



# BUYER'S GUIDE



FROM START TO MOVE IN

ALL THE DETAILS YOU NEED TO  
SUCCESSFULLY BUY YOUR NEW HOME

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# CLIENTS





# WELCOME

Home is more than just a physical space. It's a place where you will create countless memories, share moments with loved ones, and where you'll feel most comfortable.

When it comes time to buying a new home and beginning a new chapter, the process may seem overwhelming. Buying a home is a big, important decision and it can also be an emotional one!

Rest assured that together, our team can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From setting a budget, to finding the right neighborhood, negotiating the best terms & creating a smooth close, our team and this booklet will be your guide.

# BUYING CONSULTATION

This is where we come to understand your goals, make a plan together and address any questions or concerns you may have related to the process.

BUYING A NEW HOME can be stressful... but it doesn't have to be. Instead, it can be exciting and energizing. Imagine the anticipation of creating new memories in a home that better serves your current and/or future needs and goals. We're here to help you find the perfect neighborhood within your budget & can't wait to hear "OFFER ACCEPTED!"

**We'll help you every step of the way!**

## **A few things to think about...**

What are you looking for in a REALTOR®?

Have you purchased a home previously?

What is most important to you - location, timeline, budget?

What is your ideal move-in date?

Are there any specific 'MUST HAVE' indoor or outdoor criteria for the home?

What concerns do you have about buying a home?

**Be sure to write these things down before we meet so we can talk through all the details!**



# WHY HIRE A TEAM?

When it comes to buying or selling a property, having a real estate team on your side is a game-changer. With multiple licensed REALTORS® on the team, there will always be one of us available. Not only to take calls and show you a home, but we also bring a collective 75 years of real estate experience and expertise to the table.

When it comes time to invest in what's likely to be your largest, most important asset, it's vital to have a variety of perspectives. As a team, we build a plan just for you and your search is vetted through the team, which ensures we don't have any holes in the process.

Our role is to get you the best possible outcome for the purchase of your home in alignment with your particular goals. This is best achieved through leveraging our combined skillsets.

Our team's proven success with over 2,000 homes bought and sold, is to personalize our approach to buying each home and ensure you always know what's coming next.



# ABOUT OUR TEAM



In 2018, Josh Bath, PREC\* and Aeron McKie, PREC\* joined forces to form a partnership that today is known as the Bath McKie Real Estate Group. Bonnie, also a McKie, (Aeron's sister) has provided support for the team since Spring 2024. Following 20 years as an integral part of the Ambrose Real Estate Group working alongside her late husband Ken, Jane Ambrose (REALTOR® & Associate Broker) transitioned in December 2025 to also join the team.

Together we each bring unique abilities which have become paramount to the success of our business. We are family and are bound together by our devotion to our clients and are always striving for unparalleled professionalism.

We love to build strong relationships and value open communication. Our clients know that we care deeply for them and about what matters to them. We'll work tirelessly and advocate fiercely for them. But we also laugh a lot and genuinely find the good in every moment, so be ready for us to bring that energy to your experience of buying real estate!

Over 90% of our business comes from repeat clients and referrals.

When working with us, you'll have not just a REALTOR®,  
but a team and friends for life.





Josh Bath, PREC\* can easily be described as the youngest “grandfather” of real estate. He brings over 35 years of experience in the real estate industry. He is tenacious in his exploration of all things real estate whether it’s new policies and procedures, new approaches to negotiations or new technologies; he is quite literally a human real estate encyclopedia. As a respected and approachable mentor, Josh is passionate about instructing other REALTORS® at the brokerage and Real Estate Boards across the province. Josh also sits on the Board of the Greater Vancouver REALTORS®. He has many interests, but none compare to his family. When he is not with his sweet kiddos, you can find him running, cycling, swimming, or doing anything adventurous.



Aeron McKie, PREC\* brings more than two decades of sales, leadership, and business experience in the real estate and the construction industries. As a dedicated and conscientious REALTOR®, he is diligent and strategic in his approach to negotiations, often finding creative solutions. As a true people-person, he values the importance of guiding his clients step by step through the process of buying and selling, constantly ensuring they feel heard and supported. Aeron is an engaged father of 2 boys and loves all things motorsports. In between phone calls and showings, Aeron enjoys golfing, camping, boating, scuba diving and tinkering on his old car.



Since 2005, Jane has built a reputation grounded in her mantra; “Knowledge, Experience & Attention to Detail aren’t just important—they’re priceless.” Jane’s expertise is backed by a 50-year combined legacy of local knowledge established alongside her late husband, Ken, within the Ambrose Real Estate Group. As a former Managing Broker and past member of the Professional Conduct Committee of the Greater Vancouver REALTORS®, she has helped shape the standards of the industry. A breast cancer survivor and long-time advocate, she has recently turned her focus toward pancreatic cancer research, championing funding to provide a "glimmer of hope" for other families facing the same journey. Jane can often be found on the golf course or cheering from the sidelines at her grandsons' soccer games. At home in Port Coquitlam, life is shared with her two Havanese, Sarah and Jordie.



Bonnie McKie is licensed REALTOR® and is also responsible for operations and administration for the team. She has a background in residential appraisal, commercial property investment and over two decades of sales and marketing experience. She is professional, detail-oriented and takes a client-centered approach to all she does. Her wealth of experience leads her to be strategic yet creative and solution-oriented. Bonnie is a proud mom of two grown children and enjoys being outdoors on/near the water, whether walking, hiking or fishing. She loves all things chocolate, puzzles, has travelled to over 30 countries and enjoys learning about and being immersed in other cultures.

# key TASKS

## SHOWINGS

- We'll view homes that meet the criteria you've set
- We'll keep searching until we find the right one

## BUDGET

- Determine your overall and/or monthly budget
- Consider your budget for a down payment

## OFFER ACCEPTED!

- Recission period
- Subject removal
- Deposit - bank draft

## MEET WITH A LENDER

- Interview lenders or a mortgage broker
- Determine how much you can afford

## PREPARE TO MOVE

- Schedule your movers
- Contact utility companies
- Redirect mail/change address

## SETTING UP YOUR SEARCH

- Determine what your 'must haves' are
- Define the area you want to live in
- We'll set up a home search

## COMPLETION/POSSESSION

- Sign lawyer & lender documents
- Title & funds transfer

# HOME BUYING PROCESS

**BATH·MCKIE**

— REAL ESTATE GROUP —



1  
Meet with mortgage broker to discuss goals



2  
Meet with real estate agent to discuss goals



3  
Hire our team!



4  
Get Pre-approved for a mortgage



8  
Accepted offer



7  
Prepare and Negotiate offers



6  
Tour homes with us



5  
Set-up home search



9  
Rescission and subject removal period



10  
Remove subjects



11  
**SOLD!**



12  
Submit deposit



16  
Possession



15  
Completion



14  
Sign all closing documents with lawyer



13  
Appraisal (if applicable)



17  
Tell your friends + family about us!



18  
Throw a party!

*Welcome Home!*





## SETTING A BUDGET

We know...the dreaded B word, but if you're crystal clear on what your budget is, this process will be SO MUCH EASIER. You'll want to meet with a lender to determine final numbers, but take some time to determine what monthly payment feels comfortable for you at this time.

## DOWN PAYMENT

Determine what down payment you can afford. While some put 20% down on their home, you may be able to qualify with as little as 5% down. It's important to know this number as it will significantly impact your monthly payment. You'll also need to set aside some funds to cover closing costs and moving related expenses.

## MEET WITH A LENDER OR BROKER

Once you have idea of your down payment and intended budget, it's time to talk to a lender or mortgage broker. It's important for buyers to obtain pre-approval before starting to view homes. This ensures your home search can be targeted appropriately. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.

# FINANCING

Throughout the process, it's imperative that you stay in close contact with your lender or mortgage broker.

Consider refraining from any other major purchases that could impact your financing. This might be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact a person's debt to income ratio and complicate a deal before it's done.

Hang tight until you close on your new home and then you have full reign to get that home furnished or buy that new car!



## NOTES

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## WISH LIST

Buying a new home should be exciting and this is the part where you day dream about all the possibilities. Write down ALL the things you'd love to have in a home. Then, start sorting them and ranking them in order of importance, narrowing it down to 4-5 must haves. It's important to do this BEFORE you start looking so you don't get distracted by something that might seem like what you want, but really doesn't match your wants, needs or budget. We'll refer to this list when we're out looking at homes to ensure we find the best fit for you!

# *New Home* WISH LIST

## BATHROOMS

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## KITCHEN

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## OUTDOOR SPACE

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## FAMILY ROOM

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## GARAGE/PARKING

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## BEDROOMS

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## OTHER

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# DETERMINE YOUR TIMELINE

Do you need to sell your current home or are you currently renting? Understanding your situation allows us to explore all options; buy first then sell or sell first then buy. Will the current market support 'subject to sale'? Which comes first, the chicken or the egg!? We will decide on the best course of action and make a game plan together.

It is important we do our best to line up dates so they work as smoothly as possible. If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes.

If you're renting, it's helpful to know that your first mortgage payment isn't usually due until 30-45 days AFTER completion. This helps in trying to avoid doubling up on rent and mortgage payments.



# YOUR OFFER IS ACCEPTED...

## *Now what?*

Once you have an accepted offer, you begin to work towards satisfying the subjects and conditions specified in the contract to purchase and sale. These often include but are not limited to financing, inspection, review of the title and property disclosure statement and strata documents (if applicable).

### **INSPECTION**

This is the time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home. You can search for some options or we're happy to share a few companies we've worked with in the past, but who you use is your decision.

The inspector will climb into the attic, check the a/c, furnace, electrical, run all the faucets etc. They'll review their findings with you and provide a full written report. They will identify everything that is in good working order as well as the items that require attention. Once the inspection is done and we have reviewed and discussed the report together, we'll have an opportunity to work with the seller to address any items of concern.

### **FINANCING & APPRAISAL**

Often lenders require an appraisal of the property being purchased to ensure the market value of the home aligns with the price you're willing to pay for it. The lending institution will identify an appraisal firm and set that appointment. This is a very common occurrence and it's important to stay in communication with your lender or mortgage broker throughout this process.



# COMPLETION & POSSESSION

Once you have an accepted offer, the rescission period has passed and all subjects have been removed, you can celebrate your 'new' home purchase! The next step is to select a lawyer or notary if you have not already. They will complete the legal transfer of title as well as disbursement of all funds. If you do not have a lawyer or notary, we can provide you with a list for consideration.

At that point, we can also support you with a moving checklist outlining what will need to be done in the weeks leading up to moving day. The time between subject removal and completion/possession is typically 6-8 weeks but can be shorter or longer depending on the situation.

Completion is the day that title transfers to you as the new owner(s) and funds transfer to the seller. Possession is the day you take possession and move in. Usually the time between completion and possession is 1-4 days but this could vary depending on the terms negotiated.

We understand that this process can be stressful but now we're on the home stretch! With a combined 75 years of experience and over 2,000 homes bought and sold, there isn't much we haven't seen. We promise you, together we'll navigate you safely through to possession day. There's sure to be some mixed emotions as you leave your old home behind but hopefully there'll be growing excitement moving into your new one!

*What you*  
**CAN EXPECT**

We are big believers in fully preparing our clients for whatever comes next; when it comes to assisting you in buying a home, you'll have an experience that's uniquely tailored to your situation and plans for the future.





"It was a long haul but with the super help of the Bath Mckie Real Estate Group at Royal LePage ELITE West, I found my dream home. Thank you all so much for the patience, hand-holding, personal attention and kindness you gave to me to help me along the way." **E.D.**



"The team at Bath | McKie were a delight to work with. They were knowledgeable, experienced, and supportive throughout the listing and purchasing process. Their team approach was a fantastic fit for us as we were always able to get quick responses to our questions and take advantage of each of their individual strengths. We have already recommended their team to friends and would do so again in a heartbeat." **B.G.**



"Jane (and Ken) went above and beyond to help my boyfriend and I through our first home buying experience. They, together took the time to answer all of our questions and make sure we were informed about the process the whole way through. When we found the one Jane didn't even have to ask if we liked it, she just knew, and she guided us with recommendations and advice to be able to secure our home. You won't find a more genuine experienced and patient team. I will recommend them to whoever asks." **R.M.**



"When it came time to purchasing our home, Aeron was knowledgeable and experienced, and we had full trust and confidence in him to help guide us in making an offer, reading through countless documents, providing his genuine feedback based on his knowledge, etc. Aeron's expertise, professionalism, kindness, and genuine nature are only a few reasons why both my fiancé and I loved working with Aeron. We would have absolutely no hesitation recommending Aeron to any of our family or friends! Thank you so much, Aeron & team!" **A.P.**

# What Our Clients ARE SAYING



"My wife and I sold our townhouse and purchased our new house with Aeron's guidance, expertise and support. Aeron is hard working, committed, knowledgeable, an excellent communicator and most of all he genuinely cares about his clients. Easy to work with, attention to detail, responsive, and his natural ability to close a deal...we can't say enough about him. A respected and true professional in the industry. We felt we were in excellent hands...and you will too!" **P.K.**



"I highly recommend the BATH - MCKIE Real Estate Group. Being a first time homebuyer, we were very fortunate to have Aeron and his team on our side for our first purchase. The condo was a pre-sale, which had a completion date of Nov 2022. The condo took 2 extra years to complete (May 2024) due to supply chain strains caused by the pandemic.

Aeron and his team stood by us throughout the entire ordeal. Their support for us never waivered, and they continually went above and beyond for us, every time a challenging situation presented itself. They made it clear that they were here for us. Their communication to external parties on our behalf was always excellent.

Once the condo was complete, Aeron came with us to get the keys. He came inside the condo with us, and helped us identify some defects that my wife and I overlooked. He took photos of all the defects, emailed the developer right away and ensured all defects were taken care. Even now, he continually checks in to make sure everything is going well with us. Words are not enough to explain how thankful my wife and I are for this group. I will recommend them to anyone I know looking to purchase a home.

Thank you so much for the wonderful job that you all did. We appreciate how hard you worked for us, and if there is a future need, we will be calling you again." **J.N.**



"Jane (and Ken) were a pleasure to work with. My husband and I found them to be very personable and committed to getting us into the perfect home. They were always timely with their responses and made sure we had all the information we needed.

We would highly recommend them to anyone looking for realtors that genuinely care about their clients' satisfaction." **D.M.**




**Josh Bath**  
PREC\*  
Associate Broker

**Bonnie McKie**  
REALTOR®

**Jane Ambrose**  
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