



THE BUYER'S GUIDE

A tailored approach to buying a home in Vancouver.

A short, honest field guide to the process - written for the buyers we most like to work with.

MATT GRENAGHAN PREC*
PERSONAL REAL ESTATE CORPORATION

MATTGRENAGHAN.COM



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GROUP

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Nine chapters, one disciplined process.

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CHAPTER ONE

A note to begin.

Buying a home in Vancouver is a serious act. The point of this guide is to make the process feel less like a negotiation and more like a well-architected and researched decision.

Hello - I'm Matt. I advise sellers, buyers, developers, and investors on some of Vancouver's most thoughtfully designed properties, alongside a small, disciplined team at Macdonald Realty.

I wrote this guide for a simple reason: most of the stress in a real estate purchase comes from not knowing what happens next. Contracts, timelines, subjects, deposits, disclosures - the vocabulary alone can make a sound decision feel rushed. It shouldn't.

What follows is the process I walk every client through, in the order we'll walk it together. We start with a conversation about what you actually want. We line up financing before we look at anything. Then we shop with intent. When the right property appears, we write a careful offer, confirm exactly what we're buying, and close it cleanly.

Read it once. Keep it close. When the page and real life don't quite match, we'll talk it through.

Matt

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CHAPTER TWO

The first meeting.

Before we look at a single property, we sit down. Over coffee, in your kitchen, or on a quick call - wherever works. The goal is to align on what you want, and to set expectations for how the rest of this will run.

Real estate transactions have many moving parts. Communication is how we keep them coordinated. In our first meeting I'll walk you through the forms you'll see, what each one means, and how it affects you - so nothing that follows feels like a surprise.

By the end, you'll know how my team works, what I need from you, and what the coming weeks of searching will look like.



WHAT WE COVER

- **Your goals**
Short-term, long-term, non-negotiable
- **Timeline + readiness**
When you want keys in hand
- **Budget range**
Purchase price plus reserves
- **Property fit**
Architecture, neighbourhood, scale
- **The paperwork**
Agency, offers, disclosures

CHAPTER THREE

Financing, first.

In this market, a pre-approved buyer moves with confidence. Everyone else waits.

01

Pick a broker.

Use an independent mortgage broker, not just your bank. Brokers shop across lenders and often surface better rate and amortization options. I can introduce two I work with regularly.

02

Get pre-approved.

A pre-approval locks a rate for 90-120 days and confirms what you can afford. It also tells a listing agent you're serious. Bring income documents, IDs, and a snapshot of your savings.

03

Know your reserves.

Pre-approval confirms the mortgage. Separately, hold cash for down payment, deposit, closing costs, and the first three months of carrying the home. Budget the whole picture, not just the loan.

A NOTE ON RATE STRESS TESTS

Canadian lenders qualify you at a stress-test rate higher than the rate you'll actually pay. That's by design - it's a buffer against rate movement. Your broker will walk through the math so the monthly number you see on paper is the monthly number you can live with.

CHAPTER FOUR

The search.

Once financing is clear, we shop - but deliberately. I'll set up a search that matches your fit, share listings before they hit the broad market where I can, and tour properties with you in focused sessions.

Expect me to be honest and transparent after the showing. I'd rather tell you the windows were replaced badly in 2012 than help you fall for a room that photographs well. My job is to help you see what's actually there.



WHAT I LOOK AT ON YOUR BEHALF

Orientation

Light, privacy, and how the building sits on its lot.

Construction

Who built it, when, and how the envelope was detailed.

Materials

What ages, what fails, what is worth keeping.

Floor plan

How rooms actually function day-to-day.

CHAPTER FIVE

Writing the offer.

An offer is a document. But it's also a posture. How we present it matters almost as much as the number on it.

THE FOUR LEVERS

01 Price

What we offer. Informed by comparable sales, days-on-market, and seller motivation.

02 Subjects

Conditions the offer depends on - financing, inspection, title review, strata docs. Time-limited.

03 Deposit

Held in trust by a brokerage, typically the buyer's brokerage, as set out in the contract. Usually 5% of price.

04 Dates

Subject removal, completion, possession, adjustment. Each one has a purpose.

HOW WE DECIDE TOGETHER

Before we write, I'll pull recent sales for comparable properties and tell you what I think the home will transact at, and why. If the property is competitive, we'll talk about whether to include an escalation clause or shorten subject periods. If it isn't, we'll take the time we have.

I'll draft the offer, walk you through every clause, and send it only after you've read it. In a multiple-offer situation I'll brief you on what the other offers likely look like - but we'll never move faster than your confidence allows.

"The best offer is the one written at a pace that matches the objective."



TYPICAL SUBJECT WINDOW

5-10

business days between accepted offer and subject removal

RESCISSION PERIOD

BC's Home Buyer Rescission Period lets you cancel within three business days of an accepted offer, for any reason - even subject-free. It can't be waived; the fee is 0.25% of price. Subjects are still your real protection.

CHAPTER SIX

Confirming what you're buying.

Once an offer is accepted, we spend the subject period confirming the property is exactly what it appeared to be. It's a quiet, careful stretch. Nothing is final until subjects are removed.

01 **Home inspection**

A qualified inspector spends 2-3 hours on the property. We attend, ask questions, and read the report together.

02 **Title review**

Confirm clear title, check for encumbrances, easements, or restrictive covenants.

03 **Strata documents**

For condos and townhouses: minutes, depreciation report, financials, Form B. I read these cover-to-cover.

04 **Financing confirmation**

Your broker turns the pre-approval into a commitment tied to the specific property.

05 **Insurance quote**

Confirm the property is insurable at a reasonable premium before you commit.

CHAPTER SEVEN

Closing costs.

Beyond the purchase price, budget for a second, smaller set of costs. They're predictable - just rarely discussed.

WHAT YOU'LL PAY

Property Transfer Tax

Provincial tax based on purchase price. First-time buyers may qualify for an exemption.

Legal fees + disbursements

Your lawyer or notary handles the closing paperwork and land title registration.

GST (where applicable)

Charged on new construction and most assignment purchases; resale homes are generally exempt. First-time buyers of a new home up to \$1M may now qualify for a full federal GST rebate (phasing out to \$1.5M). I'll confirm what applies to your specific purchase.

Adjustments

Property taxes, strata fees, and utilities pro-rated to the possession date.

Home insurance

Lender requires proof of coverage in place on completion.

Moving + settling in

Movers, utility hook-ups, locksmith, and the inevitable first-week purchases.

A GOOD WORKING RULE

1.5-4%

of the purchase price, set aside for closing.

The actual figure depends on whether you're a first-time buyer, whether GST applies, and where the property sits in the price bands. I'll produce a line-item estimate for your specific deal before we write an offer - never after.

SEPARATE FROM THIS

As the buyer, you typically don't pay the real estate commission - it's paid by the seller out of their sale proceeds.

CHAPTER EIGHT

From firm deal to keys.

Between subject removal and possession, the lawyers take over. Your job is to stay reachable and not change anything about your financial picture. Mine is to keep you informed as the final dates arrive.

BEFORE COMPLETION

Finalize mortgage, sign at the lawyer's office, transfer balance of down payment. Arrange movers + insurance.

ON POSSESSION DAY

We meet at the property. I hand you the keys and walk the home with you. Fresh eyes catch anything that shifted.

THE WEEK AFTER

Change locks, update address, meet the neighbours on one side. The rest can wait.

THE THREE DATES THAT MATTER

01 Completion

Title transfers from seller to you. Funds move. You are, on paper, the owner.

02 Adjustment

The date property taxes, strata fees, and utilities are calculated from. Typically the same as possession.

03 Possession

The day you get the keys. Usually the day after completion. This is the moving day.

CHAPTER NINE

How I work.

“Architecture begins before the walls go up. So does good real estate advice.”

I work at the intersection of architecture, interiors, and design culture. My clients are people who read carefully, care about how a building is made, and don't need to be sold.

What that means, practically: I spend time understanding why a property is the way it is. Who built it, when, with what. How it sits on the lot, how the light moves through it, where it will and won't hold its value.

Then I translate all of that into a decision that's yours to make - with comparable sales, candid trade-offs, and the paperwork handled.



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LET'S BEGIN.

Every confident decision starts with a conversation.

If you've read this far, you already work the way I do. When you're ready to talk about a property - whether you're six months or six years out - I'd like to hear from you.

[BOOK AN INTRO CALL →](#)

MATT GRENAGHAN PREC*

Personal Real Estate Corporation
Real Estate Advisor · Macdonald Realty

MOBILE
(604) 389-9217

EMAIL
matt@mattgrenaghan.com

ONLINE
mattgrenaghan.com

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