BUYER'S GUIDE

Judge & Associates — The House of Real Estate

JUDGE-REALESTATE INC. · Brokered by eXp Realty · Edmonton, Alberta

Introducing Judge & Associates

Welcome to Judge & Associates, where real estate excellence meets real relationships. We help buyers across Edmonton and Alberta find the right home or investment — and we guide sellers to strong results when it's their turn to move.

Why work with us?

- **200+ properties sold**
- Ranked in **eXp Realty's Alberta Top 10 Teams by volume, multiple times** — as high as **#6 (December 2025)**, and **#9 in August 2026**
- Now in our **fifth year** as JUDGE-REALESTATE INC.
- Service in **English, Hindi, and Punjabi** — clear communication at every step
- Access to a global network of 300+ agents through the Global Real Estate Mastermind

An Overview of the Buying Process

01 — Preparing to Buy. Define what you need, where you want to live, and your timeline. We talk through neighbourhoods, property types, and investment goals if you're buying to hold or rent.

02 — Partnering With an Agent. You get a dedicated REALTOR® from our team who knows the Edmonton market, alerts you to new listings early, and advocates for you — not the seller.

03 — Establishing Your Price Range & Financing. We connect you with trusted lenders for pre-approval, so you know your true budget and can act fast when the right home appears. We also walk through closing costs and home operating costs, so there are no surprises.

04 — Finding & Viewing Homes. We search the MLS® and our network — including foreclosure, new-build, secondary-suite, and investment listings — and tour homes with you, pointing out value, risks, and resale potential.

05 — Choosing the Right Home. Comparing options honestly: condition, location, future development, and long-term value — not just the listing photos.

06 — Completing the Purchase Agreement. We prepare your offer using a Comparative Market Analysis (CMA) of recent comparable sales, with the right conditions to protect you (financing, inspection, and others as advised).

07 — Negotiating the Purchase. We present and negotiate your offer — price, terms, possession date, and inclusions — to get you the best possible outcome.

08 — Closing the Sale. We coordinate with your lender, lawyer, and inspector through condition removal to possession day — keys in hand.

FAQs

What is a buyer's market vs a seller's market? A buyer's market means more homes than buyers — more choice and negotiating room. A seller's market means

demand outpaces supply — homes sell faster and often with competition. We tell you honestly which one you're in, and how to play it.

How do we know a home is priced fairly? We run a CMA on recent comparable sales in the same area before you offer — you never guess at value.

What extra costs should I budget for? Legal fees, home inspection, appraisal (if your lender requires one), property taxes adjustments, and moving costs. We estimate them with you before you write an offer.

Home Buyer's Checklist

- ☐ Mortgage pre-approval in hand
- ☐ Down payment and closing costs confirmed
- ☐ Must-haves vs nice-to-haves list written down
- ☐ Neighbourhoods shortlisted
- ☐ Lawyer and home inspector lined up
- ☐ Insurance arranged for possession day

Let's Find Your Home

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