



THE SMART BUYER ROADMAP™

Buy with clarity. Avoid surprises.
Make a move you feel good about long after closing.

Pairs with (separate downloads): Mortgage Guide • Multiple Offers Guide • Buyer Worksheet Pack • Resources Guide

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A NOTE FROM JEN

Buying isn't just a financial decision.
It's a life decision.

Most buyers tell me it starts like this: Late-night scrolling. Saving homes that don't quite fit. Hearing ten opinions. And feeling torn between "wait" and "what if we miss out?"

If that feels familiar – you're normal.

Most buyers don't struggle to find homes. They struggle to compare them. That's what this roadmap solves.

By the end of this guide, you'll know:

- ✓ what matters most for your move
- ✓ how to compare homes without spiraling
- ✓ what to watch for before you commit
- ✓ your best next step – based on your timeline

You don't have to do this perfectly. You just need a smart process. You're allowed to take your time – and you're allowed to move quickly when it's right.

"You don't need pressure. You need a plan."

Decades of local experience • Calm strategy in every market cycle • Clear next steps

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WHY I CREATED THIS GUIDE

After guiding buyers through multiple market cycles, one pattern stays true:

Buying well isn't about speed or perfection – it's about clarity, timing, and fit.

The market doesn't create confidence. **A plan does.**

I created this for buyers who want:

- ✓ clarity without pressure
- ✓ a simple way to compare homes
- ✓ protection from costly surprises
- ✓ a process that works in today's market

It's okay to not know your answer yet. Clarity often shows up after you see real options.

EASY ENTRY OPTION

- DM BUYER + your timeline + condo/town/detached
- I'll tell you your best next step in one sentence

NEXT STEP

- *Book your Buyer Strategy Call – even if you're not ready to buy yet.*

WHAT'S INSIDE

- ◆ The mindset shift that removes pressure
- ◆ A simple roadmap from search to closing
- ◆ The 4 L's filter that stops second-guessing
- ◆ Condo / townhome / detached clarity (high-level + useful)
- ◆ Due diligence + red flags (what matters vs what's normal)
- ◆ Smart offer basics (simple + calm)
- ◆ My Buyer System (what to expect)
- ◆ Next steps (clear and easy)

→ “**You'll see worksheet prompts throughout—use only the one that matches the stage you're in.**”

HOW TO USE THE WORKSHEETS

Use the worksheet that matches where you are right now. **You don't need to do them all.**

- ◆ **Pages 5-6** → Lifestyle Map → Buyer Guardrails
- ◆ **Page 11** → 4 L's Filter
- ◆ **Page 12** → Home Tour Scorecard
- ◆ **Page 13** → Decision Snapshot
- ◆ **Page 14** → Offer Prep Snapshot
- ◆ **Pages 15-18** → Risk Radar → Condo Snapshot (if applicable)
- ◆ **Page 19** → Closing Prep Checklist
- ◆ **Anytime** → Notes Page

Reminder

✓ **Structure creates clarity – not speed.**
→ **One home at a time is enough.**

THE SHIFT THAT CHANGES EVERYTHING

You don't need the perfect home.
You need the right fit + a smart decision.

A smart buy is:

- ✓ aligned with your lifestyle
- ✓ comfortable financially
- ✓ strong enough to hold value
- ✓ something you can live in confidently
- ✓ a step that moves you forward

The goal isn't "no compromise."
It's choosing compromise on purpose.

If you're buying in the next 30-90 days:

- complete Lifestyle Map + Buyer Guardrails
- tour 3-5 homes for education (not perfection)
- use the 4 L's + Tour Scorecard every time
- book your Strategy Call when you're close to "yes" or stuck

→ **WORKSHEET: LIFESTYLE MAP**

Use this to clarify what this move needs to solve before you look at listings.

QUICK WINS (DO THESE FIRST)

1) CHOOSE YOUR #1 PRIORITY

Space / Location / Lifestyle / Budget / Timing

When buyers don't choose, everything feels equally important – and nothing gets decided.

2) CREATE YOUR MUST-AVOID LIST (1-3 ITEMS)

Busy road • low light • no parking • too many stairs • high fees • long commute

This saves you months.

3) STOP JUDGING THE WRONG THINGS

Finishes change. Fundamentals don't.

NEXT STEP

→ *Book your Buyer Strategy Call (I'll help you set your priority + must-avoid list)*

→ WORKSHEET: BUYER GUARDRAILS

This keeps decisions calm when emotions spike.



HOW TO BUY WELL IN ANY MARKET

Markets change. Buying well is stable.

The modern way to buy:

- ✓ build a plan first (guardrails + filter)
- ✓ tour strategically (not endlessly)
- ✓ compare homes objectively (same system each time)
- ✓ protect yourself with due diligence
- ✓ use the right offer strategy for the situation

You don't need to predict the market.

You need a process that works in it.

→ *Come back to this page when the market feels noisy.*

THE SMART BUYER ROADMAP™ (6 STAGES)

1) DEFINE THE MOVE

What problem is this move solving — space, lifestyle, timing, change?

2) SET GUARDRAILS

Comfort budget, timeline, must-haves, dealbreakers, must-avoid list.

3) SEARCH WITH STRATEGY

Focus on homes that match your filter — not everything that looks pretty online.

4) TOUR WITH PURPOSE

A repeatable system makes decisions easier and faster.

5) OFFER WITH CLARITY

Price + terms + timelines + protection (strategy depends on conditions).

6) CLOSE WITH CONFIDENCE

Insurance, utilities, final walk-through, calm preparation.

NEXT STEP

→ *Book your Buyer Strategy Call (get this roadmap customised)*

PROPERTY TYPES (CLEAR + SIMPLE)

CONDO (APARTMENT-STYLE)

Best for: low maintenance + strong locations

Watch for: fees, rules, reserve fund health, owner/renter mix

TOWNHOME (CONDO OR FREEHOLD)

Best for: more space + some outdoor living

Watch for: stairs, parking, condo rules/fees (if applicable), maintenance responsibilities

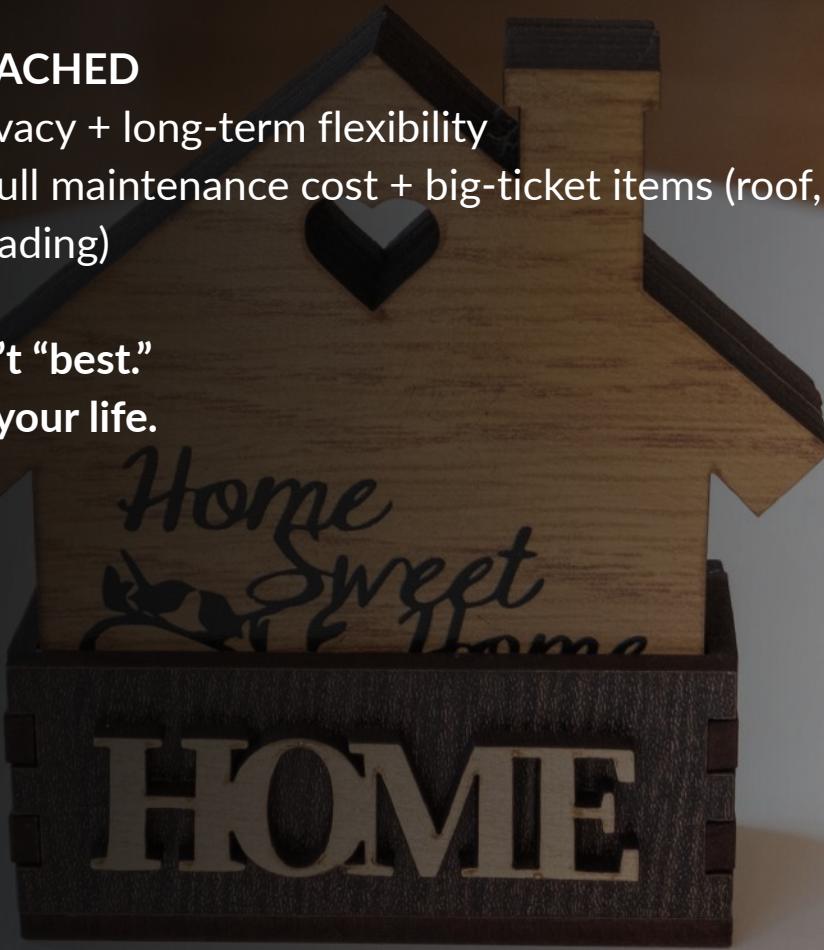
SEMI / DETACHED

Best for: privacy + long-term flexibility

Watch for: full maintenance cost + big-ticket items (roof, HVAC, windows, grading)

The goal isn't "best."

It's best for your life.



THE SMART BUYER FILTER (THE 4 L'S)

When buyers feel stuck, it's usually because they're judging the wrong things.

Use this every time:

- ✓ **LAYOUT** – does daily life flow?
- ✓ **LIGHT** – will you feel good living here?
- ✓ **LOCATION** – commute, noise, privacy, errands
- ✓ **LIFESTYLE** – dogs, kids, hobbies, stairs, storage, parking, hosting

Finishes can change.

These four usually can't.

REMEMBER

→ Compare first. Decide second.

NEXT STEP

→ *Book your Buyer Strategy Call (I'll help you apply this filter to real homes)*

→ **WORKSHEET: 4 L'S FILTER**

Print or save this and use it for every home you see.



TOURING WITHOUT EMOTIONAL WHIPLASH

Most buyers don't need more showings.
They need a better way to compare.

After each showing, ask:

- What are the top 3 pros?
- What are the top 3 concerns?
- Is the concern fixable, expensive, or unknown?
- What would I need to know to feel confident?
- How does this compare to the best home I've seen so far?

PRO TIP

- Take 3 photos + 3 notes per home. Comparing becomes dramatically easier.

BOOKMARK CUE

- *Revisit this page after your first 3–5 showings.*

*HOME HUNTING ROUTINE

- 1) Before the showing: review your Must-Avoid list
- 2) During: take 3 photos (If permitted) + 3 notes
- 3) After: answer the 5 questions + give a confidence score

→ WORKSHEET: HOME TOUR SCORECARD

Use this right after each showing.



IF YOU'RE BUYING WITH SOMEONE: STAY ALIGNED

Many buyers don't struggle to find homes — they struggle to agree.

SIMPLE RULE

→ You can compromise on preferences. You can't compromise on dealbreakers.

After each showing, each person answers privately:

- ✓ confidence score (1–10)
- ✓ biggest concern
- ✓ would I move forward? yes / no

Clarity prevents conflict — and protects the decision.

→ **WORKSHEET: DECISION SNAPSHOT**

Use this when you're close to "yes" and want alignment.



AN OFFER IS MORE THAN PRICE

A smart offer isn't just about "winning."

It's about getting the right home with the right level of confidence.

Most buyers don't lose homes because they offered "too low."

They lose because their offer didn't feel **clear, clean, or certain**.

A strong offer balances four things:

- 1. Positioning** - How you show seriousness and readiness (not just dollars).
- 2. Protection** - Reducing unknowns with the right conditions when needed.
- 3. Timelines** Deposit timing, condition dates, and closing date can matter more than you think.
- 4. Leverage** -Knowing where you can push... and where you shouldn't.

THE GOAL

- Offer with clarity, not emotion.
- Protect what matters.
- Stay within your comfort zone.

BOOKMARK CUE

- Come back to this page before you write an offer.

→ WORKSHEET: OFFER PREP SNAPSHOT

Complete this before writing an offer – especially in emotional situations.



DUE DILIGENCE + RED FLAGS (WHAT MATTERS)

Some issues are cosmetic. Some are expensive. Some are unknown.

QUICK CLARITY

Most homes have issues. The goal is separating fixable from expensive or unknown.

WORTH PAUSING ON:

- moisture, musty smell, staining that suggests recurring issues
- amateur renovations (especially structural changes)
- strong persistent odours
- grading/water pooling concerns
- roof age unknown with visible wear
- “too good to be true” condo fees (often deferred maintenance)

My job is to help you understand what's normal – and what's not – before you commit.

“Not every issue is a deal-breaker—this is about separating fixable from expensive or unknown.”

→ WORKSHEET: RISK RADAR

Use this to separate fixable issues from true deal-breakers.



RESALE VALUE WITHOUT OVERTHINKING

You don't need to buy a "perfect investment."

You need to avoid the choices that limit flexibility later.

WHAT TENDS TO HOLD VALUE:

- ✓ strong location fundamentals
- ✓ functional layout and natural light
- ✓ parking and storage (when relevant)
- ✓ good maintenance history (especially condos)
- ✓ practical spaces over trendy finishes

A SIMPLE RULE

→ Buy fundamentals. Update finishes later.

IF YOU'RE CHOOSING BETWEEN TWO GOOD HOMES

- pick the one with stronger 4 L's
- choose fewer unknowns
- choose the one you'll enjoy on a regular Tuesday

CONDO DUE DILIGENCE (SIMPLE + POWERFUL)

A status certificate is the building's financial report card.

It can reveal:

- ✓ reserve fund health
- ✓ upcoming projects and costs
- ✓ special assessments
- ✓ legal issues
- ✓ insurance coverage
- ✓ owner/renter ratios

This is where “nice unit” can become “expensive building.”

Your lawyer reviews it. I help you understand what impacts value and risk.

→ **WORKSHEET: CONDO SNAPSHOT**

This helps you review fees, rules, and comfort level clearly.



INSPECTION CLARITY (SIMPLE VERSION)

Inspections shouldn't scare you — they should inform you.

A good inspection outcome isn't "no issues."

It's knowing:

- ✓ what's urgent
- ✓ what's normal wear
- ✓ what's inexpensive vs expensive
- ✓ what affects safety, insurance, and resale

You won't be left alone interpreting the report.

→ WORKSHEET: RISK RADAR

Use the Risk Radar to sort inspection findings into fixable, expensive, or unknown



CLOSING WEEK (ZERO SURPRISES)

Closing should feel calm.

Manage early:

- ✓ insurance arranged
- ✓ utilities booked
- ✓ lawyer instructions confirmed
- ✓ final walk-through scheduled
- ✓ move logistics planned

GOAL

→ No last-minute scrambling. No surprises.

REMINDER

→ Closing feels calm when the plan is done early.

→ **WORKSHEET: CLOSING PREP CHECKLIST**

Use this to avoid last-minute scrambling.



MY BUYER SYSTEM (WHAT TO EXPECT)

This is the part buyers tell me changes everything.

A CLEAR PLAN, EARLY

→ guardrails + filter so decisions get easier

MARKET EDUCATION TOUR

→ real homes to teach value, trade-offs, what's worth it

STRATEGY-LED SEARCH

→ focus on the right homes – not every home

CALM DECISION SUPPORT

→ clear comparisons, honest feedback, no pressure

RISK REDUCTION

→ due diligence, red flags, timelines, protection – explained simply

STRONG NEGOTIATION + CLEAN COORDINATION

→ I manage the moving parts so you stay focused and confident

NEXT STEP

→ *Book your Buyer Strategy Call*

Want a simple way to stay organised?

→ **DOWNLOAD THE BUYER WORKSHEET PACK**

Use the worksheets alongside this guide for clarity at every stage.

WHEN THIS GUIDE ISN'T ENOUGH (AND THAT'S NORMAL)

This guide gives you structure – but sometimes you need a conversation.

If you're:

- stuck between two good options
- unsure how much risk is acceptable
- feeling pressure from timing or competition
- overwhelmed by opinions from friends/family/social media

That's exactly when guidance matters.

NOT READY TO BOOK YET?

→ **DM BUYER for a one-sentence next step**

NEXT STEPS

1) Book your Buyer Strategy Call

Get a customised plan based on your timeline, comfort level, and goals.

In your Buyer Strategy Call, we will:

- ✓ map your guardrails
- ✓ apply the 4 L's to your must-haves
- ✓ decide your best next step – no pressure

2) Download the Buyer Worksheet Pack

Separate download – your action tools for showings + decisions.

3) Add the right add-ons

- Mortgage Guide
- Multiple Offers Guide (as needed)

Easy entry option

→ ***DM BUYER + your timeline + condo/town/detached – and I'll tell you the best next step.***

→ ***If someone you care about is feeling overwhelmed about buying, feel free to share this with them.***

FAQS

HOW EARLY SHOULD I START?

Now. Planning early creates options and prevents urgency-based decisions.

WHAT IF I'M NOT SURE ABOUT NEIGHBOURHOODS YET?

That's exactly what a Market Education Tour is for.

WHAT IF I DON'T KNOW MY BUDGET YET?

Start with clarity first, then confirm numbers (Mortgage Guide).

DO I NEED A HOME INSPECTION?

Most of the time, inspections reduce risk and clarify costs. Strategy depends on the situation.

WHAT IF I'M STUCK BETWEEN TWO GOOD OPTIONS?

That's a normal "comparison moment." It's when a clear filter matters most.

"You don't need to be ready for the move. You just need to be ready for a plan."

A NOTE FROM JEN

Buying a home should feel empowering – not overwhelming. You don't need to know everything. You just need a smart starting point and a clear process.

I'll help you cut through noise, protect your decision, and move forward with confidence – at a pace that feels right for you.

NEXT STEP

→ *Book your Buyer Strategy Call*

ABOUT JEN

I'm Jen Warren, a Broker with RE/MAX Escarpment Realty Inc. in Burlington. For decades, I've guided people through major moves – with a calm, strategic approach in every market cycle.

My approach is simple:

- ◆ clarity first
- ◆ strategy always
- ◆ zero pressure

Because when your next move is this important, you deserve smart decisions – backed by experience.

