



Finding your new home

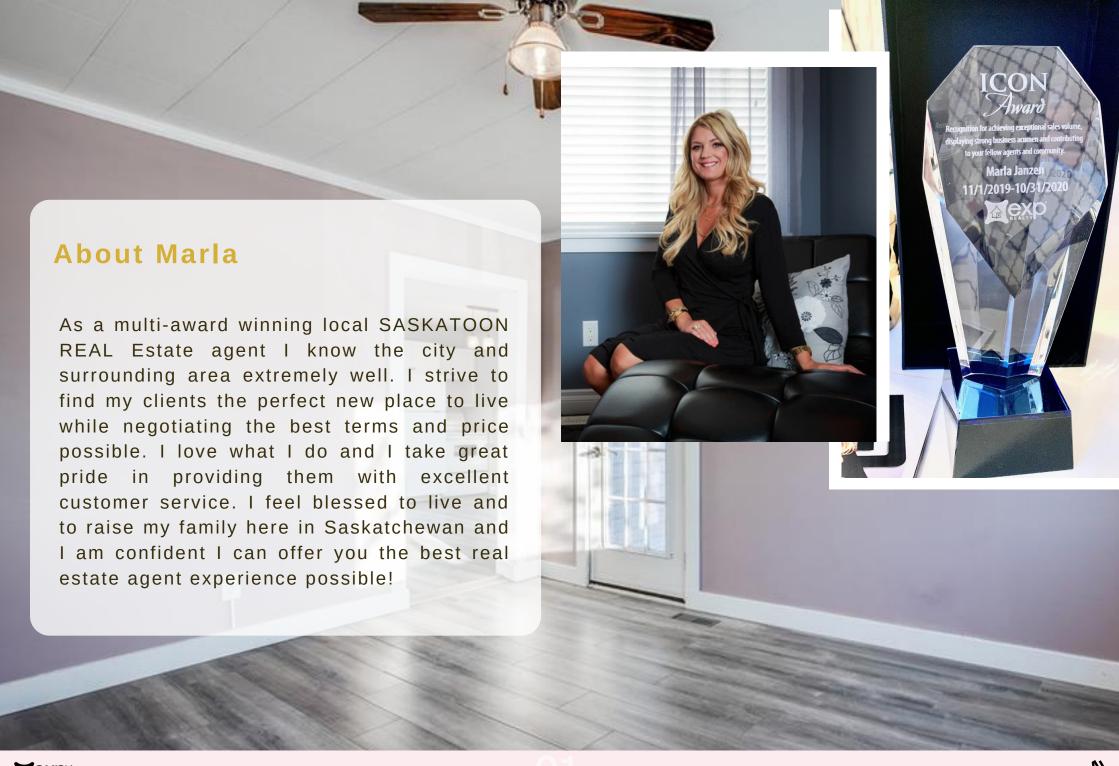
R MARLA JANZEN

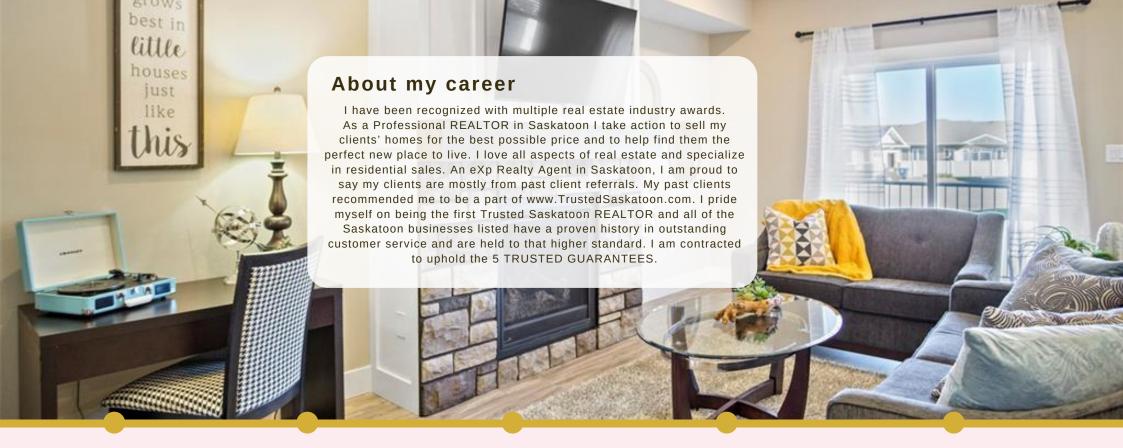
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2005

CENTURY 21® Masters Silver

2014

2014

CENTURY 21® #45 Individual by Units in Canada

2015

CENTURY 21® Top Individual Producers

2016

Marketing Excellence Award from the Warman & Martensville Chambers of Commerce 2020

eXp Realty ICON Agent award





About Marla Janzen Realty our story

We service [Saskatoon, Warman & Martensville]



We were established in 2005



We are [locally owned, philanthropic, etc.]







THE BUYER'S ROAD MAP Meet With A Search For 5 Negotiation Final Real Estate Homes And Contract Details Professional Make An Under Get Pre-8 Closing Offer Contract/I Approved Day n Escrow







- Steady income
- Low to medium debt
- Cash for down payment/closing
- Two months of pay stubs and bank statements
- Two years with same company or in same industry





- Choosing a lender
- Filling out loan application
- Approval document
 - Paystubs, bank statements, tax returns, proof of employment, 580+ credit score

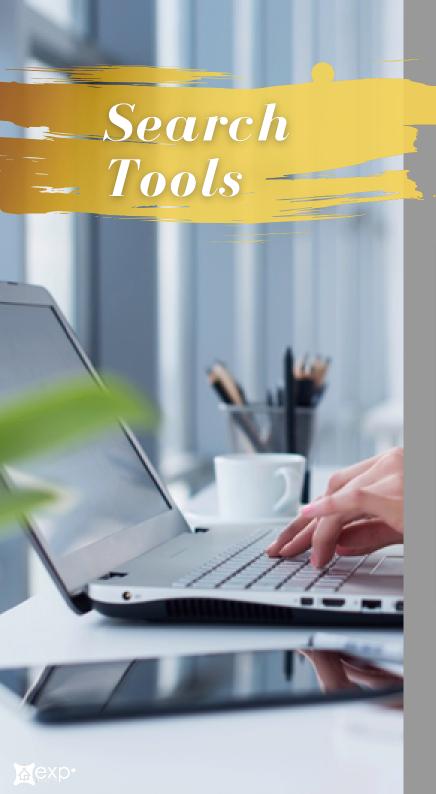




Understanding what you're looking for is a top priority. Let's talk about the features of your future home.

- Location
- Price
- Square footage
- Bedrooms

- Baths
- Style
- Features
- Schools



AGENT SEARCH

- MLS
- Agent network
- My website



CUSTOMER SEARCH

- Website
- Yard signs, open houses, model homes, friends, FSBO



HIGH-TECH TOOLS

 Automated home search system



09





- Falling in love with a home
- Seller wants
- Earnest money
- Down payment/financed amount
- Important dates
- Inclusions in home
- Offer will be accepted, counteroffered, or declined

When your offer is Accepted





- Give earnest money to title company
- Inspection and repairs
- Appraisal
- Home insurance
- Finalize mortgage details
- Final walkthrough

Closing Cost Breakdown





These are the items that will be included in your closing cost:

- Property appraisal
- Home inspection
- Processing fee
- Underwriting fee
- Lender fee
- Loan discount fee
- Recording fee
- Settlement officer fee
- Title insurance

- Document preparation fees
- Escrow taxes and insurance
- Prepaid interest
- Credit report
- Transfer taxes
- Attorney/notary fee



This is the big day! I'll accompany you to closing, answer any questions, and verify the closing paperwork matches our purchase contract.

- Bring your identification
- Everyone who is purchasing the property must be present. If this is not possible, let me know in advance.
- You will need to bring a certified check or wire your down payment/closing costs.





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