

HOME BUYING GUIDE

Find your dream home



soldinmoncton.ca





MEET THE TEAM

We're more than a real estate team — we're community-driven professionals committed to making a real impact in the place we all call home. When you work with us, you gain a team that shows up, treats you like family, and gets it done.

Whether you're buying, selling, or investing, our mission is to get you the best possible outcome with a strategy tailored to your goals. With powerful market knowledge, strong negotiation skills, and a seamless client experience, we guide you every step of the way.

We're proud to be recognized among EXIT International's top-performing real estate teams — a milestone made possible by the trust of our clients.



ERIK LANG
REALTOR®

Born and raised in Moncton, Erik's outgoing personality has earned him the trust of others and allowed him to build a strong personal and professional network throughout the Greater Moncton Area.

Holding a Business Degree (B.B.A.) in Marketing from the University of Moncton, Erik brings a decade of high-performing sales and marketing experience, which, combined with his long-standing interest in real estate, allows him to provide valuable insight and trusted guidance to those looking to buy or sell property.

Known for his strong business acumen, strategic mindset, and diligent work ethic, Erik ensures both comfort and results for his current and future clients.

506.381.0186
erik.lang@exitmoncton.ca



MATHIEU LEBLANC
REALTOR®

After earning his Bachelor's degree in Marketing in 2016, he embarked on an entrepreneurial journey, founding and successfully operating a leading marketing agency until he sold it in 2022.

Redirecting his focus to real estate, Mathieu's experience brings a strategic marketing perspective to the table, ensuring unparalleled exposure for your property. Enriched by his father's construction business during his upbringing, Mathieu developed a distinctive viewpoint from a young age. With extensive experience in the construction industry, he is well-positioned to be your invaluable guide through every step of your real estate journey.

506.295.7539
mathieu.leblanc@exitmoncton.ca



LISA LEBLANC
Administration

Armed with both a Bachelor's and a Master's degree, Lisa brings a combination of academic rigor and practical skill to her role. Lisa's meticulous attention to detail and organizational prowess make her an invaluable asset to our team.

From managing schedules to handling paperwork, Lisa's efficiency and dedication ensure that our day-to-day operations are handled with precision and care.



WHY WORK WITH A BUYER AGENT

1. Protecting Your Interests:

The selling agent is legally obligated to act in the best interests of the seller. As your buyer's agent, we're here to make sure your interests are always at the forefront. Our role is to ensure you're never taken advantage of and that your needs are properly represented.

2. Expert Negotiations:

Negotiating an offer goes beyond just the price. There are various factors that can help you negotiate effectively—whether firmly or cooperatively. With our experience and expertise, we can save you money, time, and secure better terms and conditions.

3. Market Insight:

When you work with a buyer's agent, you gain access to the most up-to-date market data, including recent sales prices and trends in your target area. This allows you to make well-informed decisions based on facts, not assumptions.

4. Timing & Leverage:

In a competitive market, acting quickly and having all the proper paperwork in place can be overwhelming on your own. A buyer's agent gives you the leverage, awareness, and preparation needed to ensure you don't miss out on an opportunity.

5. A Smooth Process:

Let's face it—buying a home can be stressful. Having a trusted professional by your side makes the process smoother, more efficient, and ultimately more enjoyable. We handle the details so you can focus on what matters most!

WHY WORK WITH US?

Versatile

Our real estate team offers a wide range of expertise to support you in various real estate projects. Whether you're:

- Buying or Selling
- Flipping or renovating for financial gain
- Looking for investment properties
- Preparing for a major real estate project or investment

Strategic

With over 20 years of combined experience in business, coaching, and negotiations, we specialize in tailoring strategies that work for you. Whether you prefer a hands-on or hands-off approach, we'll customize the process to fit your preferences.

Efficient

"Teamwork makes the dream work."

Collaboration is key to delivering outstanding results. Each team member plays a vital role in creating a seamless, efficient process that brings your goals to life—on time and with precision.

Accessible

As a well-structured team of three, we pride ourselves on always being available to our clients — 24/7. Your needs are our priority, and we're here when you need us.

Honest

Honesty is at the core of our values, and it's a promise we uphold in every transaction. As proud members of our community, we're committed to growing our business with integrity and maintaining a positive reputation — no compromises.

OUR ROLE



Schedule & Attend Showings:

We'll book and join you at property showings.



Negotiate:

Your best outcome is our mission – driven by strategy, delivered with precision.



Assist with Conditions:

We connect you to trusted resources to fulfill conditions.



Provide Market Insights:

We share key industry stats to guide your decisions.



Handle Paperwork:

We prepare all necessary documents, including your offer.



Support Inspections & Walkthroughs:

We're there for inspections and final walkthroughs.

EARLY IN YOUR HOME BUYING PROCESS

Talk to your financial advisor or at least get to know some of the government programs and incentives that could be beneficial to you!

SOME KEY GOVERNMENT INCENTIVES AND PROGRAMS

Home Buying Programs and Incentives

<https://www.canada.ca/en/financial-consumer-agency/services/buying-home.html#toc1>

First Home Savings Account (FHSA)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/first-home-savings-account.html>

30-Year Mortgage

<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/mortgage-loan-insurance/mortgage-loan-insurance-homeownership-programs/home-start>

YOU DON'T HAVE A FINANCIAL ADVISOR?

We can refer you to our list of trusted advisors.



BUYING PROCESS

WHAT YOU CAN EXPECT FROM US THROUGH THE BUYING PROCESS FROM START TO FINISH.

1

GET PRE-APPROVED

- ✓ Meet with a broker or lender
- ✓ Prepare your credit
- ✓ Set a budget

2

MEET WITH US

- ✓ Discuss budget
- ✓ Research area neighbourhoods
- ✓ Set wants & needs

3

FIND YOUR HOME

- ✓ Tour homes
- ✓ Adjust criteria if necessary

4

MAKE AN OFFER

- ✓ Research comps in the area
- ✓ Work with your REALTOR® to write the best offer
- ✓ Negotiations may arise

5

ACCEPTED OFFER

- ✓ Initial negotiations are completed
- ✓ Both parties have signed the agreement

6

EXECUTE CONDITIONS

- ✓ Professional home inspection takes place
- ✓ Get proof of financing
- ✓ Get proof of insurance
- ✓ Prepare deposit with your bank

7

FIRM UP CONTRACT

- ✓ All conditions are fulfilled
- ✓ Property is considered sold
- ✓ Send documents to lawyers

8

CLOSING

- ✓ Final walk-through
- ✓ Sign closing documents with your lawyer
- ✓ Receive your key



1. GET PRE-APPROVED

Getting pre-approved has many benefits and will essentially serve as your guide for your search and purchase.

Benefits include:

- More buying power when attached with your offer
- Allows you to be proactive about your finances prior to making a move
- Gives you a guardrail for your home search

There's a few ways to get a pre-approval letter:

- Meet with a mortgage broker
- Directly reach out to your bank's mortgage specialist
- Online applications with your bank of choice

We listed some trusted local mortgage brokers and specialists below just for you!



Simon Belliveau
Mortgage Associate
506.233.4449
simon@fairviewmortgages.ca



JB Bergevin
Senior Mortgage Specialist
506.871.6923
jean-benoit.bergevin@rbc.com

CLOSING COST TO CONSIDER

It's important to note that some upfront cost will be necessary at closing. Here are the most common costs to consider (approximative) :

- Down deposit (5%-20%)
- Land transfer tax (1% of purchase price)
- Legal fees (\$800-\$1,200)
- Home inspection (\$600)
- Appraisal, if needed (\$500-700)
- Property Tax adjustments (depending on timing)
- Home Insurance (up front fee)

QUESTIONS? GIVE US A CALL.

506.381.0186 erik.lang@exitmoncton.ca | 506.295.7539 mathieu.leblanc@exitmoncton.ca



2. MEET WITH US

As a full time REALTOR® team, we take pride in being accessible. We encourage you to give us a call or to reach out by email to learn more about our services and how we can help you.

We look forward to meeting you!

What you can expect in our first meeting:

- Getting to know each other
- We'll share with you a market update for the region
- We want to understand your needs
- We seek to understand your situation (What are your short and long term plans?)
- We discuss our game plan and potential next steps

3. FIND YOUR HOME

Once your budget is established, the next step to finding your ideal home will be to define your needs when it comes to:

- Location
- Style of home
- Size (bedrooms and bathrooms needed)
- Key features (accessibility, privacy, storage, heating type, pool, etc.)

Checklist:

Location:

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> Greater Moncton Area | <input type="checkbox"/> Shediac |
| <input type="checkbox"/> Moncton | <input type="checkbox"/> Rural |
| <input type="checkbox"/> Dieppe, | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Riverview | |

Style of home:

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Bungalow | <input type="checkbox"/> New |
| <input type="checkbox"/> 2-Storey | <input type="checkbox"/> 5-10 years |
| <input type="checkbox"/> Semi-detached | <input type="checkbox"/> 10-30 years |
| <input type="checkbox"/> Executive home | <input type="checkbox"/> 30+ years |
| <input type="checkbox"/> Condo (monthly fees) | <input type="checkbox"/> Fixer upper |

Size:

- | | |
|---|--|
| <input type="checkbox"/> 2 beds | <input type="checkbox"/> pantry |
| <input type="checkbox"/> 3 beds | <input type="checkbox"/> mudroom |
| <input type="checkbox"/> 4 beds+ | <input type="checkbox"/> finished basement |
| <input type="checkbox"/> ensuite bathroom | |

Garage: Single Double Detached

Key features:

- | | |
|--|--|
| <input type="checkbox"/> Private backyard | <input type="checkbox"/> Large lot |
| <input type="checkbox"/> Pool | <input type="checkbox"/> Accessibility |
| <input type="checkbox"/> Walk-in closet | <input type="checkbox"/> In-law Suite |
| <input type="checkbox"/> Cabinets-to-ceiling | (Rental income) |
| <input type="checkbox"/> Stone Countertop | |

LET'S GET VISITING!

4. MAKE AN OFFER

Once we've found the right home or property, it's time to make an offer based on your goals and the comparable properties recently sold in the area. Our team will be preparing the offer following your guidance and ensures it's ready for your review and signature.

Most offers will include conditions that allow you to make sure you are eligible for your purchase. Here are some of the most common conditions explained:

CLOSING DATE

- Your closing date is the date that you get the keys for your new property.
- You will need to be available to sign documents with your lawyer that day, unless advised otherwise.

SALE OF BUYER'S PROPERTY

- This condition means that you need to sell your current home prior to fulfilling other conditions, such as your financial approval.
- If the seller receives another offer in the meantime, you should have 24-48hrs to remove this condition, depending on your situation.
- This condition is one of the least appealing conditions for sellers.

DEPOSIT

- The deposit is a sign of commitment once all conditions are fulfilled. We recommend A deposit of 1-2% of the purchase price is typically recommended, but this can be negotiated to suit the transaction.
- The deposit is held in trust until closing. At that time, it will be transferred to your lender and applied toward your down payment. Your lawyer will handle this transfer.

FINANCING

- Once you make an offer within your budget, you will need an official finance letter from your lender that approves your purchase.
- This can take 5-10 business days, therefore we recommend reaching out to your mortgage specialist as soon as you have an accepted offer. We have a few resources in this guide that can help you with financing (See page 9).

INSPECTION

- In most cases, we recommend that you hire an inspector to conduct an inspection prior to firming up (See page 13 for recommended inspector).
- At the buyer's expense.

INSURANCE

- In most cases, we recommend getting proof of insurance for your new property prior to firming up (See page 13 for recommended insurance brokers).

WATER TEST & ENVIRONMENT

- We only recommend fulfilling these conditions when the property is not on municipal water or sewer. Also, if there's reasons to believe that the area might be contaminated, then we would recommend an environment assessment.
- These tests or assessments are at the buyer's expense.

RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

- The Residential Property Disclosure Statement (RPDS) is a document completed by the seller that outlines key details about the property, such as the electrical and heating systems, water supply, and any known issues or restrictions.

Buyers can request this document, and we generally recommend doing so.

Once provided by the seller, you'll have a set time frame to review, approve, or reject and sign the statement.

ADDITIONAL TERMS AND CONDITIONS

- In this section, both parties can add specific conditions that are not already built in the purchase and sale agreement. Some of these conditions might need to be fulfilled before firming up.



5. ACCEPTED OFFER

The seller has now sent you their acceptance or a counter offer that suits you! It's time to build a game plan to fulfill conditions in the time frame determined on the purchase and sale agreement.

6. EXECUTE CONDITIONS

It's time to fulfill the conditions related to the purchase and sale within the timeline allowed for each. Not respecting the deadlines in the contract may result in the contract being null and void. Feel free to leverage any of our trusted resources below to help you with your specific conditions:

FINANCING

See page 9 for resources.

INSPECTION



Germain Gautreau
Inspector
702.370.0035
germain.gautreau@abuyerschoice.com

INSURANCE



Max Gould
Managing Partner
506.383.2441 Ext. 36503
max.gould@thebig.ca



Josh Dennis
Owner - Josh Dennis Insurance Inc.
506.450.2134
joshua.dennis@desjardins.com

WATER TEST & ENVIRONMENT



RPC Water Analysis
506.855.6472
info@rcp.ca

7. FIRM UP CONTRACT - SOLD PROPERTY

Once all conditions have been fulfilled, the deal is considered "firm". Our agency (EXIT Realty Associates) will now send the documents to your lawyer and the seller's lawyer.

If you need a lawyer, please let us know and we'll put you in contact with our trusted resources:



Sylvie Godin-Charest | B.A. LL.B
Real Estate Law
506.857.3597
sylvie@droitsgclaw.com



Alexis LeBlanc | B.B.A LL.B
Bingham - Real Estate Law
506.857.3597
aleblanc@bigham.ca

To do list:

- ✓ Set up your NB Power account to take over the power bill on the closing day
- ✓ Triple check that your insurance is set to start on the closing day, or even the day before.
- ✓ Get snow removal starting on the closing day (If applicable)

8. CLOSING DAY

Closing Days Tips:

- Make sure you sign papers with your lawyer before the closing date
- Schedule time to do a final walk-through of the home with us the morning of the closing - "the earlier the better"
- Don't plan to be in your new home before late afternoon
- We suggest not scheduling movers for the closing day in case an extension is needed

Trusted Moving Company:



Bargain Movers
506.479.3408
www.bargainmovers.ca





THANK YOU FOR TRUSTING US
WITH YOUR REAL ESTATE NEEDS

QUESTIONS? GIVE US A CALL.

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