



BUYING YOUR HOME

Helping You is What We Do.



Benchmark

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The Royal LePage Advantage

A Name You Can Trust

- Founded by Albert LePage in 1913, revolutionizing the real estate business in Canada.
- A 100% owned and operated Canadian company.
- Industry leader in utilizing technology to access homes and market conditions.



Extensive Network of Offices and Agents

- Over 20,000 Nationally - 200+ at Benchmark and over 300 in Calgary.
- 660 plus offices throughout Canada.
- Within hours, your home needs can be relayed to a qualified REALTOR® anywhere across Canada!
- Network of properties for sale prior to public exposure.



Huge Internet Resource

- www.royallepage.ca receives thousands of new home listings every month, from across the country, giving our buyers the first opportunity to find homes fast.
- Access to vital statistics on homes, neighbourhoods, services and demographics.
- From small investment condominiums to million dollar homes, we have the tools to get you the home you want.
- Mobile app to access our listings anytime/anywhere.



The Royal LePage Advantage



CANADA'S
REAL ESTATE COMPANY

..... by the
NUMBERS
NUMBERS
NUMBERS
NUMBERS
NUMBERS

OCTOBER
2022

INCREDIBLE REACH

100 Million

VISITS² PER YEAR TO
royallepage.ca

INDUSTRY LEADERSHIP

1 IN
180 markets
NATIONWIDE⁶

Brookfield

A strong, stable parent company

1 Ranked as the
top real estate
company in the
world by Forbes⁸

\$750+ Billion
of assets under management⁹

— The Voice of —
Canadian Real Estate

MORE THAN

7.4 Billion
MEDIA IMPRESSIONS¹

1.5 Billion more
THAN THE CLOSEST COMPETITOR



Powerful Leads & Referrals Channels

344,000

LEADS

per year from digital channels³

+ Referral relationships with top U.S. and international real estate companies

— Over —

\$146 Billion
in transactional dollar volume



Participated in

~35%

of all transactional dollar volume in Canada⁷

100% Canadian

CANADA'S
REAL ESTATE COMPANY

A STRONG HERITAGE
With over 100 years of success

9 out of 10 Canadians are familiar
with the Royal LePage Brand¹⁰

UNSTOPPABLE

MOMENTUM & GROWTH

... approx ...

20,000

REALTORS[®]
from coast to coast

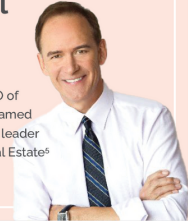
CANADA'S LARGEST & FASTEST GROWING
Commercial Brokerage

42% Growth in agent count⁴ with **540** advisors coast to coast

Most Influential

1

Phil Soper
President & CEO of
Royal LePage named
most influential leader
in Canadian Real Estate⁵



CONNECTING YOU

WITH MORE CANADIANS NATIONWIDE

5 Social
Media
Channels



over **22,000** Page Likes

over **17,000** Followers

over **23,000** Followers

over **17,000** Followers

approx **1 Million** Views

Supporting the Community

\$38 Million
raised



through the Royal LePage Shelter Foundation



Royal LePage Benchmark Company History

Royal LePage Benchmark is a well-respected, family-owned Calgary Real Estate firm. We opened our doors in September 1978, under another great company flag, Realty World. We have been in the business in Calgary and our surrounding communities for more than 40 years! Jan Lyall, one of the founders, along with her daughter, Corinne Lyall, an associate since 1997, partnered in 2007. Corinne has been the principal broker since 2008, and Jan is enjoying her retirement.

Jan and the office received many accolades over the years, including Canadian Office of the Year and Canadian Manager of the Year, with Realty World. Jan received the prestigious CREB T.W.H. Bill Saunders Award (Realtor of the Year) in 2010.

Corinne aspired in her own right too, as she was a director (President 2015) for the Calgary Real Estate Board and Past President of the Charitable Foundation. She was a member of the Professional Standards committee at the real estate board for 9 years and has served as a Director of AREA. She was a member of the claims/advisory committees for REIX (Real Estate Insurance Exchange for AB/Sask) and the chair of Pillar9, Alberta's one MLS Board (she is now serving as a director). Corinne is the broker/owner of the office and facilitates Agent Development and Coaching.

Our award-winning team is comprised of 200+ full-time sales agents and a support staff of five, including Chris Pitman, coo/owner, Mike Wrobel, VP of Agent Services, and two part-time assistants. We are respected by both our clients and our competition and appreciate being recognized in our industry as well-educated leaders with integrity. Royal LePage Benchmark is the proud winner of the 2020 Royal LePage Canada – Brokerage of the Year Award, 2020 Royal LePage Canada – Brokerage of the year (Prairies) and the 2020 Royal LePage Canada – Recruiter of the Year (National). We've also received several National Technology and Shelter (Charitable) awards.

Our main sales office is located in S.E. Calgary, in Fisher Park. We also have offices in the NW (Country Hills), S.W. (Downtown), Cochrane, Strathmore, and Airdrie. In efforts to become a more provincial brokerage, we also recently opened our doors in Fort McMurray.



Royal LePage Benchmark Alberta's Premier Brokerage

ALBERTA'S BROKERAGE

RLP Benchmark has over 200 agents active across Alberta. Awarded the 2020 Prairies Brokerage of the Year Award.



CANADA'S BROKERAGE

Over 200 agents are active across Alberta. Awarded the 2020 National Brokerage of the Year Award in Canada and the 2020 Recruiter of the Year Award.



HELPING PEOPLE - BUILDING RELATIONSHIPS #BETHEBENCHMARK

Royal LePage Benchmark has raised almost \$500,000 for our local shelters. From motorcycle trips to India, Fundraisers and community events, Benchmark continues to make this a priority. Benchmark has been awarded the Shelter Foundation award in both 2019 and 2022.



BEST IN TECH

Benchmark strives to utilize the best that tech has to offer. This ensures incredible agent support and also a great and easy process for our clients. Benchmark has won both in 2021 and 2022.



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Royal LePage Shelter Foundations

Royal LePage has raised over \$38 million!

Royal LePage has raised millions to support shelters for women and children fleeing abuse. Royal LePage Benchmark supports the Children's Cottage Society in Calgary. Our annual goal is to continue to raise \$30,000+ through a variety of fund-raising events, including REALTOR®'s donating a portion of their commission fees, garage sales, and office events. Since 2009, we have raised almost \$500,000 for the CCS. The Cottage is able to assist one child for one day at a cost of approximately \$200 per child. So, our donation of \$30,000+ per year helps provide care for 100 children to ensure they are safe and free from harm!

Royal LePage Benchmark has raised over \$400,000!

Royal LePage has a strong charitable commitment nationally and in our local area. We believe in giving back to our local communities. A portion of our agents' commissions go directly to our local women's shelter. The foundation is underwritten so that 100% of every dollar donated goes directly to helping our cause.

www.royallepage.ca/en/realstate/about-us/shelter-foundation/



COMMUNITY SHELTERS WE SUPPORT



Royal LePage Benchmark supports the Big Hill Haven Shelter located in Cochrane, Alberta. Big Hill Haven will provide a safe place for women with or without children leaving domestic violence and empower them to rebuild their lives by providing support services and advocacy.



Wheatland Crisis Society

Royal LePage Benchmark supports the Wheatland Crisis Society in Strathmore, Alberta. The organization gets direct funding from shelter programs around Alberta. The main objective of the organization is to provide a safe place for families and individuals to stay until they are able to make a 'next-step'. They offer many community programs including public education programs, outreach programs and community groups.



Royal LePage Benchmark supports the Children's Cottage Society, which offers a wide range of programs for parents and children in Calgary, Alberta strengthening families by demonstrating leadership through a network of Crisis, Respite, and Support.

<http://childrenscottage.ab.ca/>



Six Simple Things that Ensure a Smooth Home Purchase

Buying a home can be an emotional, time-consuming and complex process. There are a few things that you can do to help make the process go as smooth as possible:



Check your credit.

Before you apply for a home loan, regardless of your credit, it's a smart idea to obtain a copy of your credit report and review the information. If there are errors or things that need to be addressed, it's easier to address them before you have found a house, than after you have found a house and are trying to close your loan.



Get approved before you buy.

An approval means that a lender has reviewed your credit history, verified your assets and employment, and has approved your loan before you have found a home to purchase. Getting approved also gives you an advantage over other buyers. Your firm approval makes it easier for you to negotiate on the price of a home, than a person who is not approved or pre-approved.



Find a great buyer's agent, like us!

The listing REALTOR® represents the seller in a transaction. When you are not working with a buyer's REALTOR®, they are less likely to negotiate the best price or contingencies for you. A buyer's REALTOR® job and fiduciary responsibility (meaning legal duty) is to you, the buyer. The Buyer Brokerage Agreement clarifies these responsibilities and protects your best interests.



Learn about the neighbourhood.

Often times the house you find may be in a neighbourhood that you're not familiar with, which is ok. It just means that you'll have to do a little more research. If you find a house that you like, ask:

- For a list of recent sales in the neighbourhood. How does your home compare?
- Is it at the top of the price range?
- The schools - are they sought after?
- What are the crime statistics? Are they acceptable to you?
- Take note of the neighbours. Is it a good fit?





Protect yourself.

Your REALTOR® will provide you with a copy of the documents necessary to buy your new property. Read them ahead of time so that you'll understand the questions that you will be asked, the things you need to know, and the decisions you will need to make.



Have reasonable expectations.

Understanding and remembering these two statements will help diffuse the negotiation stage, the inspection stage and the closing stage. There is a lot of money at stake - For all the parties involved (and that includes the REALTOR®'s). Just remember that market value (the value of a home) is the price that a willing buyer and a willing seller can agree to.



No house is perfect - Always get an inspection.

It might be a few hundred dollars, but it's worth it. It's the inspector's job to educate you about home maintenance, discuss current homeowners deferred maintenance and to uncover any unexpected costly maintenance or structural defects.





The Buying Process - Step by Step

- ➔ We will determine the price range of the home that would suit you best by determining the most you can comfortably afford to pay in mortgage payments.
 - It is strongly recommended that you seek pre-approval for mortgage financing.
 - We can arrange this for you with either a mortgage broker or mortgage specialist from the bank of your choice.
- ➔ We will review the features and amenities that you require in your new home.
- ➔ We will help you select the most desirable properties in your price range from our extensive inventory of available properties through the MLS sort and select process and set up an auto-search for you.
- ➔ We'll be able to help you estimate your closing costs.
- ➔ We will discuss the process of negotiating an offer, including the important conditions and terms.
- ➔ We will discuss and review the Exclusive Buyer Brokerage Agreement with you to sign. The agreement explains our obligations to you as our client and clarifies how we get paid for a completed transaction.
- ➔ We are then ready to view the homes that are most closely matching your requirements. It is important to give us feedback and share your thoughts with us.
- ➔ When you select the home you want to own, we first pull the title on the property to ensure no concerns with the registrations and encumbrances. Then we prepare a Real Estate Purchase Contract. You must provide a deposit cheque (preferably a bank draft, certified cheque, wire transfer or e-transfer) with the offer - your REALTOR® will advise you on how much that should be.
- ➔ Your offer is presented to the owner and may involve counter offers and changes of terms (negotiations).

- ➔ When the seller accepts the Purchase Contract, the property is generally considered “conditionally sold.” That is, sold-providing conditions such as home inspection, mortgage approval, sale of buyers, etc., are met. Be prepared that although some homes show as “Active” on REALTOR.ca, they may already have a conditional sale. Your REALTOR® will be able to confirm this for you.
 - Once your offer is accepted, make sure to send a copy of the Contract to your mortgage broker/lender immediately. (or we can do this on your behalf)
 - Once you receive a mortgage commitment letter and your other conditions are satisfactory, we can send the seller a Notice to remove the conditions.
- ➔ You will then need to choose a lawyer who practices real estate law. We can provide some recommendations.
- ➔ Copies of the Purchase Contract go to your lawyer and the seller’s lawyers.
- ➔ When the transaction becomes a binding agreement, the lawyer searches the title to determine encumbrances, liens, easements, restrictions, encroachments or other claims registered on title (e.g. Undisclosed mortgages, right-of-way, etc.). They also pay all seller financial obligations by reviewing the estoppel certificate if it's a condominium.
- ➔ Make sure to call your lawyer to make an appointment to sign mortgage documents and title transfer a minimum of 10 days before possession.
- ➔ Your lawyer verifies the financing commitment with the lending institution.
- ➔ You and the seller meet with your respective lawyers to review and sign closing documents (mortgage, land transfer, undertakings, etc.). Bring in your down payment as a bank draft or certified cheque at this time.
- ➔ When registration is complete, your lawyer arranges to transfer mortgage funds with the lenders.
- ➔ You arrange property insurance coverage for the date of closing.

- ➔ Your lawyer contacts the utility companies and the tax department to determine if there are any arrears for closing adjustments.
- ➔ Your lawyers establish trust conditions and register all documents on the title.
- ➔ We can organize a complimentary pre-possession inspection of the property to ensure the property is in substantially the same condition as previously viewed and that all chattels are in working order as agreed upon. Be aware that there may be some wear and tear once the sellers move their furnishings out!

Welcome home! Your REALTOR® will be available to you for years to come. Don't hesitate to contact us for future questions or concerns. We appreciate your business and referrals.





The Journey Toward Your "Dream Home"

NUMBER OF TIMES PEOPLE CHANGE HOMES:

Age 25 - 35	3 times	Age 35 - 45	2 times
Age 45 - 55	1 time	Age 55+	1 time

Statistics tell us:

- The average person changes homes about 6-7 times by the age of 55.

To buy your ultimate dream home:

- Buy what you can afford as soon as possible.
- Buy the best location you can afford.
- Let the equity in your home grow.
- Keep an eye on the market and be prepared to buy when opportunities come along.



An Introduction to Mortgages

What is a Mortgage?

A mortgage is an interest in property provided by the borrower as security for a loan. The borrower (mortgagor) receives funds and the lender (mortgagee) has an interest in the property until the loan is repaid.

Sources of Mortgage Funding

- Chartered banks
- Mortgage Brokers
- Credit Unions
- Loan Companies
- Finance Companies
- Private Placements
- Sellers

Types of Mortgages

Conventional Mortgages

- Loan cannot exceed 80% of the appraised value of the property (the loan to value or LTV)
- The Lender (mortgagee) has an interest in the property until the loan is repaid.

High Ratio Mortgages

- For homes valued below \$500,000, the lender will lend up to 95% of the appraised value.
- For homes valued between \$500,000 - \$999,999, the maximum lenders will lend is as follows:
 - Up to 95% for the first \$500,000 and 90% for the remainder
- For homes valued at \$1,000,000 or above, the maximum a lender will lend is 80%
 - The maximum a lender will lend on these homes declines as the price increases. It is referred to as the “sliding scale” policy at lending institutions and varies amongst all lenders.
 - Most lenders will lend 80% up to \$1,000,000 and then up to 50% of the remainder but as these policies vary between lenders, it is always best to consult with your mortgage professional or your buyers lender prior to writing a contract.

Insurance Premium Schedule - CMHC and GE Capital

(Single advance, owner occupied home)

Loan to Value (Mortgage Amt/Home Value)	Standard Premium (March 31, 2018)
Up to 65%	0.60%
Up to 75%	1.70%
Up to 80%	2.40%
Up to 85%	2.80%
Up to 90%	3.10%
Up to 95%	4.00%
90.01% to 95%	4.50%

(Non Traditional Down Payment)

Mortgage Stress Test

Effective since Jan 1, 2018, all mortgage applications in Canada must qualify at the bank of Canada Benchmark rate or a rate that is 2% higher than the true rate they are receiving (whichever is greater). Even though home buyers will receive a lower rate than this, the buyer must be able to qualify at a higher mortgage rate to ensure that they will be able to continue to qualify for their mortgage if interest rates increase. Talk to your Mortgage Professional for more information and advice.

Collateral Mortgage

A collateral charge is a method of securing a mortgage or loan against your property... Unlike a standard mortgage, a collateral charge is re-advanceable - That means the lender can lend you more money after closing without you needing to refinance and pay a lawyer. A good example of this is a secured line of credit. Let's say that your new mortgage is for \$500,000. The lender can register up to 130% of this amount (in this example that would be \$650,000) on your title for the opportunity to sell you on the creation of a secured line of credit in the future. If you were to take the \$150,000 Line of credit later on, you would not incur any fees to have it registered on title. There are pros and cons to the collateral charge so make sure to do your research or speak to your mortgage professional.

Frequently Used Terms

First Mortgage

- The first mortgage registered on the property
- First mortgage has priority over subsequent mortgages in regard to payment or remedies for default

Second Mortgage

- Second in priority, therefore a greater risk which is usually reflected in a higher rate of interest

Open Vs. Closed Mortgages

- Open mortgages allow the borrower the right to repay all or part of the principal amount of the loan
- at any time prior to the due date agreed upon in the mortgage document, or at agreed upon times
- Open mortgage may or may not involve a prepayment penalty
- Open mortgage almost always carry a higher rate of interest

Financing Your Property

There are many common methods of financing the purchase of a property, including:

- Cash
- Cash to existing mortgage (mortgage assumption)
- Cash to a new conventional mortgage
- Cash to a seller take back mortgage
- Cash to a combination of a conventional mortgage and seller take back mortgage
- Cash to a Hi-Ratio mortgage

Whenever a mortgage is involved in the Financing Process, several steps are required: Completion of the loan application by the lender (An application fee may be required) The lender processes and reviews the application based on information provided by the borrower.

What you need when you see your Mortgage Broker or Lender

1. Initial Application

- Birthdate
- SIN number
- Job description
- Net worth statement (assets & liabilities)
- Downpayment

2. Final Application (after you have a contract subject to approval of financing

- Verification of employment – income letter from your company stating how long you have worked there and monthly or yearly earnings (signed by your manager or supervisor)
- Current pay stub
- Past 2-3 years tax assessment notices
- Proof of downpayment from non-borrowed funds (amount in RRSP, bonds, account balance, gift letter etc.)
- Copy of offer to purchase
- Copy of listing details including photo
- Copy of deposit cheque

3. Gift Letter (Funds must be in your account prior to signing at lawyer)

Once your loan is approved, a Mortgage commitment letter is issued by the lender. Make sure you have received this prior to signing the waiver of your conditions. On closing the lender disburses the mortgage funds to your lawyer for disbursement to the seller. The loan documents are registered on your title by your lawyer.



RRSP Funds for Purchase & Home Buyer's Tax Credit

Using the Home Buyers Plan, you have up to 15 years to repay to your RRSP, pooled registered pension plan (PRPP) or specified pension plan (SPP) the amounts you withdrew from your RRSP under the HBP. You can use up to \$35,000 of your RRSP savings for downpayment. Your repayment period starts the second year after the year when you first withdrew funds from your RRSP(s) for the HBP.

For example, if you withdrew funds in 2023, your first year of repayment will be 2024.

If you withdrew \$15,000 from your RRSP under the Home buyer Plan, your first payment would be \$1,000 (\$15,000 divided by 15 years). If you decided to repay \$3,000 instead of \$1,000 the first year reducing your debt to \$12,000 the next payment would be \$857.14 (12,000 divided by the remaining 14 years).

If you do not make your specified annual repayment, the amount of the missed payment is added to your taxable income for that year.



Home Buyer's Tax Credit

First-time home buyers can benefit from a tax credit, on which they can claim up to \$5,000 for the purchase of a qualifying home. Ultimately, they can get up to 15% back on that amount for a maximum total savings of \$750. Buyers purchasing a new home that costs under \$450,000 may also be entitled to the GST/HST new housing rebate, which allows them to claim back the GST/HST amount on their new home.

To qualify for the tax credit, you must be living in the home within one year of purchasing or building it and it must be registered either under your name, your spouse's name or both.

Breakdown of a Marriage or Common-Law Partnership

Generally, you will not be prevented from participating in the HBP if you do not meet the first-time home buyer requirement, provided that you live separate and apart from your spouse or common-law partner for a period of at least 90 days as a result of a breakdown in your marriage or common-law partnership.

You will be able to make a withdrawal under the HBP if you live separate and apart from your spouse or common-law partner at the time of the withdrawal and began to live separate and apart in the year in which the withdrawal is made, or any time in the four preceding years. However, in the case where your principal place of residence is a home owned and occupied by a new spouse or common-law partner, you will not be able to make an HBP withdrawal under these rules. You will be required to dispose of their previous principal place of residence no later than two years after the end of the year in which the HBP withdrawal is made. The requirement to dispose of the previous principal place of residence will be waived if you buy out the share of the residence owned by your spouse or common-law partner.

The existing rule that individuals may not acquire the home more than 30 days before making the HBP withdrawal will also be waived in this circumstance. Existing HBP rules will otherwise generally apply. For example, your outstanding HBP balance must be nil at the beginning of the year in which you make an HBP withdrawal. This measure applies to HBP withdrawals made after 2019.





Homebuyer's Checklist

Organizing your Finances

Downpayment

You'll need a combination of a down payment and closing costs for your initial investment in your new home.

Down payments typically range from 5% to 25% of the total value of the property.

The obvious source of money for your down payment is either your savings or the proceeds from the sale of a home you already own. According to Mortgage Intelligence, "if the minimum equity requirement is being met by way of a financial gift, the funds must be in the possession of the borrower at the time of [applying for mortgage financing]". In addition, a first-time buyer you can use up to \$35,000 of your RRSP (or if you have not owned a home in over 5 years).

Mortgage providers require the borrower to demonstrate his or her ability to cover closing costs in the amount of 1.5% of the value of the property.

Closing costs can vary widely depending on:

- The property being purchased.
- Services required.
- Taxes.
- Applicable insurances.
- Whether the home is new or old.
- Closing dates affecting interest adjustments.
- The balances of any prepaid expenses
- Legal fees.
- Land title fees.

Your Credit

As a routine part of the mortgage financing application process, the lender will order a copy of your credit history.

- The higher your credit score, the less likely will you default on a loan and qualify for the best possible mortgage rates.
- Equifax Canada, TransUnion Canada and Northern Credit Bureaus Inc. are credit-reporting agencies who collect information from various sources including banks, retailers, and other public records, creating a credit report.

Ways to keep a solid credit rating and improve your credit score:

- Pay your bills promptly and on time.
- If you have debts, pay them off as scheduled or even ahead of schedule.
- Borrow only the amount you can afford to repay.
- Draw up a budget to control your spending.

Because the report contains information about you, you have a right to inspect a copy of it. According to the Financial Consumer Agency of Canada:

It's a good idea to request a copy of your credit from the two credit reporting agencies at least once a year to verify that your personal information is up to date, that your financial information is correct, and to ensure that you have not been a victim of identity fraud. Because those agencies do not necessarily share information, it's important to check all two credit reports carefully. If your information on your credit report is incorrect, contact the credit-reporting agency and your financial institution immediately. Allow for 30 to 90 days for correcting your credit report.

Financial Ratios

How do lenders assess how much I can afford per month?

Generally, lenders calculate that the home buyer shouldn't pay more than 39% of gross income for principal, interest, taxes, and insurance (PITI), or 44% for both PITI and monthly debts combined.

Two lender formulas:

39% formula: Total monthly housing costs (PITI) = 39% (or less) gross monthly income

44% formula: PITI + all monthly debts = 44% (or less) gross monthly income.

How Much Can I Afford?

How much you can afford depends on two things:

- How much you can afford for the monthly mortgage payment, and
- How much you can invest in the downpayment.

Monthly payments include the principle and interest on the mortgage loan and property taxes and insurance against fire and other hazards. These four costs are often abbreviated PITI.

The key items are the size of the downpayment, the amount of the mortgage and the term - or length - of the loan.

Expense Breakdown

CLOSING OR SETTLEMENT COSTS

Legal Fees approx \$1,500 - \$2,000	\$ _____
Registration at Land Titles \$50 + .20/5,000 Transfer of purchase price	\$ _____
Registration at Land Titles \$50 + .15/5,000 on Mortgage property	\$ _____
Appraisal	\$ _____
Condo Document Audit	\$ _____
GST (New Homes)	\$ _____
Home Structural Inspections	\$ _____
GST on Services (GST is not charged on land titles)	\$ _____
Other: Disbursements	\$ _____
Total Closing Costs:	\$ _____

ADJUSTMENTS, PRE-PAID AND OTHER DEPOSITS

Fire or home-owners insurance premium \$4/1,000 House only	\$ _____
Property taxes 7 months if PIT	\$ _____
Estimated Interest Adjustments Per Diem Rate	\$ _____
Utility Deposits	\$ _____
Gas - 30% of annual billing	\$ _____
Electricity 2x average month deposit	\$ _____
Phone	\$ _____
Internet / Cable	\$ _____
Other (Moving Co. or Truck Rental)	\$ _____
Bridge or interim financing	\$ _____

TOTAL OF ABOVE: \$ _____

**Total Approximate Amount Required for
Out of Pocket Expenses & Adjustments: \$ _____**

ESTIMATED BREAKDOWN OF MONTHLY PAYMENT

Based on a loan in the amount of \$_____ for _____ years at _____%
Principle & Interest \$_____
Monthly Taxes \$_____
Monthly Fire Insurance \$_____
Monthly Mortgage Insurance/ Life Insurance \$_____
Condo Fees \$_____

TOTAL ESTIMATED PAYMENT: \$ _____

I am fully aware that this is an estimate, and has been prepared to assist me in computing my purchase expenses. I acknowledge the above expenses may vary and cannot be guaranteed.

Buyer

Date

Buyer

Date

Sample Gift Letter

This letter confirms that the undersigned is making a financial gift of
\$ _____ to:

Print names of Recipients

For use towards the purchase of the property located at:

Address of property being mortgaged

We, the undersigned Recipients and Donors, hereby certify that:

- These funds are a genuine gift from the Donors, and don't ever have to be repaid, and
- No part of the financial gift is being provided by any third party having any interest (direct or indirect) in the sale of the subject property, and
- The Donor is an immediate family member

Recipients

Name _____

Name _____

Signature _____

Signature _____

Date _____

Date _____

Donors

Name _____

Name _____

Signature _____

Signature _____

Relationship _____

Relationship _____

Date _____

Date _____

Address _____

City, Province _____ Telephone _____

Home Structural Inspections

What will a Home Inspection Service do?

- Exterior
- Roof
- Structural
- Electrical
- Heating
- Plumbing
- Insulation
- Interior

The inspection is a process to learn about your home.

- Is the home structurally sound
- Is the electrical service adequate for my needs
- Is the home well insulated
- What repair costs are likely to surface after the purchase

It is prudent to be an informed purchaser as they are making one of the largest buying decisions ever. Home Inspections assist in giving the buyer peace of mind that there are no surprises in store.



The Property Assessment

What is a property assessment?

The city or municipality estimates the market value of your property for the purpose of distributing fair and equitable taxation. Your assessment reflects the estimated market value of your property based on the valuation date from the previous year. This means any real estate market conditions which may have changed in that time would not be reflected in your assessment. Typically, all similar properties within a similar area that are sold during the same timeframe are compared. Assessed values are based on these prices. This is called the sales comparison approach to valuation.

Mass Appraisal

Mass appraisal is the process of valuing a group of properties as of a given date using standard methodology, employing common data and allowing for statistical testing. The process is based on mass appraisal models that are an expression of how supply and demand factors interact in the real estate market.

Why Assessed Value Doesn't = Market Value

Property assessments have never been an accurate indicator of the current market assessment of your home. The reason is that the city or municipality uses the mass appraisal process of assigning value based on statistical models. When your agent prepares a current market assessment of your home, they are taking into account detailed comparisons to other houses that closely match the details of your home, such as location, size, upgrades, number of bedrooms and bathrooms, finishes and more. The current market value more reflects what your home would most likely sell for in the current market conditions.

Your Property Assessment is Higher than the Market Value of your House - What Can You Do?

Because the assessment is completed the year before, there is a possibility that the market value of the property will change. You can contact the city or municipality and a review of your assessment will be done, permitting the request is made during the designated review period. This review time frame is indicated on each year's assessment notice.

If, after requesting a review of your assessment you are still not satisfied that your assessment is accurate, you may file a written complaint with the Assessment Review Board. The Assessment Review Board will then investigate your claim and determine the accuracy of the assessment. An appraisal, similar to an assessed value, is an opinion of value. Most cities or municipalities would not substitute a single appraisal value as the market value of your property.

An appraisal is a site-specific value based on a small sample (usually three or four) of the most similar properties sold. Mass appraisal looks at a type of property and analyzes a large sampling of sales with similar characteristics.



Shopping for a New Home and Working with Builders

Why use a REALTOR® when Show home shopping or building a New Home:

REALTOR®'s spend most of their time viewing homes and consequently, have broad knowledge of neighborhoods and specific knowledge of the styles, values and the reputation of many Builders. Your REALTOR® has a legal fiduciary duty to you as their client and only represents your best interests. The Builder's sales representative, even if they are licensed as a REALTOR®, are under a single agency agreement with the Builder, and therefore do not represent you, the client, in the transaction. The sales representative is an employee of that Builder and does not have the ability to show or sell you other Builder's product. Your REALTOR® can and will. The REALTOR® is paid by the Builder a commission determined in advance by that Builder. It does not get added on to your purchase price, nor does it affect whether you receive any advertised "free upgrades", etc.

Other important things to know:

If your lawyer fees are included in the price, remember that the lawyer is getting their business from the Builder. It may cost a bit more, but may potentially save you money if you retain your own real estate lawyer. Most Builders honour your wishes to have a REALTOR® represent you and will pay them a specified amount for doing this. Regardless how much the builders offer for compensation, it is the REALTOR®'s responsibility to you, as their client, to show you everything on the market that meets your criteria.



We view ourselves as not only your REALTOR®, but also your real estate consultant and educator. Please don't feel you are wasting our time by asking us to look at show homes with you. Finally, the REALTOR® must introduce and register their client at the Builder's show home on the first visit in order to represent them in the transaction. It's not fair or ethical for the REALTOR® to appear with the client to represent them after Builder has met and helped them at a previous meeting.

We sincerely hope this information helps clarify our relationship with New Home Builders and how we can work with you in your best interest with absolutely no additional cost to you.

The Power of Agency Working with a REALTOR®

The relationship between buyers or sellers and a licensed REALTOR®. What's in it for you? Everything.

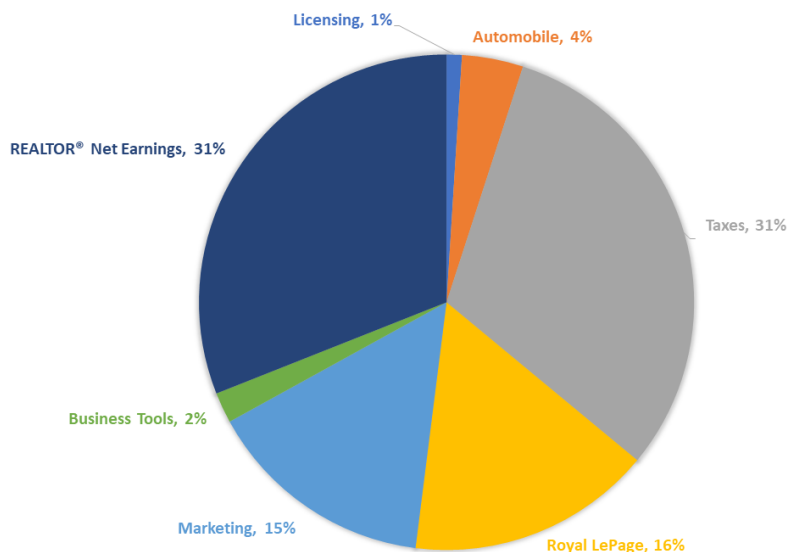
Buyer's Agency: The REALTOR® works with a buyer, helping to review potential homes and guides through writing an offer with conditions to protect the sale, all for the best price.

Seller's Agency: The REALTOR® represents the seller, handling all the marketing of the property to promote a sale quickly and for the highest price.

Negotiation	Resources	Loyalty	Confidentiality	Representation
Analysis of market conditions and leveraging your needs to get the best possible price and terms.	Unparalleled access to legal, financial and industry professionals to work on your behalf.	Working for you exclusively; Committed to looking out for your best interests first.	Bound by law and agency mission to preserve client confidentiality.	Trained and fluent on contractual matters; Authority to draw up documents involved in the buying process.

When buying or selling a home, RECA requires a REALTOR® to disclose commissions. This is where the money goes.

First, the negotiated commission is typically split 50/50, between the Buyer's REALTOR® and the Seller's REALTOR®.



After Sale/Before Possession Reminders

1. Obtain a Real Estate lawyer (your REALTOR® will have recommendations).

Completed: _____

2. Email purchase contract, copy of property detail sheet, and all notices and addendums to your lawyer. (We can do this on your behalf)

Completed: _____

3. Let your REALTOR® know who your lawyer will be.

4. Call your lawyer to make an appointment to come and sign transfer documents. You should see your lawyer no later than 10 days prior to possession.

Appointment date: _____

5. Add insurance on the property the day before you take possession.

Completed: _____

6. Call Telus, Shaw, Direct Energy, and City of Calgary, electricity, water and sewer to set-up services for possession date.

Completed: _____

7. On possession day, we can do the walk through to make sure the property is substantially the same as when we viewed it. If title has transferred at the Land Titles office, then you can take possession at noon. If title hasn't transferred, then your lawyer can use "Western Protocol", title insurance or you can have possession based on Tenancy at Will. The bank will not release funds until title is transferred to you. By buying title insurance the bank will release funds before title is in your name.

* Please note that if you are purchasing a house, there could be issues with the Real Property Report. It may be prudent to ask about it at the meeting with your lawyer. (If you are purchasing a condominium, you may want to ask about the estoppel certificate. It should be free and clear of any registrations prior to the possession date).



The Legal Perspective

Real Estate Purchaser Information Sheet

Congratulations on your recent real estate purchase. This information sheet attempts to answer many of the commonly asked questions purchaser's pose regarding their transaction. We trust that you will find this information helpful.

Service Commencement

The law firm you choose will begin work on your file as soon as we receive a copy of the real estate sales contract (the Purchase Agreement) from you or your REALTOR®. At that time, one of the real estate paralegals or lawyers will contact you to confirm that they have received the documents, and to answer any preliminary questions that you may have. In the event that you have not been contacted by their office within 14 days of your closing date, please contact their office immediately.

Mortgage Financing

If you are placing a new mortgage on your newly purchased home, please ensure that all conditions of the mortgage are satisfied as soon as possible. In the event that these conditions are not met in a timely manner, interest costs may be incurred or possession may be delayed until all conditions are met to the satisfaction of the lender.

We would suggest that you advise your lender or mortgage broker who is acting for you as soon as possible so the bank will not be delayed in providing them with the mortgage instructions. It is the purchaser's responsibility to ensure that their mortgage is approved with their lender and that the lender has forwarded the formal mortgage instructions to the lawyer's office. The mortgage instructions should be forwarded at least three weeks prior to your possession date. If you are purchasing your new home with proceeds that are sourced from your existing property, and if the possession of your new home is on or before the date for the possession of the property that you are selling, you may need to arrange interim or "bridge" financing.

Fees

It is your choice who you hire to represent you as your lawyer. Most law firms include the following services in their fees. However, you should call and confirm what they offer. We can provide you with a list of law firms to choose from:

1. Receipt of conveyancing and mortgage instructions;
2. Order Title and Tax searches;
3. Review of existing land title;
4. Preparation of relevant documents;
5. Contact and meet with you to review and execute all documents;
6. Submission of executed documents to Land Titles office for registration;
7. Receipt and review of registered documents;
8. Receipt and forwarding of Trust funds;
9. Forwarding of reports to you and your mortgage company.

If your transaction poses unexpected and extra time consuming difficulties, additional costs may result. Usually, such difficulties include Real Property Report non-compliance issues, such as encroachments or development permit applications.

Your Appointment

Once the lawyer has received all the necessary documentation from you, your REALTOR® and your mortgage company, they will arrange an appointment with you.

You will need to bring in the following:

1. Picture Identification (Drivers License or Passport AND Social Insurance Card or major credit card);
2. Cash shortfall. These are the funds required in addition to your Initial deposit and mortgage proceeds. They will need these funds in the form of a certified cheque, bank draft or money order made payable to the law firm in trust.

Possession Details

Release of Keys: On the day of your possession, your real estate agent will do a walk-through of your new home with you to ensure it is in good condition. Your real estate agent will provide keys to you following the walk-through. If you discover any significant damage to the property, we strongly recommend that you contact your lawyer immediately to discuss your legal remedies.

Services: You will need to arrange connection of the various utilities and related services by contacting the relevant providers of gas, telephone, television, water and sewer, and advise them of your possession date. You may also wish to have your mail redirected to your new address.

Insurance: You will need to arrange for appropriate insurance to be placed on the home. Your insurance company will require the possession date, the legal description of your property and an ownership description. All relevant information shall be provided to you during your meeting. We would ask that you forward this information to your insurance agent, and they in turn shall forward the law firm an appropriate binder. Possession will not be granted until they are in receipt of confirmation of insurance.

Property Taxes and Community Association Fees: The lawyer will adjust all real property taxes and community association fees (if any), as of your possession date, and shall review the details of this with you during your meeting. However, please note that if you wish to register for the monthly Tax Installment Payment Plan (TIPP) with the City of Calgary, you may do so by calling 311 or 403-234- 7480.

Real Property Report

It is likely that the purchase contract states that the seller shall provide a current Real Property Report to the buyer. (Essentially, the Real Property Report is a one-page survey of the lands, indicating the legal boundaries and any improvements on the lands, for example, the home, decks, and fences). The law firm will provide this document to you in your final reporting package, which is ordinarily forwarded to you four to six weeks after closing. It is strongly recommend that you store this document in a safe place, as you may need it in the future should you decide to sell or refinance your home.

Final Report

Once your transaction has closed, the law firm will forward to you a reporting letter, a copy of the mortgage (if applicable), a Statement of Receipts and Disbursements, as well as a copy of Title and Real Property Report. We recommend that you retain these documents in a secure and accessible location.

Moving Notification/Checklist

	Person Responsible	In Process	Done
Change of Address Notices			
Banks and Financial Institutions	_____	<input type="checkbox"/>	<input type="checkbox"/>
Clubs and Organizations	_____	<input type="checkbox"/>	<input type="checkbox"/>
Credit Accounts & Credit Cards	_____	<input type="checkbox"/>	<input type="checkbox"/>
Clients	_____	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Companies	_____	<input type="checkbox"/>	<input type="checkbox"/>
Lists From Ledgers	_____	<input type="checkbox"/>	<input type="checkbox"/>
Newspaper & Magazine Subscriptions	_____	<input type="checkbox"/>	<input type="checkbox"/>
Post Office (Have Mail Forwarded)	_____	<input type="checkbox"/>	<input type="checkbox"/>
Telephone & Utilities	_____	<input type="checkbox"/>	<input type="checkbox"/>
Friends & Family	_____	<input type="checkbox"/>	<input type="checkbox"/>
Special Services	_____	<input type="checkbox"/>	<input type="checkbox"/>
Stationary & Business Cards	_____	<input type="checkbox"/>	<input type="checkbox"/>
Change of Address Notices			
Gas and Meter Readings For Day You Leave	_____	<input type="checkbox"/>	<input type="checkbox"/>
Arrange Connection Date For New Address	_____	<input type="checkbox"/>	<input type="checkbox"/>
Transfer/Cancel Any Rental Equipment	_____	<input type="checkbox"/>	<input type="checkbox"/>
Disconnect TV, Phone, Alarm System	_____	<input type="checkbox"/>	<input type="checkbox"/>
Arrange For Home & Contents Insurance	_____	<input type="checkbox"/>	<input type="checkbox"/>
Cable Access	_____	<input type="checkbox"/>	<input type="checkbox"/>
Internet Provider	_____	<input type="checkbox"/>	<input type="checkbox"/>
Cancel Cleaning Services, Gardeners	_____	<input type="checkbox"/>	<input type="checkbox"/>
Transfer or Cancel Social, Athletic, Civic, Religious or Business Memberships	_____	<input type="checkbox"/>	<input type="checkbox"/>
Collect All Items Out for Repair or Storage	_____	<input type="checkbox"/>	<input type="checkbox"/>
Dispose of Any Flammable Liquids Safely	_____	<input type="checkbox"/>	<input type="checkbox"/>

Moving Notification/Checklist

	Person Responsible	In Process	Done
Movers			
Tender	_____	<input type="checkbox"/>	<input type="checkbox"/>
Qualifications Check	_____	<input type="checkbox"/>	<input type="checkbox"/>
Selection	_____	<input type="checkbox"/>	<input type="checkbox"/>
Mover's Insurance Check	_____	<input type="checkbox"/>	<input type="checkbox"/>
Ensure Movers Floor Plan & Schedule	_____	<input type="checkbox"/>	<input type="checkbox"/>
Special Moving Requirements			
Computers	_____	<input type="checkbox"/>	<input type="checkbox"/>
Art, Breakables	_____	<input type="checkbox"/>	<input type="checkbox"/>
Cars (Insurance, Safety Check)	_____	<input type="checkbox"/>	<input type="checkbox"/>
Medical/Dental/School Records	_____	<input type="checkbox"/>	<input type="checkbox"/>
Pets	_____	<input type="checkbox"/>	<input type="checkbox"/>
Plants	_____	<input type="checkbox"/>	<input type="checkbox"/>
Security			
Old Premises	_____	<input type="checkbox"/>	<input type="checkbox"/>
New Premises	_____	<input type="checkbox"/>	<input type="checkbox"/>
Cleaning			
Old Premises	_____	<input type="checkbox"/>	<input type="checkbox"/>
New Premises	_____	<input type="checkbox"/>	<input type="checkbox"/>
Keys/Operating Manuals/Warranties			
Leave Old Keys, Manuals, Warranties	_____	<input type="checkbox"/>	<input type="checkbox"/>
Obtain New Keys	_____	<input type="checkbox"/>	<input type="checkbox"/>
Leave Excess Paint	_____	<input type="checkbox"/>	<input type="checkbox"/>
Tour New Home Prior to Move	_____	<input type="checkbox"/>	<input type="checkbox"/>

Beyond the Sale

You now have a pretty good idea of what your Royal LePage REALTOR® will do in helping you purchase your home, but there is more. More for you.

We help you beyond buying a home, with many added benefits.

Mortgage Professionals

We can provide you with a list of recommendations.

Moving Companies

We can provide you with a list of recommendations.

Professional Home Staging

We can provide you with a list of recommendations.

Important Phone Numbers

Emergency Services: 911

City of Calgary Information/service request line: 311

Non-Emergency Ambulance: 403-261-4000

Non-Emergency Police Service: 403-266-1234

City of Calgary Property Taxes: 311 or 403-268-2489

Calgary Transit: 403-262-1000

Calgary Board of Education (public): 403-817-4000

Calgary Parking Authority: 403-537-7000

Calgary Catholic School District: 403-500-2000

Service Alberta: 310-0000

For Inquiries on Government Programs and Services:

Income Tax (Canada Revenue): 1-800-959-8281

Service Canada: 1-800-206-7218

Passport Canada: 1-800-567-6868

Calgary Chamber of Commerce: 403-750-0400

Calgary Public Library: 403-260-2600

Tourism Calgary: 1-800-661-1678

Travel Alberta: 1-800-252-3782

Canada Post: 1-800-267-1177

Shaw: 1-888-472-2222

Telus: 1-866-558-2273

Direct Energy: 1-844-807-7070

Enmax: 403-310-2010

Atco: 1-800-511-3447

THE AFFINITY PROGRAM

The affinity program is exclusive to our clients & offers preferential pricing on selected services.

THE BRICK

Browse www.thebrick.com and take note of the SKU of the product(s) you're interested in.

1. E-mail RLP@thebrick.com with the following information to request an appointment with a Commercial Sales Representative:
 - a. Name of Client and referring Real Estate Agent
 - b. City, Province and Postal Code
 - c. Contact #
 - d. Your Royal LePage Partner Code: REWROLPG
 - e. Note: If your office deals directly with The Brick Commercial Division, please use your office's partner code.
 2. Expect contact from the Commercial Sales Representative assigned to your region, who will be in touch with you or your client within 1-2 business days to finalize the virtual or in-person appointment.
 3. Purchase your desired items during your appointment – at fantastic prices!
- VISIT: [HTTPS://WWW.RLPNETWORK.COM/THE-BRICK/](https://www.rlpnetwork.com/the-brick/)

TRAIL APPLIANCES

As a proud supporter of Calgary's top agents, Trail Appliances is pleased to present you with this certificate which will entitle you to Friends & Family pricing.

Additionally, purchases over \$1000 will qualify for a gift with the purchase of a MAC7500 Kinetico drinking water system (\$449.98 value). The offer expires on May 31, 2024.

For the best quality service, an appointment with our sales representative is required.

Please present Certificate at the time of appointment (admins have copies at all offices)

RHONDA WACHTLER
SOUTH STORE
825-540-5116

DANNY PERLA
SUNRIDGE STORE
403-930-3860

SEBASTIAN BEATTY
CROWFOOT STORE
403-930-6280

ON THE MONEY HOME INSPECTIONS

Free life cycles & cost guide with reports and pictures in 1 hour.

Mention: RLP Benchmark

JEREMY COOK

403-909-7600

TRIPAW HOME INSPECTIONS

Will donate \$25.00 from every home inspection to the RLP Shelter Foundation in support of the Children's Cottage Society.

Use code: RLPBInspect

CHRIS SHULTZ

403-333-7727

CALGARY HOME INSPECTIONS

5% discount for repeat customers and \$25.00 donation to the charity of choice.

Mention: RLP Benchmark

CLIFF KEVERYGA

403-862-2230

RESTAGE-HOME STAGING

Offering \$50.00 off consultations of owner-occupied homes and free estimates on vacant homes.

Mention: RLP Benchmark

STEVE HANSON

403-837-8243

ENERCARE

Your clients can enjoy peace-of-mind with this month's offer.

SPEAK TO YOUR AGENT

STAGING CALGARY

Offering a 10% discount on a home staging consultation.

Mention: RLP Benchmark

YVONNE LAANSTRA

403-630-0541

DAVID LOCKSMITH CALGARY

10% discount.

Mention: RLP Benchmark

OWNER: ANDY

403-280-2993

COLORS BY CARLOS

Providing free, value-added services including

no cost estimates, 2 hours of post-job completion touch-ups.

Promotion when booking. "Promotion limited to jobs quoted at \$1000 minimum."

Mention the Royal LePage Benchmark

CARLOS VALENZUELA

403-542-0709

OPEN DOOR MARKETING

20% discount on new personalized business cards.

Mention: RLP Benchmark

SARAH BALL

403-715-6365

ALLIED VAN LINES

Personalized service, peace of mind, and food donation services.

844-641-4045

SPARTA MOVERS

Your trusted Calgary Movers!
Local & long-distance moving, storage & packing services for all residential and commercial needs.

10% discount on moving services. If the clients have storage needs, we will look at what we can provide, pending the length of time the goods are in storage. That would be assessed on a case-by-case basis, but an example would be if they have four months or more storage, we would provide one month free.

Mention the Royal LePage Benchmark
ANGELA SCOTT
403-300-1235

O2E BRANDS

Offering your clients amazing discounts on these great services with your special promo codes.

SPEAK TO YOUR AGENT

ICC FLOORING PROGRAM

Agents, brokers, and Royal LePage customers now have exclusive access to receive significant discounts from some of Canada's best-known flooring manufacturers.

SPEAK TO YOUR AGENT

SAGEN

Sagen provides REALTORS® with access to helpful tools and resources, enabling them to enhance their skills and educate homebuyers.

SPEAK TO YOUR AGENT

A BUYER'S CHOICE HOME INSPECTIONS

As a Royal LePage Agent, you can TRUST Canada's largest Home Inspector to support your clients.

SPEAK TO YOUR AGENT

JOLT ELECTRICAL SERVICES

Mention: RLP Benchmark
RYAN CABRAL
403-369-7954
RYAN@JOLTELECTRIC.CA

TELUS BUSINESS

Save 10% on business mobility plans or save 25% on the 50GB Owners Advantage plan for business.

SPEAK TO YOUR AGENT

MBNA REWARDS®

Earn MBNA Rewards points to redeem for the rewards you want.

SPEAK TO YOUR AGENT

SKIP THE FLOWERS

Royal LePagers can now save 10% off orders from Skip the Flowers Inc: A Full-Service Artisan Gifting Company
Discount code: RLP10

ALANA RAHALL
780.918.7193
ALANA@SKIPTHEFLOWERS.COM

TD MORTGAGE

Get competitive rates and the most innovative selection of mortgage features available.

TIM GILLRIE
TIM.GILLRIE@TD.COM

CALGARY OZONE (AKA NOBLE INSPECTIONS)

Receive a home deodorize discount of \$100.00 on selected services of \$275.00 or more.

Mention: RLP Benchmark

SCOTT FAST
403-880-1640

FLOORS ON CROWFOOT

10% discount.

Mention: RLP Benchmark

ASK FOR KAREN OR DESEREE IN SALES
403-285-2929

URBAN TREE FLOORING

Save Will donate 5% of total cost of completed project to the RLP Shelter Foundation in support of the Children's Cottage Society.

Mention: RLP Benchmark

JOHN
403-266-8733

SECURE-RITE MOBILE STORAGE

10% OFF Mobile Storage Units

Mention the Royal LePage Benchmark.

STACEY VINCENT
1-888-861-3955

LUCAS@SECURE-RITE.COM

CANWEST MOVING

10% off services.

Mention: RLP Benchmark

587-897-6683

BIG BEN CLEANING SERVICES

- Offering 50% off of your first 4 months of storage. Enter in the promo code RLPB when they order, please let them know you are with Royal LePage Benchmark.20% discount on an additional service, (of equal or lesser value), when you book Carpet cleaning, Furnace & Duct cleaning, Tile & Grout cleaning or Odor Elimination for the same day.
- 50% off Scotchgard or deodorizer when performing Carpet cleaning
- 50% off Sanitizer package when performing Furnace & Duct cleaning
- 50% off VacuFlo cleaning when other services are being performed
- 20% off Vapor Cleanse our 100% guaranteed Odor Elimination, (home, auto, office – any enclosed space)
- Free Dryer Vent inspection with any of our services

Mention: RLP Benchmark

MYLES RIDGE
403-460-8989

BANYON HAMILTON HARDWOOD FLOORING

Free Estimates.

Mention: RLP Benchmark
403-585-2244

QUICKBOOKS

Save 70% for 3 months.

1-833-317-2226

SPEAK TO YOUR AGENT

SEASONAL HOME MAINTNANCE CHECKLIST:



Continuous home maintenance is crucial in ensuring you get the most out of your new home for years to come, and the biggest return on your investment should you decide to sell in the future. Follow our seasonal home maintenance checklist to prevent breakdowns, save money and keep your home looking its best year-round.

SPRING

- Inspect roof for damaged or missing shingles and leaks
- Power-wash windows and siding
- Repair or replace caulking and weather stripping around windows, doors and mechanicals
- Remove leaves and debris from gutters and downspouts
- Remove insulation from outdoor faucets
- Change air-conditioner filter
- Clean window and door screens
- Refinish deck
- Fertilize lawn
- Drain or flush water heater
- Replace caulking on sink, shower and bathtub if needed
- Replace batteries in smoke and carbon monoxide detectors
- Remove lint from dryer vent
- Dust light fixtures

SUMMER

- Prune shrubs and trees
- Check toilets and appliances for leaks
- Seal tile grout
- Remove lint from washer hoses and dryer vents
- Clean kitchen exhaust fan filter
- Clean refrigerator and freezer coils and empty and clean drip trays
- Oil door hinges

FALL

- Rake leaves and aerate the lawn
- Touch up exterior siding and trim with paint if needed
- Check fireplace for damage or hazards and clean flues
- Repair or replace caulking and weather stripping around windows, doors and mechanicals
- Inspect roof for damaged or missing shingles and leaks
- Power-wash windows and siding
- Clean window and door screens
- Repair or replace siding
- Remove leaves and debris from gutters and downspouts
- Mend driveway and walkway cracks and gaps
- Drain and winterize exterior plumbing
- Repair or replace any broken home appliances before the holidays
- Replace batteries in smoke and carbon monoxide detectors
- Clean carpets
- Remove lint from dryer vent
- Check for frayed cords and wires
- Drain and put away hoses and in-ground sprinkler systems
- Wrap insulation around outdoor faucets and pipes in unheated areas
- Check water heater for leaks

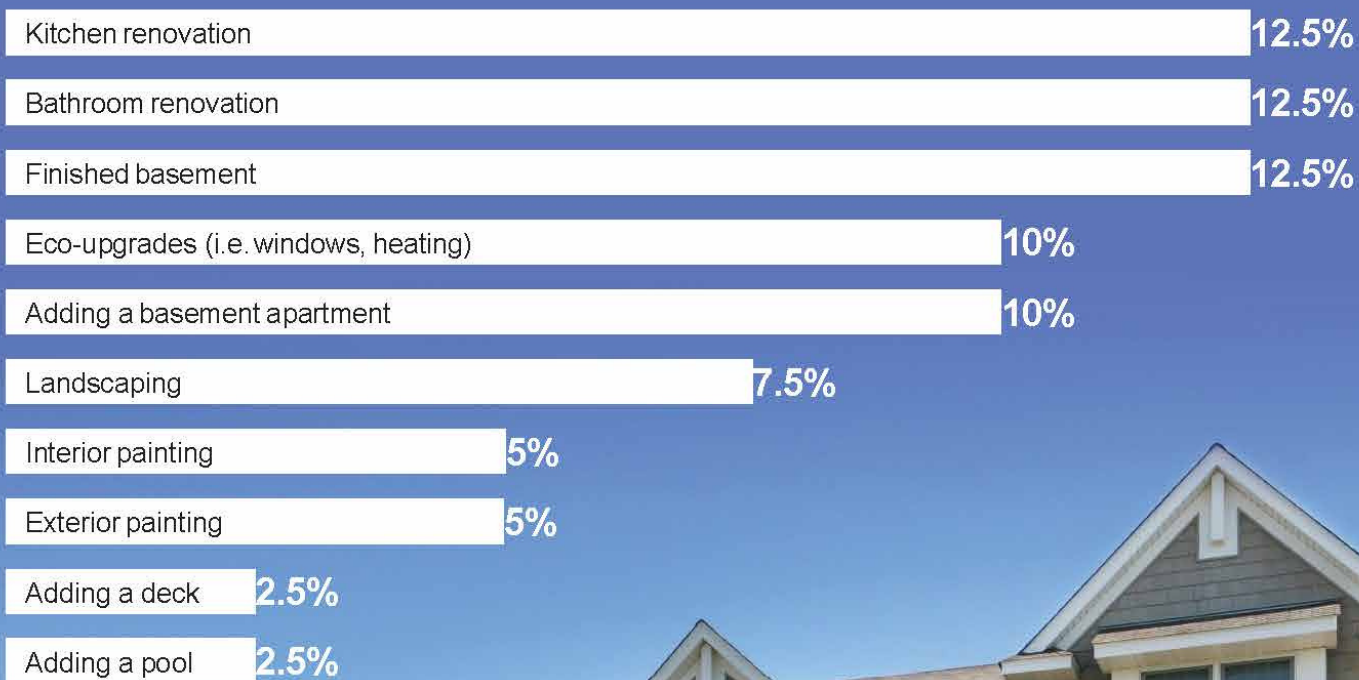
WINTER

- Cover air-conditioning unit
- Check basement for leaks during thaws
- Inspect the roof, gutters, and downspouts for damage after storms
- Vacuum bathroom exhaust fan grill
- Clean refrigerator and freezer coils and empty and clean drip trays
- Clean drains in sinks, tubs, showers, and dishwashers

WELCOME HOME BOOST YOUR HOMES'S VALUE

If this isn't your forever home or you purchased the property as an investment, you can speed up the home's increase in value over time by making smart home improvements. According to a cross-Canada survey of over 750 Royal LePage real estate experts, a kitchen renovation is the clear upgrade of choice with the potential to boost a property's value by 12.5%. Here's how other popular home improvement projects stack up:

HOME IMPROVEMENT PROJECTS AND THEIR POTENTIAL INCREASE TO A HOME'S SELLING PRICE



■ Potential increase to a home's selling price

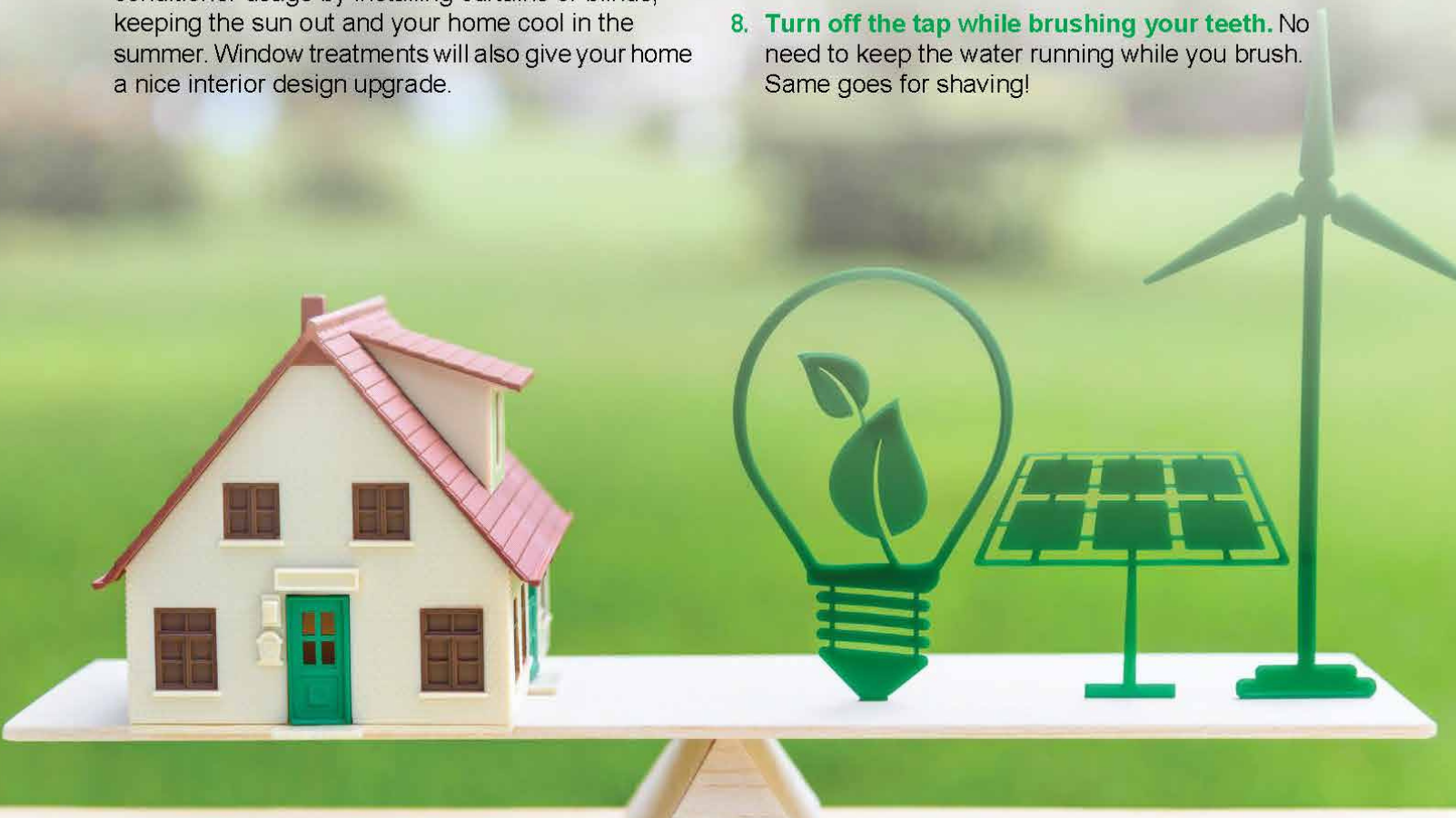


WELCOME HOME BOOST YOUR HOMES'S VALUE

8 SIMPLE TIPS TO **GO GREEN** AT HOME

Many homeowners think that expensive solar panels and smart home gadgets are the only ways your household can adopt more eco-friendly practices. However, we're here to tell you that there are simple tips anyone can implement at home to be a little friendlier to the planet – and your wallet! Try out our tips below for easy ways to make your new home a little more green.

- 1. Switch to LED light bulbs.** LED bulbs are much more efficient than incandescent bulbs, which means they have a much longer lifespan, lasting more than 20 times that of their incandescent counterparts.
- 2. Use cold water to wash your clothes.** Hot water is actually known to set stains, and cold water will get your clothes just as clean!
- 3. Line-dry whenever possible.** Dryers are tough on the environment, but they're rough on your clothes too. Air-dry whenever possible and your clothes will retain their shape and last longer.
- 4. Invest in window treatments.** Reduce your air conditioner usage by installing curtains or blinds, keeping the sun out and your home cool in the summer. Window treatments will also give your home a nice interior design upgrade.
- 5. Use cloth kitchen towels, not paper towels.** Not only are cloth kitchen towels reusable and therefore the more eco-friendly option, but they add a luxurious element to the look of your kitchen, unlike paper towels.
- 6. Purchase a water filter.** You will recover the cost of a water filter in no time when you stop buying cases of water bottles. A reusable water bottle is also a great way to keep plastic from our landfills while on the go.
- 7. Keep the oven door closed.** We know – it's tempting to keep checking on those chocolate chip cookies. But try to do so without opening the oven door. Your oven temperature can drop by 65 degrees Celsius just from opening the door for 30 seconds.
- 8. Turn off the tap while brushing your teeth.** No need to keep the water running while you brush. Same goes for shaving!





Benchmark

Dear Client of Royal LePage Benchmark:

As the Broker/Owner, I would like to thank you for your business. Please help us to serve you better by taking a few minutes to tell us about the service you received from our Affinity Program vendors. We appreciate your business and want to make sure that we meet your expectations.

Sincerely,

Corinne Lyall
Broker / Owner

A. Your Royal LePage Representative is: _____

B. Which Service(s) did you hire? _____

C. My initial contact or call was returned:

- Immediately
- Within 30 minutes
- Within an hour
- 2 hours or longer

D. Overall, was the quality of service you received:

- Superior
- Very Satisfactory
- Average
- Poor
- Very Poor

E. Please describe if there was any aspect of the experience that stood out (positive or negative):

F. Would you hire this service(s) again? Yes No

Additional Comments: _____

Please return this survey to your Royal LePage Representative or email directly to:

clyall@royallepage.ca

Your Name:

Address:

Phone Number:

Email:

Thank you for your continued business and referrals!