



LANIGAN
REAL ESTATE GROUP

Buyer's Guide





Shane Lanigan

Thank you for selecting my team and I to guide you in your real estate journey. I began my career as a full-time real estate professional in 2012 after graduating from the Telfer School of Management at the University of Ottawa with a business and finance degree and from OREA Real Estate College with a license to trade in Ontario Real Estate.

In 2014, I completed my Broker licensing - the highest designation available in Ontario Real Estate. Being from the Ottawa area and a seasoned real estate professional with over a decade of experience, I have gained extensive knowledge of the region's real estate market. Working primarily with referrals and repeat clients, my clientele have come to rely on me for expert advice, up-to-date market knowledge, and winning strategies. My business is built upon open and frequent communication, determination and transparency, a recipe which has consistently ranked me as the #1 Real Estate Agent at Keller Williams Ottawa. My genuine passion for real estate helps me connect with clients and provide them with the best service possible.

In 2020, Lanigan Real Estate Group was created in conjunction with Keller Williams Integrity Realty to expand our business and provide even better more detailed service to our clients. We have assisted hundreds of families to realize their homeownership goals, whether it be a first-time buyer, a family looking for their forever home, a downsizer searching for a condo, or an investor wanting to take their business to the next level.

When it comes to our work, we are experienced, detail-oriented, focused, and well connected. Needless to say my team and I have our finger on the pulse of Ottawa real estate, and a great appreciation for the work that it takes to be successful in the real estate industry. We welcome any new clients who are interested in buying, selling, investing, or simply getting some up-to-date market information.

At Lanigan Real Estate Group we have a deep passion for real estate and take great joy in helping our clients accomplish their real estate goals. As a first career Real Estate Broker with over a decade in the business, I have the experience and knowledge to add immense value to your next move. Buying a house is often among the most significant purchases in your lifetime. My team and I welcome the opportunity to work with you and we promise to deliver industry leading service with a great deal of care and attentiveness.

Mission

Delivering the dream of home ownership. Our goal is to provide exceptional service from start to finish of your real estate experience. We aim to guide our clients by providing comprehensive information and expert advice to help them make prudent real estate decisions. Through our passion and attention to detail, we strive to exceed expectations and create a personalized and memorable experience for our clients so we may become long-term friends and advisors. Uncompromising integrity and consistently delivering impressive results will be the signature of our service. Our collaborative spirit and desire to grow will help us achieve the goals we set.

Vision

To constantly strive for improvement and excellence. Everyday we push ourselves to be better and to serve our clients in the best possible way. We do this through clear communication, hard work, and continued education.

Core Values

It is important for us to identify and outline the core values that guide everything we do. Our core values develop and define our culture, our brand, our business strategies and who we are as professionals. It is our goal to consistently live these core values and we encourage both our teammates and our clients to hold us accountable to these values.

Knowledgeable: We strive to understand our markets and our clients' needs.

Connected: Relationships are everything to us; we connect people and foster relationships with clients and industry professionals.

Effective: We set a high bar and work tirelessly to exceed expectations and achieve extraordinary results.

Humble: We are here to serve. We never forget that we owe everything to our clients, our families, and our team.

Grit: We persevere in our efforts no matter the obstacle with a high sense of urgency and always keep our clients top of mind.

Integrity: Our clients' needs and best interests are at the heart of everything we do.

Accountable: We operate with a high level of accountability, taking full ownership in delivering on our commitment to excellence.

Innovative: We pursue excellence by pushing each other to be better every day and seeing possibility instead of limitation.

Solution-based: We are resourceful, always seeking to discover a solution and providing options for any concerns that arise.

What Sets Us Apart

We have a defining culture of doing much more than just selling real estate. As a Keller Williams affiliated organization, we share the KW culture of serving each other, our communities and our planet. We guide our clients through what can be a stressful and emotional process. To alleviate stress, we anticipate steps to ensure you are informed and ready to take action. Our experienced Agents strongly negotiate for you. Our mission, vision, and values differentiate us as industry innovators and leaders.



Dianna Nguyen

I'm Dianna Nguyen and I was born in Vancouver, BC to Vietnamese immigrant parents but have been living in Ottawa since the age of 3. Having lived in different areas of Ottawa (Chinatown, Little Italy and now Barrhaven) I have gained an appreciation for its cultural diversity.

Prior to obtaining my license, I worked in service and hospitality (10+ years of experience) where I formed many meaningful connections; one of which offered me the opportunity to pursue real estate. I have always had an interest in real estate, whether it was through interior design, architecture or just driving through neighborhoods of beautiful homes and being in awe!

In 2018, I started my journey in real estate as an administrative assistant before joining Keller Williams Integrity Realty in 2019, assisting 3 realtors with back-end logistics. With a few years under my belt of administrative work, it helped my understanding of how to do the back end of things, the paperwork, and seeing how my peers worked. I obtained my real estate license in under 6 months. With Shane Lanigan's mentorship and guidance, I discovered my true passion for real estate.

I take pride in forming connections with my clients and ensuring their real estate process is as stress-free as possible.

I live with my 2 little dogs; Louis and Kobe in the Barrhaven area and when I am not busy working - you can catch me dining out or at the dog park!

Geoff Richards



I am Geoff Richards. Real estate may not have been my first career, but it has always been a significant passion of mine. I began my journey into this industry in 2020, after a fulfilling 10+ year career in tourism and hospitality, focusing on corporate sales and events for luxury hotel chains and boutique properties across Canada. The transition into real estate was a natural fit, as I have always specialized in negotiation, strategy, and above all else, customer service.

When I moved to Ottawa in 2016, I was instantly drawn to the unique architecture and history of the city. Since beginning my career, I have always been invested in the defining moments of people's lives, thriving under pressure and consistently delivering successful results while working with clients of all backgrounds. I strive to always paint a clear picture of the buying and selling process and ensure that I provide exceptional communication to my clients so that they can be successful in their transactions.

Joining the Lanigan Real Estate Group has allowed me the opportunity to represent my clients in one of life's greatest acquisitions and the pursuit of homeownership. In my free time, I love spending time with my wife Alex and our son Weston while exploring the beautiful outdoors around our region.

Best Agent For The Job

Congratulations on taking the first step toward home ownership! What an exciting journey you are about to embark upon.

While the process may seem a little daunting, the rewards of home ownership are worth it! My hope is that this guide will be a useful tool to aid you in your home buying journey.

Choosing the best agent for the job

Before you can decide who is the best Realtor® to represent your interests, it's important to understand agency relationships.

Listing agents

The Realtor® who is selling a property has signed a contract with the Sellers where they have agreed to sell their property for the best possible price. The seller is the Listing Agent's client and they have legal obligations to represent their interests.

Benefits of having your own Realtor®

When you sign a Buyer Representation Agreement with your own personal agent, you immediately receive the benefits of the client/agency relationship.



Benefits Of Having Your Own Realtor[®]

	CLIENT	CUSTOMER
HONESTY	✓	✓
CONFIDENTIALITY	✓	
DUTY TO OBEY INSTRUCTIONS	✓	
PROVIDE ADVICE	✓	
PROVIDE PRICE COUNSELLING	✓	
PROVIDE OPINION AND CMA COMPARATIVE MARKET ANALYSIS	✓	
PROVIDE REAL ESTATE STATISTICS, MARKET TRENDS, ETC.	✓	
DISCLOSE FACTS ABOUT A PROPERTY INCLUDING MATERIAL DEFECTS	✓	✓
DISCLOSE SELLER'S MOTIVATION, IF KNOWN	✓	
NEGOTIATION ADVICE	✓	
RECOMMEND RELEVANT EXPERTS (LAWYERS, INSPECTORS)	✓	
PRESENT OFFERS IN A TIMELY MANNER	✓	
ACCOUNTING	✓	✓

Testimonials

“ Shane has been and is a well rounded agent. His professionalism and service go the extra mile. Taking time to understand his clients and also to make them feel great about their purchase or sale, taking the time to listen and adapt to clients needs is his strong suit. His ability to continue building on the relationship pre and post a buy/sale is what keeps us engaged with Shane for all our real estate dealings. Not to mention his ability to connect and provide value added moments with personal touches around milestone dates that goes above and beyond. The core of his business is well thought out with comparable sales and guidance in regards to pricing that is realistic and sets expectations well. Delivering on the mindset of under promise and over deliver. Very satisfied to the point where Shane is not just a realtor but personal friend. ”

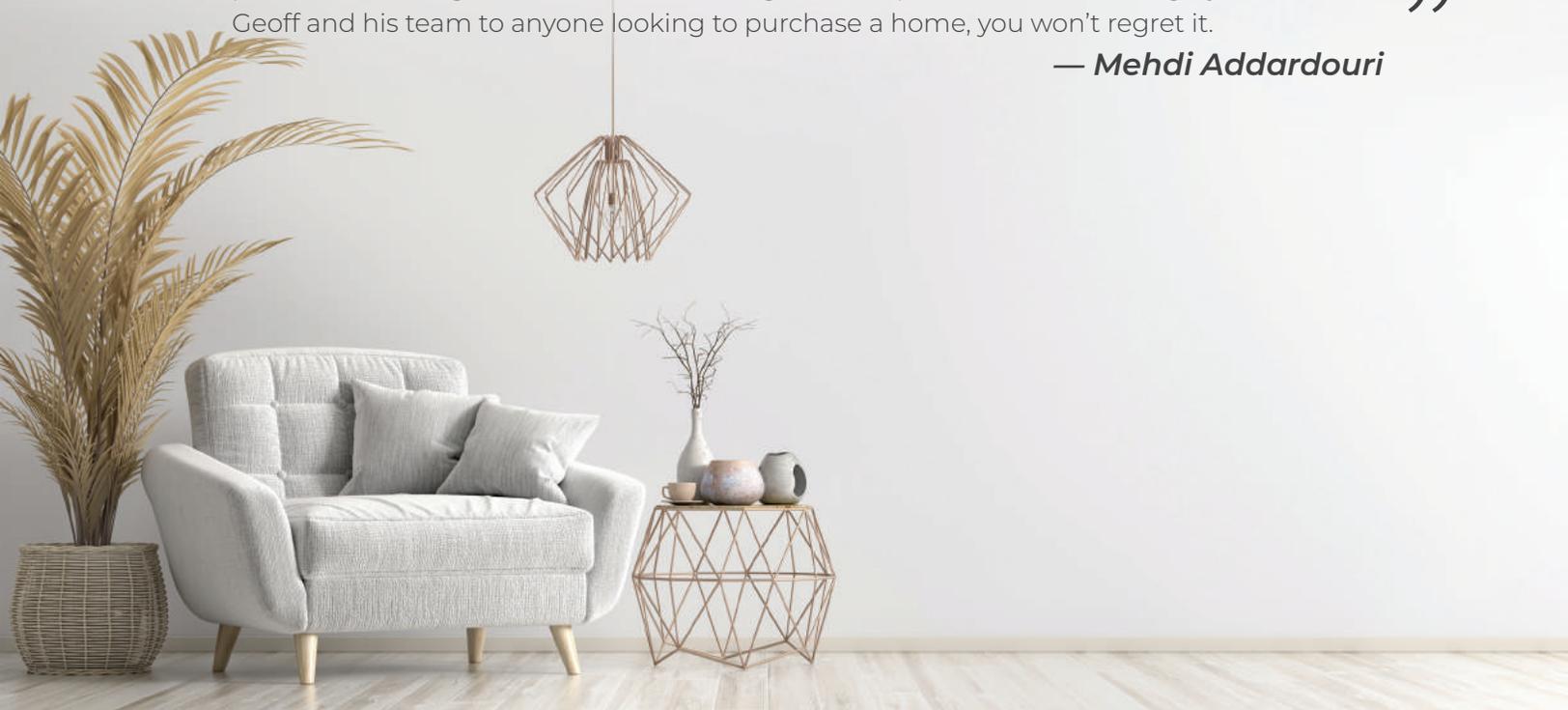
— *Nazaam Charania*

“ From the moment we met Dianna, we knew we were in good hands. Dianna did not disappoint at all. She was very friendly, quick, effective, knowledgeable, and made the process extremely easy for us. We would highly recommend. ”

— *Jason Jones*

“ Geoff is really the best! He made buying our first house in Canada completely painless ! Buying and finding a house at the top of the market is not an easy task. When there was a house we wanted to see Geoff moved fast as houses were flying off the market. He kept us apprised about available appointments and always let us know as soon as a new property that met our (long list of) expectations came on the market. Geoff has been thorough, professional and great to work with throughout the process. We would highly recommend Geoff and his team to anyone looking to purchase a home, you won't regret it. ”

— *Mehdi Addardouri*





Arranging Financing

Getting pre-approved for a mortgage

Pre-approval means that a lender has stated in writing that you qualify for a mortgage loan based on your current income and credit history. A pre-approval usually specifies a term, interest rate and mortgage amount. A pre-approval is typically valid for a brief period of time and usually has a number of conditions that must be met.

Contact a mortgage specialist to find out what you are pre-approved for. Once you know what your budget is, you will have a better idea of what areas and types of home are realistic options. You will save time by only looking at properties that are within your budget and this can also save you money by locking in a more favourable mortgage rate.

Selecting An Area And Type Of Property That Is Right For You

Location! Location! Location!

When deciding where you want to live, factors like proximity to work, family and amenities are worth considering. Feel free to ask me about affordability in your desired area and we can discuss the local market conditions in that area. Deciding what type of home you'd like to purchase will depend on your personal needs. Are you looking for a detached home? Or does a condo make more sense for you? I can help walk you through the pros and cons of the type of home you're looking for and how that type will fare with regard to resale value, operating costs and any associated fees.

Next I'd would like you to make a list of your "needs" and "wants." If you're a family looking for a big home in the suburbs with a large yard and a room for each child? Or a working single who doesn't own a vehicle and relies on public transit to get to work? Let me know what is of the utmost importance and I will make sure to send you only listings that meet that criteria. Next, your "wants" list. This list is for features that are not deal breakers but would be nice to have. A large walk in closet, or a double car garage might be on that list.



Making An Offer

So you've found the perfect property. Now what?

Together we will look over the data from similar properties that have sold in the area and come up with an amount to offer on the property.

The offer also contains other important information like the closing date, deposit amount and any other conditions you'd like to add to the agreement.

Once we submit an offer the seller will have **3 options**:

- 1. Accept it! Congratulations!**
- 2. Reject it.**
- 3. Counter offer.**

As my client, I promise to negotiate fiercely and professionally on your behalf to get you the home of your dreams for the most favourable terms possible.

Deposit & Conditions

When both the Buyer and Seller agree to the terms of the Agreement of Purchase and Sale, the deposit is due within 24 hours. If the offer includes no conditions – it is a legal and binding sale. If there are conditions – the property is conditionally sold. Conditions could be confirming your financing with your lender, getting a home inspection done, having a lawyer review a status certificate or possibly a well and septic inspection on a rural property.

If the conditions are fulfilled within the pre-agreed conditional timeframe then the result is a firm sale. If the conditions are not fulfilled, the transaction is to be terminated and the Buyer will be refunded their deposit in full without reduction.

Whatever the conditions are, I will guide you through the steps, recommend the necessary professionals and keep you in the know with regard to timelines and expectations.

The Mortgage Process

The first step of home buying process is to get a pre-approval letter from a lender stating how much you are qualified for. It's important to ask your potential lenders some questions to make sure they are a good fit for you.

Don't understand something your lender says? Stop and ask for clarification. This is your home buying journey, and you deserve to understand the process every step of the way.

A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter when you're ready to buy.

Questions to Ask Potential Lenders

- 1.** What type of loan do you recommend for me? Why? There's no one type of mortgage loan that's superior to another - but whichever you choose, you need to know why it's best and how it works.
- 2.** Will my down payment vary based on the loan I choose? If you're tight on cash or don't want to be cash poor, let your lender know, Loans vary in their down payment requirements.
- 3.** What is the interest rate and the annual percentage rate (APR)? Everyone talks about the interest rate, by the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.
- 4.** Can I lock-in an interest rate? If so, for how long? If you think rates will be moving up, ask if you can lock it in for a set period of time.
- 5.** What will my closing cost be? Are they a part of my loan, or will I pay them in cash at closing? Remember, closing costs usually run 3-6% of your loan value so you need to know how they'll be covered.



Step by Step

Step 1: Finances

- ✓ Gather your documents
- ✓ Obtain pre-approval of proof of funds
- ✓ Locate down payment funds
- ✓ Prepare for any additional costs

Step 2: Home Search

- ✓ Preview potential properties online
- ✓ Schedule showing and view the properties you are most interested in

Step 3: Under Contract

- ✓ Write an offer to purchase on your favourite property
- ✓ Negotiate the terms of the offer and accept the contract
- ✓ Complete deposit to listing brokerage, complete loan application, and get homeowners insurance quotes

Step 4: Due Diligence

- ✓ Conduct inspections
- ✓ Resolve / negotiate any issues from inspection
- ✓ Your lender will order the appraisal
- ✓ Obtain homeowners insurance

Step 5: Closing Time

- ✓ Your lawyer will conduct title search and other reviews on the land & property
- ✓ Receive closing statement / clear to close
- ✓ Wire funds to closing company
- ✓ Conduct a final walk-through of property and close
- ✓ Closing day: Get your keys, it's all yours!

Pre Closing Checklist

Utilities

- Electricity
- Gas
- Telephone
- Water
- Cable
- Internet

Government

- CRA
- Post Office
- Schools
- MTO
- Library

Insurance

- Life Insurance
- Vehicle Insurance
- Home Insurance
- Health Insurance

Other

- Bank
- Credit Card Company
- Gym
- Union
- Car Dealership
- Benefits Company
- Dentist
- Doctor
- Accountant
- Lawyer

Financial Worksheet

	AMOUNT	HST	TOTAL
INSPECTIONS: HOME, WELL, SEPTIC, ETC.			
APPRAISALS			
DEPOSIT			
BALANCE OF DOWN PAYMENT AFTER DEPOSIT			
LAWYER FEES			
LAND TRANSFER TAX			
MORTGAGE FEES, IF APPLICABLE			
MORTGAGE INSURANCE, IF APPLICABLE			
PRO RATED AMOUNTS FOR ITEMS PAID BY SELLER			
HOME WARRANTY (TARION)			
MOVERS			
TOTAL:	\$	\$	\$



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www.laniganrealestate.com

Shane Lanigan
613-882-1221
shanelanigan@kw.com

Dianna Nguyen
613-882-4992
diannanguyen@kw.com

Geoff Richards
613-229-9960
grichards@kw.com

kw INTEGRITY
REALTY
KELLERWILLIAMS.

Brokerage, Independently Owned And Operated

Keller Williams Integrity Realty
2148 Carling Avenue, Units 5 & 6,
Ottawa, Ontario
K2A 1H1