

So now what.....

Now that the negotiations are done and the Purchase Contract has been submitted to the bank or mortgage broker you can breathe. The steps that follow are outlined below:

1) Make sure to be in contact with mortgage person for financing at all times.

Book an inspection at least 5-10 days before removal date. (If financing is not approved you simply call the inspector to cancel, they are very aware that this happens all the time, there is no charge for this)

Here are some options:

- Gary Wood (Engineer) from GW Holdings LTD 780-402-0465, gary@gwholdings.ca
- Les Derksen from Capstone Home Inspections td 780-978-5655, capstone@gpnet.ca
- Cam Ralston from Global Property Inspections 780-897-2110, gpnet@telus.net
- Dave from HouseMaster 780-538-3301, dave.mckeeman@housemaster.com
- Michael Peterson from Inspect-Rite 780-897-6554, mike@inspect-rite.ca

Note: after you have set up an appointment please notify me (your Realtor) so that I can schedule it in with the sellers. The inspection takes approximately 2 hours and prices range from \$300-650. It is ideal for you to attend because there is lots of important information covered in regards to home maintenance

2) When Financing is confirmed make sure to choose a lawyer.

Removals – when you are satisfied with your financing, inspection or any other conditions you will need to sign a waiver that indicates that.

(Below are only a few of the many lawyer options)

- **Lewis & Chrenek LLP** **780-539-6800**
Tyler Keddie , Gordon Chrenek , Jocelyn Innes
- **Stefura Greber and Beal** **780-513-6883**
Derek Van Tassel , Allan Greber, Patrice Brideau
- **Carter Lock & Horrigan** **780-532-8350**
Ronald Horrigan

Note: Your last step is meeting with the lawyers. You can only meet with them after all conditions have been waived and the mortgage instructions from the lender are sent to the lawyer's office. They need a couple days to look them over themselves. We advise you call your lawyer as soon as conditions have been met to discuss anything they might require. Approximately 1-2 weeks prior to possession you will have to meet up with the lawyers and sign the last of the papers.

- Lawyer fees will range \$700-2500 depending on purchase price and mortgage amount

You are almost done.....

3) Contact all of your Providers!

View the link named "Moving Checklist" under resources on www.keyz.ca

4) House Insurance

It is best to get house insurance right after all of the conditions are waived. You will need to have insurance and proof of insurance when meeting with your lawyer. You can use any insurance broker. At times using the same broker as your vehicle insurer can save you money.

5) Possession Day Has Arrived

Ideally everything will take place at noon as specified in the contract. This is frequently not the case. Your Realtor waits for a call from the listing Realtor stating that the lawyers have confirmed that funds have been transferred. As soon as that happens keys can be released and your Realtor will meet you at the house for a quick walk through. This normally happens around 1-2pm but can be later or earlier.

- Try not scheduling carpet cleanings, moving trucks until later that date or even the next day in the event something slows down the process. Lawyer offices are closed from 12-1pm so if we don't hear from them prior to noon it might take a bit longer
- If a Realtor is not with you when you walk into the house and you see anything of concern take pictures with your phone/camera
- At times keys are released later in the day and the reason can be as simple as the money transfer was delayed from the bank

6) Now What? You have moved and are ready to make your house a home

Your garbage pickup date is:

Follow this link for additional information on city services like recycling

<http://aquatera.ca/>

Go to Canada post by Wal-mart to get your mailbox unit location and a new key. Normally takes them 3 business days to re-key. (Post Office # 780-831-0200)

Think about the option of re-keying your entire house if it is not a new home especially ones that have had tenants and many keys have been made.

You can also discuss having mail forwarded from your previous address that you may have missed updated to your new residence.