

ARIVL

GUIDING YOU HOME

Mikee Canasa
REAL ESTATE

Welcome

Finding a home is more than just a transaction—it's about discovering a space where your life can unfold. I've been where you are, navigating the excitement and the decisions, and I'm here to guide you through it with clarity and confidence.

This booklet is designed to make the process simple, insightful, and tailored to your needs. From start to finish, I'll be by your side, ensuring you make the best decisions for your future.

Let's get started and make your dream home a reality.

- Mikee Canasa

- **Vision**

To be the most trusted and innovative real estate professional, delivering unparalleled service and expert guidance through education, while fostering relationships that empower clients to make informed decisions and achieve their goals with confidence and success.

- **Mission**

To provide an exceptional real estate experience. From finding your way home to maximizing your investment and ensuring a seamless transition, I'm dedicated to making every milestone memorable. Your satisfaction isn't just a priority—it's my promise. Together, we'll close one chapter and build the perfect foundation for the next.



About Me

With over seven years of leadership experience in luxury retail management, I bring a unique blend of professionalism and approachability to real estate. My background in strategic roles such as Operations Manager and Store Manager has sharpened my skills in delivering exceptional results, problem-solving, and putting clients first. Whether you're buying or selling, my mission is to make your journey seamless, informed, and rewarding.

Having proudly called Edmonton home for over a decade, I know the heartbeat of its neighbourhoods and the unique charm of its diverse communities. Fluent in English, Tagalog, and Kapampangan, I connect with clients across cultures and backgrounds, building trusted relationships that go beyond the transaction.

As your REALTOR®, I am committed to clear communication, expert advice, and hands-on support every step of the way. I excel at identifying opportunities, negotiating deals, and making complex processes simple and stress-free. Whether it's helping buyers find their dream home or assisting sellers in maximizing their property's value, my goal is to empower you with confidence and success in every transaction.


Our Partners


Note: Click on any picture to visit their website.



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Testimonials

Mikee always made sure that our best interest came first throughout the whole process of finding and purchasing the right house for us. He was able to make our house buying journey an enjoyable experience as he made things simple to understand and was easy to communicate with. He has also actively listened to the wants and needs we had and was flexible when making changes to them. One thing that we really like about Mikee is that he is highly knowledgeable of the housing market and is thorough with his research and analysis on houses we found interested in. He made sure to tell us the pros and cons of the houses, and whether it was advisable to proceed with them or not. With that said, when it came down to purchasing the house we wanted, Mikee provided us with an abundance of important information that helped us make a sound decision when moving forward with the purchase. Overall, Mikee is an amazing realtor who truly has your back when it comes to finding and purchasing a home. I highly recommend Mikee to anyone who is looking to purchase a house!



BRIAN

Working with Mikee as our realtor was an absolute pleasure. He went above and beyond to ensure we found the perfect house that met all our needs. Mikee's dedication, attention to detail, and genuine care made the entire process not only enjoyable but exciting!

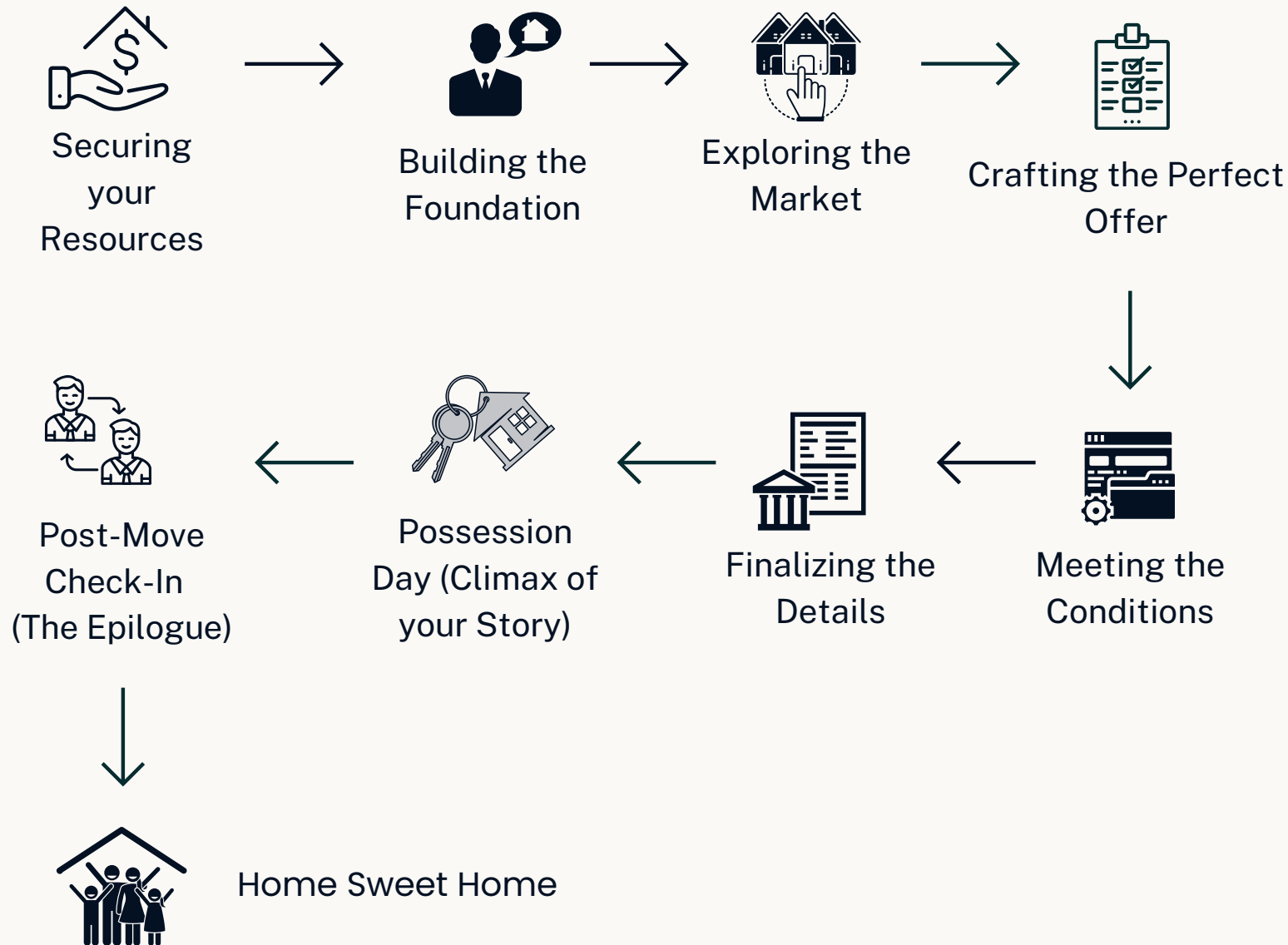
Mikee made sure we understood every step, patiently answered all our questions, and provided expert advice that helped us make confident decisions. His knowledge of the housing market and ability to identify the right opportunities stood out, making us feel reassured throughout the journey.

Thanks to Mikee's hard work and support, we are now in a home we truly love. We highly recommend Mikee to anyone looking for a reliable, knowledgeable, and caring realtor!



M & A

A STORY OF YOUR HOME BUYING JOURNEY



Securing your Resources

First, we need to equip you with the tools to succeed. Think of it as gathering everything you'll need to embark on this exciting adventure. *Timeline (1 - 2 weeks)*

- **Understanding Financing Options:** We'll introduce you to our trusted mortgage brokers or help you connect with your bank. Whether you choose traditional financing or need creative solutions, we'll figure out what works best for your circumstances.

- **The Pre-Approval Process:** This is your ticket to the housing market. Getting pre-approved tells sellers you're serious and shows us what your budget will allow. With your financing in place, the adventure can truly begin!



The Mortgage Pre-Approval Process

Let's kick off your mortgage pre-approval! Schedule time with your broker or lender and come prepared with these:

- Government-issued photo ID
- Employer contact details
- Proof of address
- Proof of income
- Proof of down payment
- Proof of savings & investments
- Details of current debts
- Your credit score



Building the Foundation

Every great story starts with a solid foundation. Buying a home is one of the biggest investments you'll make, so understanding the process is key.

Timeline (1 week)

- **Your Starting Point:** We begin with an initial meeting where we listen to your story—your goals, your lifestyle, and what this home will mean to you.
- **Mapping the Journey:** We will walk you through the entire process, from understanding your finances to handing you the keys, so you know exactly what to expect.
- **Equipping You for Success:** We'll share valuable resources, such as market trends, tools for budgeting, and tips for preparing as a buyer.





Exploring the Market

Now it's time to set out on the search. This is where the excitement really starts to build.

Timeline (2 - 4 weeks)

- **Creating a Personalized Search:** Based on your preferences, We will set up a system that notifies us the moment homes meeting your criteria hit the market.
- **Touring Potential Homes:** We'll explore neighborhoods, visit homes, and refine your vision as we go. Does a certain layout work better? Are there must-haves you didn't realize you needed?
- **Staying Focused:** If a home doesn't feel right, we move on without hesitation. But when we find "the one," we'll be ready to act fast.

Navigating Showings with Mikee

Viewing potential homes is one of the most exciting steps in your buying journey, and I'm here to make it seamless and stress-free.

- **Scheduling Made Simple:** I handle all the logistics—use my [Home Showing Scheduler](#) to book a time that works for you.
- **Expert Guidance:** I'll point out key details, assess value, and help you see a home's potential to fit your lifestyle.
- **Tailored Support:** From answering your questions to providing honest feedback, I'll ensure you're confident in every decision.
- **Post-Showing Insights:** After each tour, we'll debrief to refine your search and keep the process efficient.

Ready to start? Schedule your showings today, and let's find your perfect home!



Crafting the Perfect Offer

When you've found a home you love, the next chapter begins: making an offer. This is where our expertise shines. *(Timeline 1 - 3 Days)*

- **Researching the Property:** We will dig into the home's history, comparable sales in the area, and current market conditions to determine a fair and strategic offer.
- **Building a Competitive Offer:** Together, we'll craft an offer that's strong but aligns with your budget. We'll include key Conditions & Terms, such as financing and home inspection, to protect your interests.
- **Negotiating for You:** Once we submit the offer, We'll handle the negotiations with the seller, always keeping your best interests at heart.

What Happens After Submitting an Offer?

Once your offer is submitted, several outcomes are possible as we navigate the negotiation process together. Here's what you can expect:

The Process

- **Accept the Offer**

Congratulations, we did it! The negotiation process is complete, and you're one step closer to your new home.

- **Reject the Offer**

This ends the negotiation process.

- **Let the Offer Expire**

If the seller doesn't respond before the deadline, the offer becomes invalid.

- **Accept Another Offer**

The seller may choose another offer without giving us a chance to make changes.

- **Counter the Offer**

The seller may come back with different terms to continue negotiations, aiming for a solution that works for both parties.

Your Next Steps

If the seller counters your offer, you have three options:

- **Accept the Counteroffer**

Great news—we've reached an agreement!

- **Decline the Counteroffer**

This ends the negotiation process.

- **Counter Their Counteroffer**

We can propose new terms to keep the conversation going. Sometimes, this may involve multiple rounds of negotiations until both parties agree or decide to walk away.

Note: During negotiations, another offer could come in at any time, so staying responsive is key to keeping your offer competitive and minimizing risks.

With my expertise, I'll guide you through each step of this process, ensuring you feel confident, informed, and supported all the way to closing day.

Meeting the Conditions

An accepted offer is exciting, but the deal isn't done yet. Think of this step as ensuring every piece of the puzzle fits perfectly before moving forward. Within the conditional period we have an opportunity to do our **Due Diligence** before waiving the conditions. *Timeline (2 - 3 Weeks)*

- **Home Inspection:** We'll arrange for a trusted licensed homes inspector to assess the property, giving you peace of mind about its condition.
- **Finalizing Financing:** Your mortgage broker or lender will work to confirm everything on their end.
- **Keeping Everything on Track:** I'll coordinate with all parties to ensure deadlines are met and there are no surprises. Once the conditions are satisfied, the deal becomes firm, and you're one step closer to owning your home!



Waiver of Conditions Form

The Waiver of Conditions Form is a legal document that confirms all the conditions in your purchase contract have been met and that you are officially committing to the purchase.

Only after we have done all the due diligence on your new home will you finally decide if you would like to complete the purchase. Once you sign the Waiver of Conditions and we send it to the seller then the sale is considered "Firm and Final. There is no backing out and the property will be marked SOLD!





Preparing for the Big Day

As possession day approaches, we'll get everything ready so you can focus on the excitement of moving in. *Timeline (2 - 4 Weeks)*

- **Final Legal Steps:** You will meet with your lawyer a few days prior to possession and will need to provide your insurance information, the balance for your down-payment, and any adjustments for taxes as necessary. Your lawyer will handle the final paperwork and transfer of ownership. We will make sure they have everything they need from us.
- **Getting Utilities and Insurance in Place:** I'll guide you through transferring utilities to your name and securing the necessary home insurance.
- **Planning the Move:** Whether you're hiring movers or doing it yourself, We will help you plan for a smooth transition.

one step closer to owning your home!

Thing to do before you Move In

Book Your Movers Early

If you're hiring professional movers, schedule them as soon as possible to secure your preferred date. Availability fills up quickly, especially during peak moving seasons.

Update Your Mailing Address

Make a list of all your bills, statements, subscriptions, and any accounts with automatic payments. Start updating your address early to avoid missing important mail. Consider setting up mail forwarding with the post office for extra peace of mind.

Set Up and Transfer Utilities

Before you take possession of your new home, ensure all utilities—power, water, gas, internet, cable, and phone—are transferred to your name. Just as important, don't forget to cancel services at your previous address.

Property Taxes – Get Set Up

A quick call or visit to the City's website will ensure your property taxes are correctly registered under your name. Many homeowners opt for the TIPP (Tax Installment Payment Plan) to spread payments throughout the year and avoid large lump sums.

Possession Day

The Climax of your Story

- **Final Walk-Through:** Prior to your possession day We'll meet at the property to ensure everything is as it should be, from fixtures to appliances.

- **Closing Day** – this is the final step where ownership is officially transferred into your name.

Your Real Estate Lawyer will:

- **Transfers Ownership:** Ensures the home is legally transferred into your name
- **Handles the Mortgage Funds** – Works with your lender to ensure all funds are received and distributed properly.
- **Pay out the Seller** – Ensures the seller receives correct payment and clears any outstanding financial Obligations on the Title.
- **Register the Property** – Updates the Title to reflect you as the new owner
- **Final PaperWork** – Ensures All legal Documents are signed and submitted.

When do you get the Keys?

Once the lawyer completes all necessary steps, your keys will be released – usually by midday or early afternoon on closing day.





The Epilogue

Every great story has a follow-up, and We won't leave you hanging. After you've settled in, I'll check in to make sure everything is going smoothly. If you have questions about your new home or need recommendations for anything—like contractors or local services—I'm just a call away.

Understanding The Process

Your home-buying journey deserves nothing less than an extraordinary experience, and I'm here to make it happen. From defining your goals to handing you the keys to your dream home, I'm with you every step of the way. My commitment is to deliver a personalized, that feels seamless and rewarding—no matter your budget. Think of it as the five-star treatment in real estate, where your needs come first, and every detail is handled with care. My mission is to empower you with the knowledge, resources, and support to make confident decisions and find a home that truly feels like yours.





Mikee Canasa

REAL ESTATE

Let me help you find your way home



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Extra Resources

Land Title Certificate

refers to the legal ownership of a property and is a key part of due diligence when purchasing a home. It reveals:

- Owners and Ownership Type – Identifies legal owners and applicable rights.
- Legal Description and LINC Number – Provides property details and identification.
- Registrations and Encumbrances – Lists mortgages, caveats, or restrictions that may indicate financial or legal concerns.

Reviewing the title helps ensure you're fully informed before completing your purchase.

Real Property Report (RPR)

An RPR is a legal document prepared by an Alberta Land Surveyor that shows property boundaries and the location of structures like houses, garages, and fences.

Why is it Important for Buyers?

- Confirms property boundaries and structure locations.
- Ensures compliance with municipal regulations when stamped with municipal compliance.
- Identifies issues like encroachments or non-compliance before purchase.

RPR vs. Title Insurance:

An RPR shows boundaries and compliance, while title insurance protects against unknown issues like fraud or liens. Both may be needed for full protection.

Extra Resources

Title Insurance

Title insurance protects property owners and lenders against losses from legal defects or issues discovered after purchase. It doesn't fix problems but provides financial coverage if they arise.

What It Covers:

- Title Fraud – Protects against fraudulent ownership claims.
- Gap Coverage – Covers delays in land registration during closing.
- Hidden Issues – May cover unregistered easements, liens, or underground structures.
- Known Defects – Can include pre-existing issues like misplaced fences or oversized decks.

Types of Policies:

- Owner's Policy – Protects the buyer's equity and may cover both title and non-title issues.
- Lender's Policy – Protects the lender's interest but does not cover the buyer.

Title Insurance vs. RPR:

- RPR – A survey showing property boundaries and structures.
- Title Insurance – Protects against unknown risks and legal defects.

Both serve different purposes and may complement each other.

Extra Resources

Property Taxes

The City of Edmonton uses property taxes to fund essential programs and services that maintain the city's quality of life. Taxes are assessed based on provincial guidelines, ensuring fairness. Payments are due June 30 each year to avoid penalties.

Closing Adjustments:

Your lawyer will ensure the seller's property taxes are up-to-date. If prepaid, you'll reimburse the seller for the prorated amount from the closing date onward.

Payment Options:

- Monthly: Pre-authorized withdrawals or through your mortgage.
- Annually: Online, by mail, or in person (cheque, debit, cash).

Business Taxes:

Business Improvement Area (BIA) taxes are paid annually in a lump sum.

Legal Closing Process for Buyers

1. Hire a Lawyer – Choose a real estate lawyer to handle the paperwork and legal details.
2. Review and Sign Documents – Your lawyer reviews the purchase agreement, title, and mortgage documents before you sign.
3. Title Search & Insurance – A title search checks for liens or issues, and title insurance may be arranged for protection.
4. Tax Adjustments – Property taxes are adjusted to ensure payments are up-to-date. You may need to reimburse the seller for prepaid taxes.
5. Funds Transfer – Your lawyer collects the down payment and mortgage funds, then transfers them to the seller's lawyer.
6. Registration & Keys – Ownership is registered with the Land Titles Office, and keys are handed over once the transaction is complete.

Congratulations! You're officially a homeowner

*Your home buying journey deserves more than just
a transaction - It deserves an unforgettable story.*

Let me help you find your way home.

