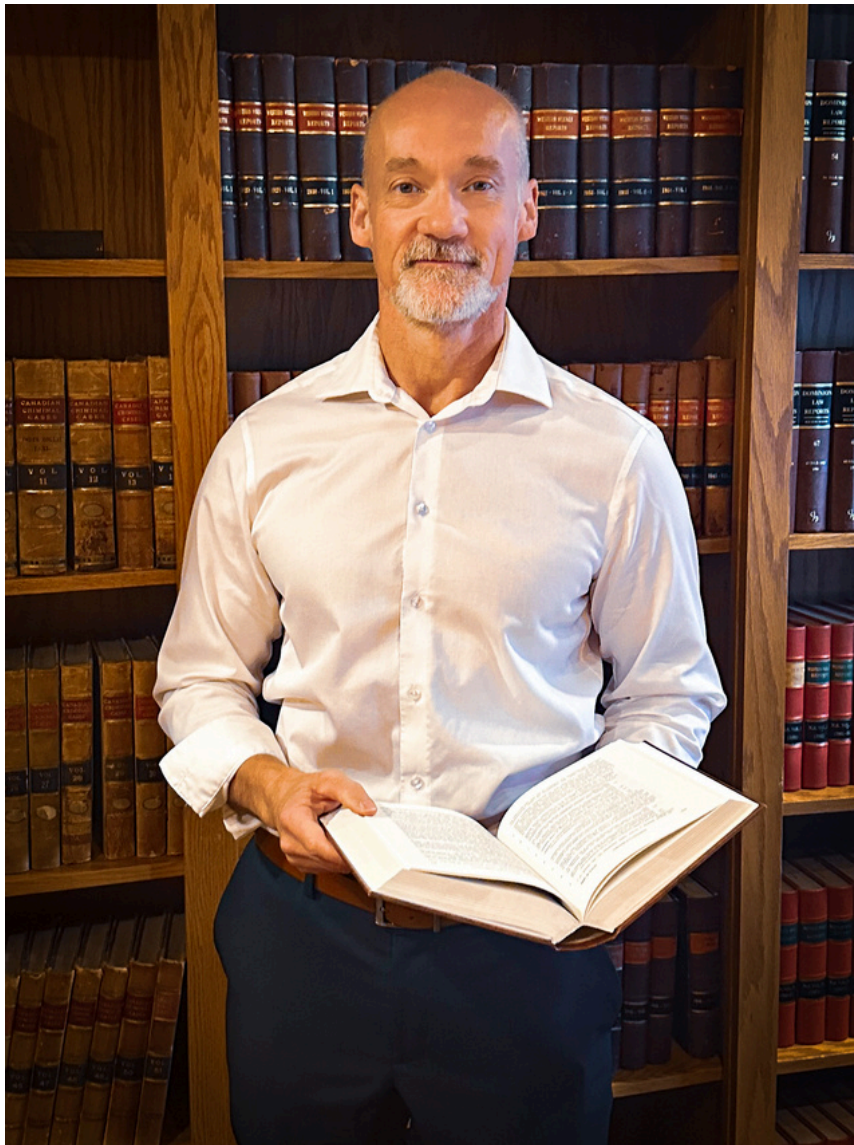


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Goodbye

Real Estate law is my passion. Thank you for your time and allowing me to share this passion with you. I look forward to preparing another newsletter next quarter and invite you to visit www.horvathlaw.ca and follow my blog in the meantime. Also, I am always happy to discuss your legal needs so, please leave a comment or send an email - I would love to hear from you.



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