

**SO, YOU BOUGHT AN CONDO – APARTMENT!
CONGRATULATIONS!!!**

(summary)

- Since you read your condo documents, double check how many keys and/or fobs are provided through the condo board and how much it costs to replace them (this should be a seller cost).
- Check if you need to get approval or register:
- Where to get your utilities:
- Security system
- Schedule mortgage specialist for signing mortgage documents.
- Schedule lawyer for signing off on the deal
- Schedule your movers
- Obtain condo insurance
- Change of address registration

Let me know if you have any other questions...

Move in and *ENJOY!!*

Moira

Guiding Your Real Estate Journey

**SO, YOU BOUGHT AN APARTMENT CONDO!
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- Since you read your condo documents, double check how many of each item are provided through the condo board and how much it costs to replace them (this should be a seller cost).
 - Security fobs x2
 - Parking fobs x1
 - Bicycle storage locker and cage key (if applicable) reg
 - Mail key x1 (or cash to replace a lost key)
 - Visitor pass x1
 - Note: some complexes require approval for visitors staying extended periods.

- Check if you need to get approval or register:
 - Pet approval
 - Owner/pet emergency assistance registration
 - Bicycle registration
 - Board approval before doing renovations
 - Move in/out form
 - Some property managers require a cheque be delivered 5 days in advance
 - Reserve/pad the elevator
 - Security onsite for your move
 - Is the fee for this service (non- or refundable?)

- Where to get your utilities:
 - Who has the seller used for utilities
 - It may be less expensive to transfer them to your name as the new owner.
 - Once you set up your account, double check a couple days before your move that they have your auto-payments set up to avoid any interruption of service and/or penalties for late payments.

- Security system
 - Arrange to have your name added to the intercom system and security gate (if applicable)
 - If you also have security inside your unit, double check if it is monitored for the previous owner.
 - Will the seller be cancelling or transferring the security monitoring contract
 - Seller is responsible for any charges to cancelling the contract unless negotiated otherwise.

- Schedule mortgage specialist for signing mortgage documents.

- Schedule lawyer for signing off on the deal
 - Contact your lawyer as soon as you have removed conditions. Real estate can be crazy, you don't want to find out they are too busy to take on more clients.
 - When real estate markets are crazy busy, it is encouraged to choose a Tuesday, Wednesday or Thursday for your Closing.
 - Final signing often occurs approx. 10 days before Closing.
 - You will need to be prepared to discuss:
 - The real property report (RPR) (if applicable)
 - Title insurance with your lawyer to see if it is appropriate for your property.

- Decide how you will pay your property taxes.
 - Calgary TIPP program
 - Allows you to pay your property taxes monthly instead of one lump sum in May.
 - How it works: <https://www.calgary.ca/cfod/finance/property-tax/tax-instalment-payment-plan-tipp/tipp-how-does-tipp-work.html>
 - Sign documents for the condominium corporation you are now going to be a partial owner of, ie.:
 - Condo fee auto withdrawal form (if applicable)
- Schedule your movers
 - Do this as soon as you have a firm deal (all conditions are removed)
 - If you are Closing at 12:00 Noon, it is best practice to have your movers come the next day. It allows you time
 - in the event there is a delay with your Closing.
 - to do an extra clean and prepare your home while it is empty.
 - If you are moving between cities, provinces or countries, you might be able to schedule your shipment to piggyback with another move and save some money!
- Obtain condo insurance
 - For your unit/contents
 - For the deductible if you are responsible for damage to the common area or another unit.
 - Make sure your insurance starts a full day or two before you take possession. It costs pennies and the coverage is huge if the unthinkable happens!
- Canada Post and other accounts or memberships
 - Get your mail key changed
 - Change of address
 - Canada Post now charges for this service
 - You are better off contacting everyone yourself and leaving your new address with your previous residence
 - Don't forget to let your regular delivery company know you're moving!

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Move in and *ENJOY!!*

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