



Home is where the heart is.

NB

Natalia **Baietrau**

Real value in a
changing world

ALL STATISTICS ARE BASED ON THE MOST RECENT DATA AVAILABLE AND ARE INTENDED FOR INFORMATIONAL PURPOSES ONLY. THESE FIGURES DO NOT REPRESENT A MARKET FORECAST OR FUTURE PERFORMANCE AND SHOULD NOT BE RELIED UPON FOR FINANCIAL OR INVESTMENT DECISIONS.

 **REMAX**
FIRST



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EXECUTIVE SUMMARY

Buying a home is one of the most important decisions you'll ever make. This guide, aligned with the Real Estate Council of Alberta (RECA) regulations, offers you a clear roadmap to navigate the Alberta real estate market confidently. Whether you're a first-time buyer or an experienced investor, this document ensures you are protected, well-informed, and strategically positioned to succeed.

What You'll Learn:

- The full home-buying process from market research to keys-in-hand
- RECA compliance principles and your rights as a buyer
- Winning strategies in multiple-offer markets
- Technical breakdown of all closing costs
- My services and how I support you every step of the way

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WHY RE/MAX MATTERS

Choosing to work with a RE/MAX agent means choosing global recognition, unmatched expertise, and trusted results. With over 50 years of excellence and a presence in more than 110 countries, RE/MAX is one of the most recognized and respected names in real estate. Being backed by a brand like RE/MAX gives my clients confidence, they know they're getting the power of a worldwide network, industry-leading tools, and a reputation built on results. As your agent, I bring personalized service with the backing of a name that stands for integrity, performance, and proven success.



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Your Home, Your way.

Affordability and Finances

Review your budget, including savings, debt, and monthly income. Understand what mortgage you can realistically manage and consider getting pre-approved to define your price range.

Clarify Your Priorities

Identify must-have features (e.g., location, number of bedrooms, commute time) and be realistic about compromises based on what the market offers in your budget range.

Research the Market

Look into different neighborhoods, recent price trends, and future developments that may impact home values or lifestyle.



THE BUYING PROCESS FROM START TO FINISH

Step 1: Learn the Market

Use my website to search for your favorite neighborhood, neighborhood walk-throughs, and real estate insights to narrow your focus.

Step 2: Financial Readiness

A mortgage pre-approval gives you clarity and leverage. Know your full closing costs.

Step 3: Choose Your REALTOR®

I am a licensed REALTOR® guided by RECA's rules to serve your best interests.

Step 4: Viewing Properties

Plan efficient showings. Look beyond aesthetics—consider foundation, roof, systems.

Step 5: Making an Offer

I help you prepare a compliant, compelling offer with appropriate conditions.

Step 6: Negotiation

We'll leverage statistics, market trends, buyer/seller sentiment, and neighborhood profiles to shape a strong offer strategy—so you can move forward with clarity and confidence.

Step 7: Conditional Period

Your due diligence: inspections, financing, title (or condo review). I manage the timeline.

Step 8: Final Review

Walkthrough and final sign-off. Confirm insurance and funds.

Step 9: Closing Day

Your lawyer finalizes the transaction. You get the keys.

COMPETING & EVALUATING HOMES

Winning Buyer Strategies:

- Be pre-approved and ready to act fast
- Minimize conditions only when it's safe
- Write a strong deposit cheque
- Include a short personal letter in emotional sales
- Offer flexible possession
- Rely on market data & trends to justify above-asking offers

Seller Evaluation Mindset:

- Price is key, but so is certainty
- Deposit and financial strength matter
- Pre-approval adds credibility
- Clean, clear offers with reasonable conditions win

My Services Include:

- Market education and consultation
- Mortgage broker and legal referrals
- Market drivers, analysis and entering strategy
- Offer writing and condition management
- Negotiation expertise
- Deadline tracking and updates
- Coordination with legal team and other supporting services
- Final walkthrough and move-in support

HOME BUYER CHECKLIST

✓ 1. Get Financially Ready

- Check your credit score
- Create a home buying budget (don't forget furniture & moving)
- Save for a down payment (5–20% of purchase price)
- Set aside extra for closing costs (est. 1.5–4% of home price)

✓ 2. Get Pre-Approved

- Choose a mortgage broker or lender
- Provide income + debt info, credit check
- Get a written pre-approval letter
- Lock in a rate if possible

✓ Start Your Home Search

- Define your must-haves vs nice-to-haves
- Choose ideal neighbourhoods (think lifestyle, commute, schools)
- Work with a licensed REALTOR® (me! 🤝)
- Get home alerts & book showings

✓ Make a Offer

- Review comparable sales, house features (CMA)
- Choose price, conditions (financing, inspection, etc.)
- Submit offer + deposit
- Negotiate if needed

✓ Conditions + Inspections

- Schedule home inspection
- Finalize mortgage approval
- Review condo documents (if applicable)
- Remove conditions once satisfied

✓ Prepare for Closing

- Hire a real estate lawyer
- Review closing documents & title
- Transfer utilities + home insurance
- Do a final walkthrough
- Send closing funds (bank transfer)

✓ Move In!

- Receive keys on possession day 🏠
- Take meter readings + set up services
- Celebrate your new home 🥂

Closing costs typically range from 1.5% to 4% of the purchase price. Budgeting ahead ensures a smooth and stress-free closing.

Details - next page

MOVING CHECKLIST

✓ Financial Preparation

- Talk to a mortgage advisor about your buying power
- Get pre-approved before you list your current home
- Ask about bridge financing or HELOC to help you buy before you sell
- Set aside funds for overlapping expenses (deposits, movers, storage)

✓ 2. Selling Strategy

- Prepare your current home for listing (declutter, stage, fix minor repairs)
- Pick the right listing timeline (weekends, early spring/summer ideal)
- Set a realistic price using a CMA (Comparative Market Analysis)
- Include flexible possession dates in your listing

✓ 3. Buying Strategy

- Make a list of must-haves vs nice-to-haves for your next home
- Tour homes early to understand the market
- Be ready to write a strong, conditional offer if needed
- Consider homes that offer quick or flexible possession

✓ 4. Timing your Move

- Try to sell first with a long possession to buy with less pressure
- Or, buy first with bridge financing if you qualify
- Consider school calendars, work schedules, and kid routines
- Plan for a few days' overlap if possible – reduce stress!

✓ Logistics + Moving Day

- Hire movers early – get 2-3 quotes
- Book utilities, mail forwarding, and insurance changes
- Use color-coded boxes for each room (involving kids helps!)
- Schedule time for final clean-up of the old home
- Celebrate your first night in the new home with a meal or treat 🍷

✓ Bonus Tips

- Pack an “essentials box” (toiletries, charger, first night PJs)
- Keep a moving timeline on the fridge
- Involve the kids in small tasks to ease the transition

STANDARD CLOSING COSTS



1 Legal Fees & Disbursements

Paid to a real estate lawyer to handle the title transfer, closing documents.



~\$ 1,500

2 Home Inspection

A licensed inspector evaluates the condition of the home.



\$400 - \$700

3 Title Reg. Fees

Charged by the Alberta Land Titles Office to register your ownership.



\$200 - \$400

4 Title Insurance

Protects against title fraud and registration issues (optional but common).



\$200 - \$400

5 Property Insurance

Required by your lender before funding the mortgage.



~\$400

6 Property Tax

You pay your share of property taxes from the possession date forward.



~\$1,000

7 CMHC Insurance Premium

Applicable if your down payment is under 20%; added to the mortgage



2.8% - 4.0%
OF LOAN AMOUNT

OTHER / ADDITIONAL CLOSING COSTS

These may not be required in all cases, but are often necessary or helpful during or shortly after your purchase.

Cost	Estimated Range	Description
Appraisal Fee	\$300 – \$500	Sometimes required by your lender to verify property value.
Condo Document Review	\$250 – \$500	A specialist reviews financials and bylaws (recommended for condos).
Moving Costs	\$500 – \$2,000+	Local or long-distance moving expenses.
Utility Hook-Up Fees	\$100 – \$300	New or reactivated electricity, gas, internet accounts.
Furniture & Appliances	Varies	If home is unfurnished or missing appliances.
Renovations or Repairs	Varies (optional)	Immediate cosmetic or functional updates.
Cleaning Services	\$150 – \$300	Optional deep clean before moving in.
Mail Redirection	~\$50	Canada Post mail forwarding.
New Locks or Security Systems	\$100 – \$500	For safety and peace of mind.
Professional Services	Optional	Additional due diligence or upgrades (e.g. HVAC, plumbing checkups)

Whether you're buying your first home, investing in real estate, or preparing to sell, understanding what drives property value is essential. Property values are influenced by a mix of tangible features and market forces—some you can control, others you can't. Here's a breakdown of the most important factors:



Location, Location, Location

Proximity to schools, parks, public transit, and local amenities remains the most important factor influencing property value.



Market Conditions

The balance between supply and demand, interest rates, and overall economic trends all affect how much buyers are willing to pay.



Property Size and Usable Space

Larger square footage and well-designed, functional layouts typically command higher prices.



Condition and Upgrades

Homes that are well-maintained and feature modern updates—such as renovated kitchens, bathrooms, or energy-efficient systems—tend to hold greater value.



Future Developments and Zoning

Upcoming infrastructure projects, rezoning, or nearby commercial developments can increase future property values.

Bottom Line

Property value is shaped by both what a home is and where it's located. While market conditions and location are out of your hands, smart upgrades and proper maintenance go a long way in protecting or growing your investment. Whether you're buying or selling, understanding these factors puts you in a stronger position to make informed decisions.

SO MUCH MORE....

Whether you're buying, selling, or just exploring your options, these tools and guides are here to support your real estate journey. Below, you'll find links to key documents, helpful guides, and ways to connect with me directly.

Home is where the heart is.

Know what you're signing.

Access standard purchase contracts and key forms used in real estate transactions in Alberta. These documents help you understand the legal terms and conditions of your deal so you can move forward with confidence.



All my resources in one place.
Visit my Linktree for quick access to social media, listings, guides, events, and more – all updated regularly to keep you in the loop.





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YOUR TRUSTED GUIDE

I believe real estate is more than just a transaction. It's a chance to create meaningful change in people's lives. With a background in strategic problem-solving, I bring a thoughtful, family & relationship - first approach that goes beyond sales. I don't just open doors, I help clients navigate big life decisions with clarity, empathy, and purpose.

What sets me apart:

- I combine business insight with a personal understanding of family and relationship dynamics
- I focus on long-term relationships, not short-term wins
- I offer honest guidance rooted in values, not pressure

My values:

- Integrity in every decision
- Empowerment through education and transparency

My goals:

- Help families and individuals reach their real estate goals with confidence
- Make each real estate journey purposeful, not just profitable
- Be a trusted advisor long after the deal closes

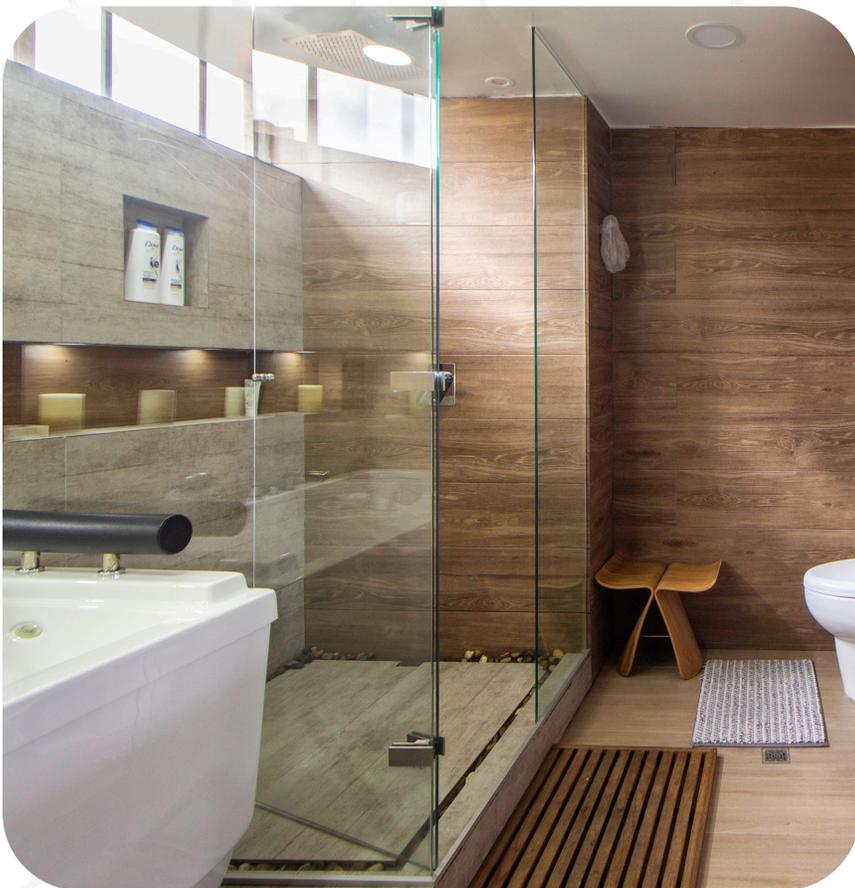
I'm proud to give back to the community I live in—actively supporting causes that strengthen local neighborhoods, provide care for children, and advance cancer treatment initiatives. Real estate is my way of contributing to something bigger.

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Disclaimer:

The services, strategies, and guidance mentioned are reviewed and tailored based on individual client needs, goals, and property circumstances. As such, the approach may vary depending on the specific situation. Nothing herein constitutes a guarantee of outcome or results. All services are provided in compliance with applicable real estate laws and regulations.