BUYER'S *guide*

FOR BUYING YOUR HOME

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As an owner operator at Ellaney Homes since 2007, I've mastered what makes a house truly feel like home. But I bring more than just construction expertise—I combine hands-on building knowledge with sharp financial acumen from my B.Comm degree, CFP certification, and years as an RBC Branch Manager. This powerful combination means I don't just help you buy a house—I ensure you maximize every dollar of your investment.

*As a born and raised YXE local, I don't simply list properties—I uncover their unique stories and potential. My customized marketing approach, featuring professional photography, video walkthroughs, drone footage, and detailed floor plans, showcases homes in their best light. Most impressively in today's competitive seller's market, my buyers achieve remarkable results—securing properties at **92.89%** of listing price on average. That **7%** savings translates to **$28,000** kept in your pocket per purchase.*

When I'm not negotiating the best deals for my clients, you'll find me at home on my bison ranch, living the authentic Saskatchewan lifestyle I love helping others achieve. Let's work together to find your perfect home—and make sure you get the best possible value in Saskatoon's dynamic market.

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AUG 1 MY REALTOR ANNIVERSARY| YEAR IN REVIEW BY THE #S

FOR THE LITTLE NUMBER CRUNCHERS THAT LIVE INSIDE YOUR HEADS 🤓

2025 SASKATOON MARKET

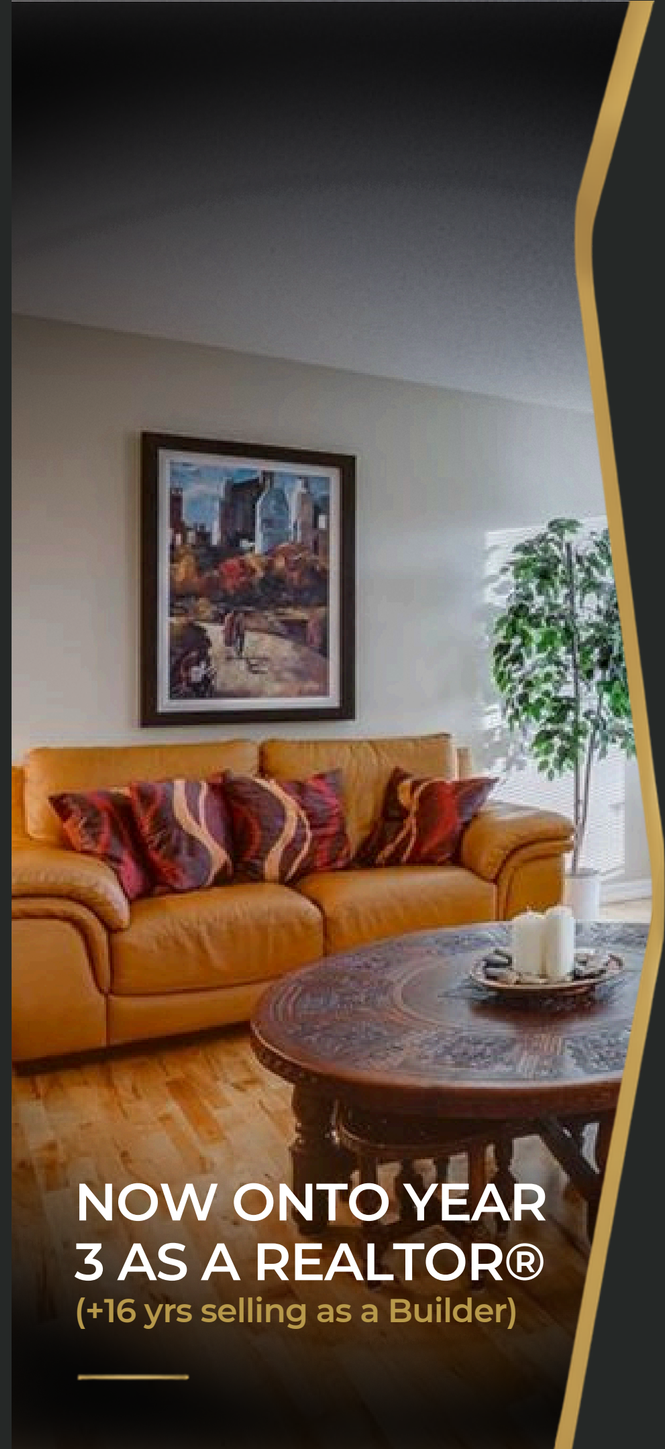
5,113
HOMES SOLD THROUGH MLS*

842
REALTORS® (SRA)

6.1
HOMES SOLD PER AGENT

Thank you to every client who trusted me over the past year.

I'm sharing these numbers simply to be transparent and accountable for those who are interested in what a career in real estate actually looks like.



NOW ONTO YEAR 3 AS A REALTOR®
(+16 yrs selling as a Builder)

AUG 1 | REALTOR YEAR REPORT

THIS PAST YEAR I HAD THE GREAT PRIVILEGE OF

serving clients

43 TRANSACTIONS

5 WHICH WILL CLOSE IN THE NEXT REALTOR YEAR.

$21,172,300
TOTAL VOLUME

Thank you!

To every client who trusted me, referred me, and supported me along the way.

I'M GRATEFUL FOR YOU!

NEGOTIATING RESULTS

BUYERS

SAVED EACH CLIENT, ON AVERAGE

$9,337

ON AVERAGE MY BUYERS PAID

96.75%

OF ASKING PRICE

SELLERS

ON AVERAGE EACH CLIENT RECEIVED

$11,508

ON AVERAGE MY LISTINGS SOLD FOR

102.55%

OVER ASKING PRICE

WHERE MY BUSINESS CAME FROM

BY TOTAL SALES VOLUME

ACREAGES	$8,411,000	39.73%
SASKATOON HOMES	$7,122,400	33.64%
SMALL TOWN PROPERTIES	$1,938,000	9.15%
COMMERCIAL	$2,700,000	12.75%

TOTAL SALES VOLUME

$21,172,300





4 Reasons to Work with an Agent on your Home Purchase

EXPERT NEGOTIATION & MARKET INSIGHT

A REALTOR® knows how to read the market, spot red flags, and negotiate the best price and terms on your behalf.

ACCESS TO LISTINGS & PROFESSIONAL NETWORK

From early access to new listings to trusted connections with mortgage brokers, inspectors, and lawyers — you're plugged in from day one.

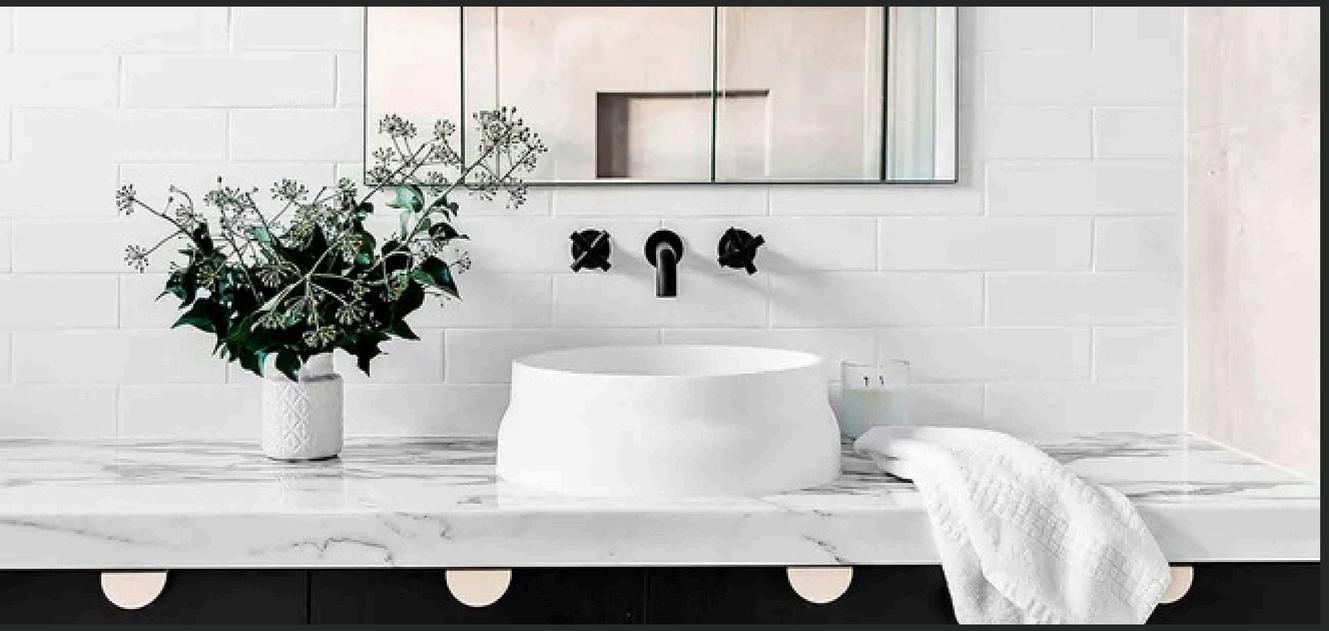
GUIDANCE THROUGH THE PROCESS

From the first showing to possession day, a REALTOR® handles the paperwork, timelines, and fine print so you don't miss a thing.

4th Reason (Money in your Pocket Matters)

WORKING WITH AN AGENT TO BUY A HOME DOESN'T COST YOU A THING

The commission split in Canada is split down the middle between the listing side and the buying side. The burden of commission is a cost that the sellers pay - regardless of whether a client buys with their own agent working in their best interest - or not. As a listing agent I am bound to loyalty to my clients. In the same way when representing buyers, I am bound to loyalty to their best interests above anyone else's - including my own and certainly above the sellers. Similar to have a coach in your corner - without a cost to you.











FINANCIAL HEALTH: SETTING YOURSELF UP FOR SUCCESS

GET PRE-APPROVED EARLY

- Know your budget, lock in a rate, and shop with confidence — sellers take you seriously when you're pre-approved.

SAVE FOR YOUR DOWN PAYMENT

- The bigger your down payment, the smaller your mortgage — aim for 5% minimum, but 20% helps avoid CMHC fees.

TAP INTO GOVERNMENT INCENTIVES

FIRST-TIME BUYER? EXPLORE PROGRAMS LIKE:

- First Home Savings Account (FHSA)
- Home Buyers' Plan (HBP – RRSP withdrawal)
- GST New Housing Rebate
- Secondary Suite Incentives (federal & provincial programs available to offset build costs).

Steps to Closing a Real Estate Deal in Saskatchewan

1 **MORTGAGE PRE-APPROVAL**
Get pre-approved by a lender to determine your buying power.

2 **FIND YOUR REALTOR®**
Choose a local expert to guide you through the process (hi!).

3 **SEARCH AND VIEW HOMES**
Tour properties that fit your needs and budget.

4 **MAKE AN OFFER**
Your REALTOR® writes the offer and negotiates terms on your behalf.

5 **OFFER ACCEPTED**
Once accepted, you enter a conditional period (usually 7–10 days).



6 **SATISFY CONDITIONS**
Complete your home inspection, appraisal, financing, and any other required steps (like reviewing condo docs or water testing for acreages).

7 **REMOVE CONDITIONS**
Once all conditions are satisfied, you sign a condition removal, and the deal becomes firm.

8 **HIRE A REAL ESTATE LAWYER**
Your lawyer handles title transfer, property taxes, and disbursements.

9 **FINAL MORTGAGE APPROVAL & INSURANCE**
Finalize your financing and arrange home insurance (required before possession).

10 **LAWYER APPOINTMENT**
A few days before possession, you meet to sign the final documents and bring the remainder of your down payment and closing costs.

11 **POSSESSION DAY**
Keys are released (usually around noon) — and you officially become the homeowner!

3 BIGGEST MISTAKES TO AVOID WHEN PURCHASING A HOME:

- **Skipping the Pre-Approval**

Walking into home shopping without a mortgage pre-approval is like grocery shopping without a wallet. You may fall in love with a house you can't afford—or miss out on one you could have gotten because you weren't ready.

- **Ignoring the True Costs**

The mortgage isn't the whole story. Property taxes, utilities, insurance, condo fees, maintenance, and that surprise furnace replacement at 2 AM—all those can add up. Budget for the full picture, not just the monthly payment.

- **Letting Emotion Override Logic**

Falling in love with a home is normal—but don't let love blind you to red flags like bad location, poor inspection results, or overpaying. Your future self will thank you for balancing heart and head.



WHY A HOME INSPECTION MATTERS

- **Uncovers Hidden Issues**

Identify structural, electrical, plumbing, or roofing problems before you buy.

- **Negotiation Power.**

While home inspections are not negotiations 2.0, in serious cases the report can be used to request repairs, adjust price, or walk away if needed.

- **Peace of Mind**

Know exactly what you're getting — no surprises after you move in.

- **Protects Your Investment**

Helps you plan for future maintenance and avoid costly repairs down the road.



Things to Do Before Moving Into Your New Home

Set Up or Transfer Utilities

Contact SaskPower, SaskEnergy, and your internet provider to transfer or start service.

Update Your Address with Canada Post

Set up mail forwarding and update your address with banks, employer, driver’s license, etc.

Secure Home Insurance

Make sure your policy starts before possession day — most lawyers need proof in advance.

Schedule Movers or Reserve a Truck

Book well in advance, especially during busy months.

Change Locks or Reprogram Keypads

You never know who has a spare key — it’s an easy safety win.

Clean or Arrange Professional Cleaning

A fresh start feels even better in a freshly cleaned space.

Measure for Furniture

Check dimensions so you’re not wrestling your couch on move-in day.

Test Smoke and CO Detectors

Confirm they’re working and replace batteries if needed.

Plan for Kids and Pets

Arrange child or pet care during the move for a smoother experience.





FAQ:

WHAT ABOUT PROPERTY TAXES?

- Your real estate lawyer notifies the City of Saskatoon about the change in ownership during the closing process.
- Property taxes are adjusted at possession, so the buyer and seller each pay their fair share for the year.
- After possession, the City will begin sending tax notices directly to you as the new owner.
- If you’re setting up monthly payments through the City’s TIP (Tax Installment Payment) program, you’ll need to enroll yourself.

Buyer FAQ Ideas

DO I NEED A REAL ESTATE LAWYER?

- The short answer is Yes — in Saskatchewan, lawyers handle title transfers, land titles registration, and disbursement of funds.

WHAT'S THE MINIMUM DOWN PAYMENT?

There is no minimum but here are some guidelines:

- 5% for homes under $500,000
- 10% on the portion above $500,000
- 20% to avoid mortgage insurance

WHAT'S INCLUDED IN THE PURCHASE PRICE?

- Typically appliances, blinds, and any items listed in the contract. Your REALTOR® ensures this is clearly outlined.

WHAT'S THE LAND TITLE TRANSFER FEE IN SASKATCHEWAN?

- It's calculated based on property value. For example, around $2,000 on a $400,000 home.

WHAT ARE CLOSING COSTS?

- Budget 1.5%–2% of the purchase price. This covers legal fees, land title transfer fees, home inspection, appraisal, etc.

HOW LONG DOES IT TAKE TO CLOSE ON A HOME?

- Typically condition removal is within 2 weeks of the offer. Unless a 72 hour clause is put in place. Once conditions are removed possession can take plan in as little as 2 weeks or longer if mutually agreed upon.

CAN I GET OUT OF THE DEAL AFTER I'VE MADE AN OFFER?

- You can walk away during the conditional period. Once conditions are removed, the deal is firm — and walking away may mean legal or financial consequences.

WHAT HAPPENS ON POSSESSION DAY?

- Once your lawyer releases funds and confirms registration, your REALTOR® gets the go-ahead to give you keys — usually around noon. Hugs and kisses and champagne 🥂.

DO I NEED HOME INSURANCE BEFORE POSSESSION?

- Yes — your lender and lawyer will both require proof of insurance before releasing funds

WHAT'S TITLE INSURANCE, AND DO I NEED IT?

- Title insurance protects against potential ownership issues or property defects. It's often recommended and can be purchased through your lawyer. In Canada we use the torrens legal system.

TORRENS SYSTEM VS. DEED SYSTEM: WHAT'S THE DIFFERENCE?

Torrens System (Used in Saskatchewan)

- Government-backed title registry
- Ownership is confirmed by a central land titles office
- The title is guaranteed by the government
- Less risk of disputes or fraud
- Lawyers work directly with the Land Titles Office to transfer ownership

VS

Deed System (Used in many U.S. states)

- Relies on a chain of documents (deeds)
- Ownership proved by tracing past transactions
- No government guarantee — more risk of error or fraud
- Title insurance is essential to protect against claims

In Saskatchewan, we proudly use the Torrens System, which means more security, transparency, and peace of mind for property owners.

Homeowner Maintenance Tips:
Keep Your Home in Top Shape

- **Mow the Lawn Regularly**

Keeps your yard neat and healthy, plus helps prevent pests.

- **Shovel Snow Promptly**

Clear driveways and walkways to keep your home safe and accessible.

- **Clean Your Gutters**

Prevent water damage and foundation issues by keeping gutters free of debris.

- **Change Furnace Filters**

Improve air quality and system efficiency by swapping filters every 3 months.
- your HRV filter may need to be cleaned every 6 months.

- **Check Smoke and CO Detectors**

Test monthly and change batteries yearly for peace of mind.

- **Sprinklers**

If you have them ensure your lines get blown out before the first freeze.

client testimonial

DAN & SARAH DENIS ★★★★★

Luke is an honest man who, guided by his strong moral character and faith, treats each new client and family with the upmost respect and dignity. His humour, and down-to-earth approach, truly makes you feel how invested he is in the overall well-being of your home experience. He truly wants the best for you.

TYLER BARRY ★★★★★

Luke was a pleasure to work with. He quickly understood our needs and provided valuable guidance throughout the process. His communication was prompt and clear, always making himself available for any questions. Luke's dedication to exceptional service and attention to detail truly stood out. I highly recommend him for his professionalism and client-first approach!

JESSE MICHAUD ★★★★★

Luke went above and beyond any other realtor we have ever worked with. He even confirmed the square footage by measuring himself. He also has a lot of experience with building homes. He knows what home owners value. Whether you are buying or selling, he is the one you want to go to bat for you! Strongly recommend!

Trusted Resources

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notes

Your Move Made Easier

As your dedicated REALTOR®, I'm thrilled to offer FREE access to our client-exclusive moving trailer!🚛 💪

Whether you're transporting:
- That perfect sectional sofa
- Your legendary garden gnome collection
- Or every last coffee mug (we won't judge)

Use it as much as you need - no hidden fees, no hassle. Just another way we make home sweet home a little sweeter.







Luke Levesque

Realtor®

LUKE
THE REALTOR.COM

MY COMMITMENT TO YOU

Your success is my priority. I'll do my best to keep you informed, handle the details, and make sure the process is as stress free as possible - all while balancing hard negotiating to keep money in your pocket.

LET'S TURN YOUR "FOR SALE" INTO "SOLD"

A quick chat to discuss a game plan and start step 1 on the process.

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