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# Buyers Package

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2025



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OUR  
TEAM**Dona Van Raamsdonk - Residential Real Estate & Agricultural Real Estate**

For over five years, Dona has thrived in the real estate realm. With a robust history of owning and nurturing businesses for more than seven years, she brings a wealth of expertise in social media marketing, networking, and negotiation to the table.

She diligently serves clients not only from Leduc and the Greater Edmonton area but also extends her support to cross-border clients from Ontario, Saskatchewan, and British Columbia.

**Brendan Hewitt - Residential Real Estate**

Brendan is a community driven Realtor who specializes in helping people buy and sell homes in Sherwood Park, Leduc and the Greater Edmonton area.

With a caring, collaborative, and empathic approach, you will find that Brendan is all about people. He is able to effortlessly connect with his clients, listening to and ensuring he understands their needs.

Brendan understands that home buying and home selling is one of the biggest decisions individuals and families will make and is grateful for the continual trust and support he receives from all of his clients.

# Our Services



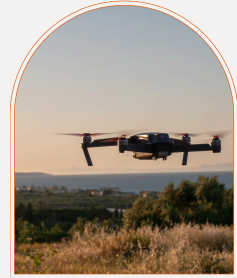
## Streamline the Process

Purchasing a home can be quite stressful. There are a quite a few steps when it comes to purchasing a home. Our goal is to make it as stress free as possible for YOU!



## Communicate Effectively

We will communicate what is happening in the market, trends that we are seeing & through every step of the process. We are with you the whole way!



## Negotiate

We've worked with buyers from all over Canada and we know how to negotiate so you get your dream home, while still paying a competitive price for your property.



## The In Between

Once you are SOLD! there are still many steps prior to POSSESSION DAY (closing day). This includes lawyers, utilities, providers, mail, etc.



## Key Day

The most exciting day is getting the keys to your dream home. It can be exciting, stressful and can be full of surprises as well. But don't worry, we won't leave you on your own. We offer a walkthrough on possession day to ensure you're getting the home in the shape it should be.



## The Dream

Once the home is officially yours, we don't go away! We are with you for life and we will help you with any home ownership items by connecting you with the best providers in the industry.



# Sales Process Timeline

Sales Process Timeline — 3



## 01 Budget

Budgets are INCREDIBLY important. They help you see where your money is going and what extra funds you have to be able to purchase your home. It sets you up to be successful and to have insight on how to save and prepare.

## 02 Pay off debt / pay your bills on time.

Both of these help you build your credit score. Keeping your credit score high is essential to helping you secure your new mortgage. Banks and lenders typically need you to have a credit score of 620 or higher to approve a mortgage.

## 03 Save your down payment

In Alberta, 5% is all you need as a down payment for a property that you will reside in. (Purchasing an investment property requires 20% or more)

To calculate how much 5% is, take the price of home and times it by 0.05. Ex.  $\$300\,000 \times 0.05 = \$15\,000$  Depending on the type of property, the amount you're able to budget in for your mortgage will depend on the price of the property you should look at. A good rule of thumb is that your mortgage payment should equal 25% of your take home pay. For example, if you take home \$4000 a month, you should aim for a mortgage payment of \$1000 a month. This helps keep you in a comfortable state in your budget and makes sure that you don't feel house poor.

## 04 Keep a steady job

Most lenders require you to be in the same job or field for at least 2 years. This is quite important and most lenders won't sway from this 2 year mark. 2 years show lenders and banks that your income is steady.



## 05 Pre-approval

This is a very important step. Before you even start looking at homes and falling in love, it's important to have your pre-approval in place. There are 2 options for pre-approvals. Banks and mortgage brokers. Both will work hard to be able to get you pre-approved. Talk to your Realtor to ask the differences between both options. Pre-approvals give you the confidence to look at houses that are within your price range. They also give you the ability to map out what actions you need to take to get pre-approved in case you're not pre-approved at that time.

## 06 Looking for a Home

When you have your pre-approval in place, now is the time to look at homes! Make sure you know your non-negotiables so you can narrow down the homes to look at!

## 07 Offer

When you found your home, now is the time to place an OFFER. This is typically subject to two conditions:

- 1) Financing - where your broker will take you from pre-approval to full approval.
- 2) Inspection - where you will take 2-3 hours to go through the home with an inspector and educate yourself on what items need maintenance on the home.

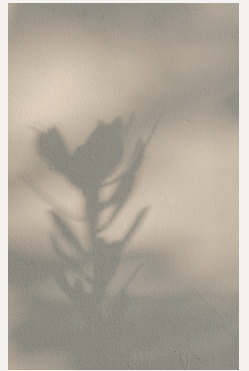
## 08 SOLD!

Once you take off conditions on your offer, you are OFFICIALLY SOLD. Woohoo!

# Why We Are Different

## *We care.*

We truly care about those we serve. We care about what **you** care about. Is it finding a multigenerational home so you can have the benefits of grandparents in the home? Is it ending a chapter so both you and your life partners can grow? Is it selling your childhood home so that your parents can find the best care? Whatever it is, we truly care about your needs and wants.



## *We do everything with excellence.*

We don't do anything half hearted. We pour our hearts and effort into our work because we believe that our work reflects who we are.

## *We make it stress free.*

We are not here for drama. The reasons for selling a home are stressful enough. We want to ease that stress and make the experience the best as possible. We aren't guaranteeing bumpy stretches along the way, but we will get you from a to b with as little turbulence as possible.

## *We are with you EVERY step of the way.*

When we mean EVERY step, we mean EVERY step. Took a look at the numbers and figured that now is not the best time to sell for you? No problem. We will ensure you know what's happening in the market so you know when the best time is! Need an electrician after moving into your new home? We have the contacts for you. Taking a look at your budget and needing help with working out the numbers? We have the best partners in the biz. Whatever it is you need in regards to your real estate journey, we are here for you.

## *We offer exceptional services.*

As you can tell from above, we pour everything into our business. That's why you won't see us taking property photos with our phones, or seeing 2 sentence blurbs about your property on realtor.ca. You deserve the best and so does your property.

# Buyers Responsibilities

*We believe that we are partners when we become your real estate professional. We value open communication and unbiased recommendations to make sure that you know the whole scope of the market, and the realities of purchasing your h*



**Keep Us Updated** - It is essential to keep your financial status updated in case of changes like employment, family emergencies, or credit score adjustments.

**To stay connected**, please provide us with your mortgage broker details. This is crucial for us to collaborate effectively and align on matters such as offers and condition dates.

**Open Communication is Key** - as a buyer, it is crucial to be transparent with us. Let us know your non-negotiables for your future home, any worries you may have, and more.

**Stay Accessible** - Occasionally, the real estate market gets extremely busy, requiring you to promptly visit a property and make a swift offer. This urgency is often during the spring when the market is active, and it's usually the initial offers that secure the deal.

# Your Property

*Tell us a little bit about your dream home.*

*Location Preference:*

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*Non Negotiable Items:*

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*When would you like move?*

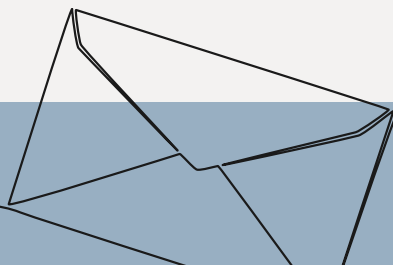
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*Mortgage Broker Information:*

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# Contact Information

Get to know our latest real estate and  
property information.

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