



THE COMPLETE  
**BUYER'S  
GUIDE**

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EDMONTON, ALBERTA

**müve**  
TEAM

more.  
üinity.  
value.  
ease of mind.

## MISSION & **VALUES**

On the Müve team we focus on maintaining a very strong team culture. We believe that a strong culture on our team will show through in our enthusiasm and eagerness to service our clients and friends. We are committed to our clients and the relationships we build with them. Backed by the strongest track record of customer satisfaction we're committed to offering personalized service, flexibility, and extreme consumer confidence. With the Müve team it's all about creating long lasting and meaningful relationships that will last a lifetime. When you use the Müve team, you join the Müve family!



### **Integrity**

We always establish and maintain loyalty, trustworthiness, honesty, integrity, and patience. You can trust that we will set ourselves apart from other industry professionals.



### **Compassion**

We care about others through courtesy, thoughtfulness and understanding. We know how stressful the real estate process can be, so we aim to take as much of that stress off your back as possible, and offer unwavering patience during the process.



### **Attitude**

We are the glass-half-full type of people and constantly looking at any perceived problem as an opportunity at hand.



### **Teamwork**

We are team players by cooperating, helping and collaborating with others. We always have someone to lean on if we need assistance.



### **Driven**

We are self-starters and stay driven towards the big picture with attention to results. We will do whatever it takes to get you the most money for your homse, and negotiate like it's our own.



### **Educated**

Our agents have a strong willingness and ability to learn, which results in staying relevant and up to date on market trends and updates, marketing concepts, and serving you as a client.



### **Communication**

We pride ourselves on our communication. We always aim to be strong communicators in all scenarios, no matter the circumstances.



# THE TEN STEP BUYING PROCESS

1.

## **BUYER COUNSELING SESSION**

We go over the buyer's needs analysis

2.

## **MORTGAGE PRE-APPROVAL**

Ensuring you have a pre-approval is crucial before beginning your home search to ensure you know exactly what your budget is.

3.

## **COLLABORATIVE HOME SEARCH**

Set up for a personalized home search based on criteria that auto-notifies you as soon as the property is listed. We then view the desired properties together.

4.

## **OFFER TO PURCHASE**

Writing and negotiating an educated offer. Discuss deposit with offer. We negotiate as if it were our own money.

5.

## **SATISFY TERMS AND CONDITIONS**

Obtain your final mortgage approval. Home inspection. Waiver of conditions.

6.

## **MEET WITH THE LAWYER**

Complete the mortgage. Transfer of land title. Transfer utilities & services.

7.

## **POSSESSION DAY**

Key release. Müve in and enjoy!

# THE WANTS VS. NEEDS LIST

## TYPE OF HOME

- Single Family Detached
- Duplex (Semi-Attached)
- Townhouse (Attached)
- Condo
- Acreage

## CONDITION OF HOME

- Move-In Ready
- Some work is Okay
- Fixer Upper

## SEARCH CRITERIA

\_\_\_\_\_ Bedrooms

\_\_\_\_\_ Bathrooms

\_\_\_\_\_ Ideal SqFt

Ideal Neighbourhood(s): \_\_\_\_\_

\_\_\_\_\_

[ yes / no ] Attached Garage

[ yes / no ] Detached Garage

[ yes / no ] Parking Pad

[ yes / no ] Street Parking

[ yes / no ] Fenced Yard

## MUST-HAVES

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## WOULD-BE-NICE

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#müveTV

*click on a neighbourhood  
to take a video tour!*



# COMMUNITIES

## EDMONTON

- [Alberta Avenue](#)
- [Aldergrove](#)
- [Allard](#)
- [Allendale](#)
- [Ambleside](#)
- [Baturyn](#)
- [Beaumaris](#)
- [Belmead](#)
- [Belmont](#)
- [Belvedere](#)
- [Beverly Heights](#)
- [Bonnie Doon](#)
- [Brintnell](#)
- [Britannia Youngstown](#)
- [Bulyea Heights](#)
- [Caernarvon](#)
- [Calder](#)
- [Callaghan](#)
- [Canon Ridge](#)
- [Canora](#)
- [Canossa](#)
- [Carlton](#)
- [Chappelle Area](#)
- [Charlesworth](#)
- [Clareview Town Centre](#)
- [Cumberland](#)
- [Delwood](#)
- [Downtown Edmonton](#)
- [Dunluce](#)
- [Eastwood](#)
- [Eaux Claires](#)
- [Edgemont](#)
- [Ellerslie](#)
- [Ermineskin](#)
- [Forest Heights](#)
- [Fraser](#)
- [Garneau](#)
- [Glastonbury](#)
- [Glenora](#)
- [Glenriding Area](#)
- [Glenwood](#)
- [Greenfield](#)
- [Grovenor](#)
- [Haddow](#)
- [Hamptons, The](#)
- [Hazeldean](#)
- [Highlands](#)

- [Hollick-Kenyon](#)
- [Inglewood](#)
- [Jamieson Place](#)
- [Kildare](#)
- [Kilkenny](#)
- [King Edward Park](#)
- [Kiniski Gardens](#)
- [Klarvatten](#)
- [La Perle](#)
- [Lago Lindo](#)
- [Larkspur](#)
- [Laurel](#)
- [Laurier Heights](#)
- [Lymburn](#)
- [MacEwan](#)
- [Magrath Heights](#)
- [McConachie](#)
- [McKernan](#)
- [Meadowlark Park](#)
- [Miller](#)
- [Montrose](#)
- [Newton](#)
- [Oliver](#)
- [Orchards At Ellerslie, The](#)
- [Ormsby Place](#)
- [Ottewell](#)
- [Oxford](#)
- [Parkdale](#)
- [Parkview](#)
- [Pleasantview](#)
- [Pollard Meadows](#)
- [Queen Alexandra](#)
- [Queen Mary Park](#)
- [Rapperswill](#)
- [Ritchie](#)
- [Rosenthal](#)
- [Rutherford](#)
- [Schonsee](#)
- [Secord](#)
- [Silver Berry](#)
- [South Terwillegar](#)
- [Strathcona](#)
- [Suder Greens](#)
- [Summerside](#)
- [Tamarack](#)
- [Terwillegar Towne](#)
- [Twin Brooks](#)
- [Walker](#)

- [Westmount](#)
- [Wild Rose](#)
- [Windermere](#)

## SHERWOOD PARK

- [Clarkdale Meadows](#)
- [Foxboro](#)
- [Glen Allan](#)
- [Lakeland Ridge](#)
- [Mills Haven](#)
- [Nottingham](#)
- [Summerwood](#)

## ST. ALBERT

- [Akinsdale](#)
- [Braeside](#)
- [Deer Ridge](#)
- [Erin Ridge](#)
- [Grandin](#)
- [Heritage Lakes](#)
- [Lacombe Park](#)
- [North Ridge](#)
- [Oakmont](#)

## FORT SASKATCHEWAN

- [Pineview](#)
- [South Fort](#)
- [Westpark](#)

## LEDUC

- [Bridgeport](#)
- [Southfork](#)
- [Suntree](#)

## SPRUCE GROVE

- [Harvest Ridge](#)
- [Spruce Ridge](#)
- [Spruce Village](#)

## STONY PLAIN

- [Lake Westerra](#)



# Q&A

## WHAT IS THE VALUE OF USING A BUYERS AGENT?

In real estate, one of the biggest “wow I didn’t know that” moments is that they didn’t know that you didn’t have to pay for a buyers REALTOR® when buying a home.

### A buyer agent helps you:

- Negotiate the right price
- Facilitate all the steps to buying a home
- Help facilitate home inspections, condo documents, and helping with final mortgage approval
- Facilitating with the lawyer to get everything closed on time

With their neighbourhood knowledge, they know what’s going on in the local neighbourhood and they are an expert on your side.

## HOW DO I IMPROVE MY CREDIT SCORE?

Having good credit is essential if you’re planning to buy a home, so follow these four tips and start slaying your score.

If you’re thinking of buying a home at any point in the near future, it’s time to start working on your credit score. There are a few simple steps you can take to do so:

1. Shoot for perfection. 850 is the best score you can possibly get, and while it may seem completely out of reach, it’s definitely attainable. If you budget carefully and pay close attention to your overall financial health, you’ll reach a higher score in no time.
2. Or at least shoot for 750. If 850 is out of reach, a score of 750 will be more than enough to help you obtain the best possible monthly mortgage rate.
3. Set up automatic payments. Did you know that a major portion of your credit score comes from your payment history? Having payments automatically deducted will keep you punctual and keep your score high.
4. Watch your credit limits. If lenders think you aren’t living within your means, this may negatively impact your ability to obtain a loan. Try to stay at or below 30% of your limit. If you can keep your balance even lower, then you should have no problem keeping up a high credit score.

## WHAT MISTAKES CAN I AVOID WHEN BUYING & SELLING AT THE SAME TIME?

Many people choose to sell their current home and buy the next one at the same time, but it’s often a complicated process. To avoid any extra problems, here are four mistakes you want to avoid when buying and selling homes simultaneously:

1. Waiting too long to prep the home for sale. Fix up minor paint scratches, broken decking, and damaged bathroom grout. Don’t wait until the last minute to start the process!
2. Buying too big. If you fail to go through the pre-approval process, you won’t know exactly what you can (and can’t) afford.
3. Failing to compromise. You’re not the only one in a stressful situation. If someone needs to adjust a date, renegotiate their conditions, or make any other changes, it’s best to work together and make compromises.
4. Using two different agents. If you’re juggling both a buyer’s agent and a listing agent, things can get messy. Simplify the process by using one agent instead. If you’re moving out of the city, your listing agent should be able to help you find a reputable buyer’s agent in your new location.

## WHY DO HOME BUYERS NEED A HOME INSPECTION?

A home inspection is when you hire an inspector to come to a property you’re interested in purchasing and inspect everything—from the roof all the way down to your appliances. The inspector then creates a report for you in summary of their findings.

Why is getting a home inspection so important? There are actually a few reasons:

1. You will have a clear understanding of the condition of the property. No property is perfect, and you’ll find that there will be a list of deferred maintenance projects; you want to be able to plan for these repairs, so getting that list ahead of time will save you headaches down the road.
2. There may be some major issues that should be taken care of right away. These issues include things like major roof, plumbing, or accommodation issues, all of which can be costly to fix. Figuring out these issues will enable you to go back to the seller and renegotiate. You can ask for a credit or a price reduction depending on the severity of the problems.

Now, why is it important to hire a good home inspector? Well, you’ll want a thorough inspector who will remain available to go over the report and answer your questions in a timely manner. That way, you can use what’s on the report to negotiate with the seller.

# PREFERRED VENDORS

## **MORTGAGE BROKER DOMINION LENDING**

Ben Bourgeois  
Phone: 780-974-5400  
E-mail: ben@mortgagebyben.com

Samantha Zaychuk  
Phone: 780-819-1232  
E-mail: samanthaz@dominionlending.ca

## **HOME INSPECTOR A BUYERS CHOICE HOME INSPECTION**

Judy Schueler  
Phone: 780-264-5058  
E-mail: judy.schueler@abuyerschoice.com

## **ADMIRABLE INSPECTION SERVICES**

Steve  
Phone: 780-218-7697  
E-mail: steve@admirableinspectionsservices.com

## **CONDO DOCUMENT INSPECTION SERVICE CONDO FIRST REVIEW**

Carol Malko  
Phone: 780-920-5552  
Email: info@condofirstreview.com

## **PROPERTY AND CASUALTY INSURANCE ALLSTATE INSURANCE**

Amanda Smith  
Phone: 780-456-6138 ext 5011  
E-mail: amanda.smith@allstate.ca

## **MOVER COLLAGE HUNKS HAULING JUNK & MOVING**

Leon Kassian  
Phone: 780-952-5650  
E-mail: leon.kassian@chhj.com

## **LAWYER, BUSINESS AND REAL ESTATE MASUCH LAW - REAL ESTATE**

Tracy Spilde  
Phone: 780-454-9494  
E-mail: tracys@masuchlaw.com

## **STILLMAN LLP - BUSINESS**

Shannon Kinsella  
Phone: 780-930-3637  
E-mail: skinsella@stillmanllp.com

## **HILLENBRAND & KOZICKI LLP - ESTATE PLANNING**

Jennifer Locke  
Phone: 780-809-2389  
E-mail: jlocke@hkllaw.ca

## **FAMILY LAW**

Jim Taylor  
Phone: 780-640-1212  
E-mail: jim@quecklaw.ca

## **GARAGE DOOR SERVICES**

**C & W CANADA GARAGE DOORS**  
Chris Wilke  
Phone: 780-266-1248  
E-mail: chris@cwgarage.ca

## **RESIDENTIAL & COMMERCIAL PAINTER PRO WORKS PAINTING**

Joelene Zakaluny  
Phone: 780-264-5058  
E-mail: joelene@proworkspainting.com

## **ELECTRICIAN HALO POWER SOLUTIONS INC.**

Kevin Staigh  
Phone: 780-995-0359  
E-mail: kevin@halopower.ca

## **HEATING, PLUMBING AND AC**

### **MONDO MECHANICAL**

Matt Rogers  
Phone: 780-233-5404  
E-mail: mondo\_mechanical@hotmail.com

## **TRADES, RENOVATIONS - REMODELLING**

### **RIDGELINE IMPROVEMENTS LTD.**

Matthew Weeks  
Phone: 780-271-9258  
E-mail: matt@ridgelineimprovements.ca

## **ROOFING, SIDING AND EXTERIORS**

### **RED PANDA SERVICES**

Randy Clark  
Phone: 780-716-1620  
E-mail: rgreatroof@gmail.com

## **HOME CARE SERVICES HARMONY CAREGIVING**

Sherry Gibson-Walters  
Phone: 780-328-3917  
E-mail: sherry@harmonycaregiving.com

## **SECURITY SYSTEMS**

### **ORTUS SECURITY AND AUTOMATION**

Fran Boutilier  
Phone: 780-435-0020  
E-mail: Fran@ortussecurity.ca

## **INTERIOR DESIGN RESIDENTIAL**

### **LINGER INTERIOR DESIGN**

Amanda Lwanga  
Phone: 780-257-9432  
E-mail: info@lingerinteriordesign.com

## **CHARTERED PROFESSIONAL ACCOUNTANT (CPA) JOSH SPURRELL & ASSOCIATES CHARTERED PROFESSIONAL ACCOUNTANTS**

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