


# TAKING THE *plunge* METHOD

A GUIDE TO HELP FIRST-TIME HOMEBUYERS *CONFIDENTLY* SEAL THE DEAL WITH A NEW HOME.



CENTURY 21 POWER REALTY LTD



A photograph of a man and a woman in a kitchen. The man is on the left, wearing a grey t-shirt, and the woman is on the right, wearing a black t-shirt and a patterned skirt. They are both looking down at something on the counter. In the background, there is a shelf with several bottles and a sign that says "elin".

"Every time  
you walk into  
a room you are  
reminded that  
this isn't your  
**home."**

*Life has been great up to this point.*

You've got a good, steady job. You're starting to make more money. You feel confident in most things. You have strong relationships and are enjoying the ride that is your life. You're excited about what the future has in store.

***But...***

You have big plans for your future self.. one of them was to buy a home. Somehow you got stalled after you started making a steady paycheck. And you're not quite where you imagined you would be at this point.

The rental you live in needs some work, and the landlord is too cheap to do it. You hate the wall colours and the blinds... but you can't change them. Every time you walk into a room you are reminded that this isn't your home. You're at the mercy of the landlord to control your monthly bills.

The home isn't aesthetically appealing to you. The flow and layout don't fit how you live. Perhaps you don't enjoy having friends and family over. Your space isn't large enough and doesn't fit how you'd like to entertain.





“You spend hours  
on *Pinterest*  
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You don't have a patio, so summer BBQs are not a possibility and you're desperately missing that steak. You spend hours on Pinterest browsing and pinning your dreams... yet you live in a beige box that doesn't spark joy.

But you're not sure you can even afford to own a home. The maintenance, extra bills, more responsibilities... What if you're in over your head? *Then what?*

The truth is, you don't know where to start. You haven't found someone you **trust** to guide you in the right

direction. You need someone in your corner. Someone with the experience you don't have. And you just need to get started.

That's why we created the ***Taking the Plunge Method***. We know home ownership can be daunting and scary. It's an unknown world for you. We've been there! And we want to help you navigate your new relationship with real estate.

# 1 ONLINE PROFILE

You need to look good on paper, and make a great impression on the mortgage company to get your pre-approval.

*Without a pre-approval we'll need to apply the breaks as this relationship is moving too fast.*

In all seriousness, it's essential to get a pre-approval. You don't fall in love with a property only to get your heart broken. The mortgage broker will run all of your numbers and particulars.

You'll have an idea of what you could buy a home for. If you have any credit blemishes or debt... the mortgage broker will help you come up with a plan to make sure you can take the plunge sooner than later.







## 2 COURTING

It's essential that you take time to court the agent and make sure you find someone who is a great fit for you. Ask for referrals, stalk their social media, find out if you "click." They should be able to help give you all the knowledge and detail you need to feel confident going forward. They also need to be patient and willing to allow you to play the field a bit. You need to see what the market actually has to offer and what your buying power will allow you to buy.

Just like a top 10 list for that perfect partner, you've built a dream list of must-haves and wants in your home. Here's your chance to see what that translates into in your neighborhoods.

Why do we want you to play the field a bit? We know that you want *ALL* the things on your list – we also know that's probably not going to happen. So, we want to walk you through enough homes that you can decide what's *actually a want*, and *what's a need*. Here you'll decide what the non-negotiables are and what can you compromise on. Once you know that, the rest is easy!



# 3 MIX TAPE

***It's getting serious*** - you've narrowed it down to a specific neighbourhood and type of home. You know your list of non-negotiables, and now it's about finding 'the one'. Sometimes this requires some patience.

*And sometimes you just know, and it's love after the first showing.*

It's not just getting serious in your home search – our relationship is about to go to the next level too. You see, we don't ever want to be a one-transaction name in your black book. We want to make sure you know we're in this for the long haul. And it's essential to us that you know this is a longterm relationship! As such, we take it seriously that you know all the facts before you move on to step four. Because when life changes and it's time for you to use our *Move-up* **Method**... we want to make sure there are no surprises when we list this home.







## 4 PUT A RING ON IT

You did it, you found **THE ONE**. Now it's time to put a ring on it. Don't be a fool and let the right one get away. We've got your back. We'll make sure you have all the information and resources to make this decision confidentially.

Together we'll review all the information about the home... including the similarly sold properties in the area. We'll make sure you understand what fair market value is, and then together we'll draft your offer. Once your offer is presented to the Sellers, there is usually a bit of negotiation. When both parties come to agreement, we have a conditional sale!

Congrats, but we don't celebrate yet. Typically we'll discuss possible conditions to protect you in your purchase. We take a period of time to assist you in doing your due diligence prior to making the deal firm. We have many professionals who can help through this process... from mortgage brokers, home inspectors, condo document review company's and lawyers. We have diligently built a team we trust so you can relax knowing that you have all the support you need. And once you're positive this is the one, we will ensure your conditions are removed. ***Your sale is complete!***



# 5 THE HONEYMOON

It's time to grab those boxes, pack up your bachelor life and carry them over the threshold. **It's time for new beginnings!**

You've kissed enough frogs in your courting period and you're confidently moving into your first home knowing it's the home of your dreams. It's the place you'll have so many firsts, and we're here to celebrate with you!

We love the day we get to hand you your first set of keys. It's official!

*You've achieved  
your dream of home  
ownership. Now you  
get to enjoy your  
ideal lifestyle.*







***Finally. A place that's yours.***

You can do what you want here. You can wallpaper or paint or put holes in the walls! It feels amazing. You can bbq your steak on **YOUR** patio. Your family and friends can come over and be as loud as you like. You can finally get a pet. Something other than a goldfish.

***You have so many plans.***

*There are so many possibilities!*

Not just for the house either. You can start a family here. You can grow here. You finally feel like an adult. All that hard work and sacrifice is starting to pay off.

Your future is bright. You're a homeowner! For the first time ever, you feel like you made an investment in yourself. You feel content. You feel a measure of security. Things can only go up from here.

***You're not looking back.***





# Testimonials

"KaraLee was referred to us *and we feel like we hit the jackpot!* KaraLee began helping us search for our future house the same day we met her. She was patient with us...very good about pointing out things that we would have likely missed, looked closely at the condition of the big items and gave us different perspectives on what could be done with houses – both in the immediate future and long term.

KaraLee always made herself available when we wanted to chat and provided guidance when we needed it. She was able to look into any concerns we had and either provided the answer herself or contacted someone who could. We were *very impressed* at how quickly and thoroughly she handled all offers, closing documents and showings!

KaraLee is very personable. She was an absolute pleasure to work with and was willing to provide support however we needed it. We would recommend KaraLee to any of our family and friends in a heartbeat!!"

- **Shelby and Brett**  
Calgary, AB

"KaraLee was very approachable, professional, knowledgeable and made our home-buying process worry-free and simple. She anticipated our needs and was always one step ahead."

- **Mallory**

"KaraLee and her team **are wonderful**. They have helped me sell **three** properties over the years, each with its own unique challenges. Their professional approach – including strong online marketing – allowed each property to sell in a timely manner, within the price range we were hoping for. KaraLee and her team have also helped me purchase two places. They were knowledgeable and informative when searching for priorities, and patient when I took extra time to pick my next property. I have recommended KaraLee and her team to a number of family members and friends, who have all had great experiences. I feel very lucky to have found such a great realtor to support the biggest and most important purchases of my life.

- **Danny Way**  
Calgary





# Ready to take the *plunge?*

If you want to take the next step,  
book a strategy call with a Foat  
Partner me to see if we can help you  
get into your first home. **Click below**  
to book your 15-min call or chat  
with us on Facebook Messenger





# About KaraLee...

What do Don and KaraLee have in common? That was the subject line of a message I received on eHarmony.

I'd tried online dating before. The experiences were mostly *terrible* so I'd given up. I was sure I was destined to be single forever! Then at my friend's wedding, the truth comes out that they met online. She thought she had to see if online dating was as bad as my stories.

So I went home after the wedding... shot a selfie and put myself on eHarmony. I **was almost immediately matched with this tall, charismatic cowboy from Edmonton**. He intrigued me and made me laugh with his messages. We had a lot in common... for example we both coached basketball at various levels.

We communicated for a while back and forth. He claims that I was slow to respond to messages, making him wait for a week at a time. We finally met in November 2007.







We went to an Oilers game that we were late for because our pre-game drink conversation was so engaging.

***And the rest is history.***

So what does this love story have to do with buying a home?

I believe that where you live should be the greatest investment you ever make... and the location of sweet, sweet memories.

*Much like a serious relationship.*

But it can feel like a daunting new world. And you need someone you trust to guide you through.

There is truly nothing more rewarding than helping a family find a house that becomes their home and there is something incredibly special about your first home! I also know that the process of doing so is not without its stress, struggles and pain.

As a former college basketball coach and now mom of twins, I have a unique perspective on the home-buying process. I see my role as your “coach” throughout. I’ve been through this process personally in different stages of life... single, couple, family. As a broker of Century 21 Power Realty Ltd and Founder of Foat Partners, I have a team that provides my clients with the highest level of support and advice throughout the transaction.

We strive to make your home-buying process the ***best experience*** it can be.

***HELPING FIRST TIME HOMEBUYERS  
FIND THEIR HAPPILY EVER AFTER!***