



**CONNIE BUNA**  
REAL ESTATE GROUP

# BUYING A HOME WITH CONNIE BUNA

**YOUR GUIDE FOR  
BUYING A HOME IN  
GREATER VANCOUVER**

**CONNIEBUNA.COM**





## **WELCOME. WE'RE REALLY GLAD YOU'RE HERE.**

Buying a home is a big deal, emotionally, financially, and practically, and this guide is here to help you feel grounded as you move through it. You don't need to have everything figured out yet. You just need a place to start, clear information you can trust, and a sense that you're not doing this alone. Our hope is that these pages offer exactly that: calm context, honest guidance, and space to move at a pace that feels right for you. We'll take things step by step, name what matters, and make room for both the logistics and the feelings, because both belong in this process.

## **BUYING A HOME IS ABOUT MORE THAN KEYS AND CONTRACTS**

Buying a home is about more than keys and contracts. It's about safety, stability, and the shape of your everyday life. It's also a significant financial decision, often one of the largest investments you'll ever make. There is real money involved, real risk to consider, and many details that deserve careful attention. This process carries dreams, questions, and sometimes a little nervous energy too. That's all normal here. Our role is to help you look closely at the numbers, the conditions, and the fine print, while also honouring the bigger picture, so your decisions feel informed, steady, and truly yours.

## WHY US?

People choose to work with us because they want clarity, care, and experienced guidance they can trust. They want someone who will take this decision seriously, pay close attention to the details, and communicate clearly every step of the way. We bring a steady, thoughtful approach to each purchase, grounded in strong market knowledge and careful follow through. We don't rush people, and we don't push decisions. Our role is to explain the options, name what's true, and help you move forward with confidence.

At the heart of our work is trust. We treat your purchase with the weight and respect it deserves. Our goal is not just to help you buy a home, but to support a decision that feels solid now and sustainable over time. That means thoughtful advocacy, careful diligence, and staying anchored in what matters most to you.

## ABOUT THIS GUIDE

We designed this guide to help our clients prepare for the journey of buying a home, ensuring we deliver exceptional communication and service throughout the process from start to finish.

# USE THIS BUYER'S GUIDE AS YOUR GO- TO RESOURCE FOR YOUR HOME-BUYING QUESTIONS.

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# GETTING STARTED ON YOUR JOURNEY

For most people, getting started begins with looking for someone they can trust. That might mean asking friends, family members, or business advisors for a recommendation. It might mean reading reviews, visiting websites, or paying attention to whether someone's values and approach feel aligned with your own. This early research matters. Choosing the right person to work with can shape the entire experience, from how informed you feel to how steady the process feels along the way. Taking the time to find the right fit is not a delay. It's a smart and meaningful first step.

## THE INITIAL CONSULTATION

If you're reading this, we're likely just getting started together. This first meeting is a chance for us to slow things down and get to know each other. We may be sitting together at our office, meeting by video, or talking things through in your home. Wherever we are, the purpose is the same. We want to understand your needs, your timing, and what you're hoping to achieve. We'll talk through your questions, outline what the buying process looks like, and begin to shape a plan that feels clear, realistic, and supportive. This conversation sets the foundation for everything that follows.

## GETTING PRE-APPROVED

Once we've had a chance to talk through your goals and priorities, the next step is securing a mortgage pre approval. This helps clarify your price range, strengthens your position when you're ready to make an offer, and gives you a clearer picture of what's realistic as you begin your search.

We're happy to recommend excellent mortgage professionals who are experienced, responsive, and aligned with the way we work. At the same time, you're always welcome to work with anyone you already know or feel comfortable with. What matters most is that you have a trusted advisor who can explain your options clearly and help you make decisions with confidence. We'll stay connected throughout this step and make sure everything lines up smoothly as we move forward together.

### Pre Qualification vs. Pre Approval

A pre qualification is an early estimate. It's usually based on information you provide verbally or through an online form, without documents being fully reviewed. It can be a helpful starting point, but it's not a firm commitment from a lender.

A pre approval goes a step further. Your income, credit, and financial details are reviewed more thoroughly, and the lender confirms the amount they are prepared to lend, often with a rate held for a period of time. This gives you a much clearer picture of your buying power and puts you in a stronger position when it's time to write an offer. We typically recommend moving toward a pre approval as early as possible so your search is grounded in solid information and you can act with confidence when the right home comes along.



## CUSTOMIZING YOUR SEARCH

Technology has made it easier than ever to see what's available. Every MLS listing is accessible across a wide range of websites and apps, which can be helpful but also overwhelming. Where our team adds value is in helping you move from information to clarity.

Your custom search begins with conversation. Often more than one. We spend time asking thoughtful questions and really listening, not just to what you say you want, but to what matters most beneath the surface. We talk about lifestyle, priorities, timing, comfort levels, and long-term plans. We ask about light, noise, layout, neighbourhood feel, and how you imagine living in the space day-to-day. This context matters, and it shapes everything that follows.

From there, we build a custom market watch designed specifically for you. Using this tool as your primary search platform allows us to refine your criteria with precision and adjust it as your understanding evolves. We can see which listings spark your interest, notice patterns over time, and gather micro-level data that reflects your preferences and behaviour. This insight helps us assess the market in a way that is personal and relevant, so our guidance is grounded in what you actually respond to, not just general trends.

The result is a search process that feels focused, responsive, and aligned. Instead of sorting through everything, you're supported by a system and a team that are paying close attention alongside you.

# REAL ESTATE TERMS FOR NEW HOME BUYERS

## A REFERENCE GUIDE

The world of real estate comes with its own language. If it's new to you, it might feel as if there are a lot of terms for first-time buyers to learn, but they're easy to understand once you get started. Here's a handy guide to help you be prepared and ready to ask the questions that matter most to you.

### KEY TERMS

**COMPLETION:** The day money changes hands and you formally purchase the property. In most cases this is also the day your name is registered on the title.

**POSSESSION:** The day you get keys to your new home.

**ADJUSTMENT:** This is the date that things like property taxes, utilities, and strata fees are pro-rated to. This day is typically the same day as possession.

<b>DIFFERENT TYPES OF TITLE</b>	<p>The Title registration of your property affects how ownership is shared, transferred, and inherited. There are different types of homeownership structures (or Titles) available in Canada, and how the title is registered can help you avoid legal complications and surprises as a home owner.</p>
<b>Strata Title Property</b>	<p>Strata title property are homes where you purchase your unit along with a shared interest in the common areas of the building and the land the building is built on. There are a number of different types of strata titled properties, from condos to townhomes to duplex or triplex homes. While each strata is unique, they all fall under the same legislative oversight within the Strata Property Act.</p>
<b>Co-operative Property</b>	<p>Co-operative properties are less common, but still exist across the lower mainland. With this type of ownership you purchase shares in the corporation that entitles you to exclusive use of your unit and a proportional share of the overall ownership of the building and land. Your name does not appear on title to a unit, because the corporation holds title to the whole property. As a result, financing options are often more limited, down payment requirements can be higher, and resale rules may be stricter depending on the cooperative's bylaws.</p>
<b>Freehold Property</b>	<p>The most common form of ownership in BC is fee simple ownership of "freehold title". This means you own the home and the land it sits on, subject to local bylaws, zoning, and any registered charges on title. Fee simple ownership offers the greatest level of control and is typical for detached homes.</p>
<b>Leasehold Property</b>	<p>Leasehold properties offer the right to occupy and use a home for a set period of time, rather than owning the land outright. In British Columbia, the land is typically owned by a municipality, a First Nation, a university, or a private entity, and your ownership is tied to the terms and remaining length of the lease. Because leasehold ownership is time limited, financing options can be more restrictive, resale values may be affected, and long term considerations like lease renewal and expiry matter. While leasehold homes can offer lower purchase prices or access to desirable locations, they require careful review. We help you understand the lease terms, risks, and implications so you can decide whether this type of ownership aligns with your goals and comfort level.</p>

<b>IMPORTANT FINANCIAL TERMS TO KNOW</b>	Buying real estate comes with its own language, and understanding a few core financial terms can make the process feel far more manageable. You do not need to become an expert overnight, but having a working understanding of these concepts will help you ask better questions and make more confident decisions.
<b>Purchase Price</b>	The agreed upon amount you will pay for the property. This is negotiated between buyer and seller and forms the basis for financing, taxes, and legal costs.
<b>Deposit</b>	This is money paid typically when you remove your subject conditions, and shows your commitment to the purchase. In British Columbia, the deposit is typically held in trust by our brokerage and forms part of your total funds to purchase on completion.
<b>Down Payment</b>	The portion of the purchase price you pay from your own funds. The minimum required down payment depends on the purchase price and whether the home will be owner occupied. A larger down payment can reduce borrowing costs over time.
<b>Mortgage</b>	The loan used to finance the purchase of your home. Mortgage terms vary based on interest rate, amortization period, and whether the rate is fixed or variable. Your mortgage professional will help you choose an option that fits your financial picture.
<b>Interest Rate</b>	The cost of borrowing money, expressed as a percentage. Interest rates directly affect your monthly payment and the total amount you will pay over the life of the loan.
<b>Amortization Period</b>	The length of time it takes to fully repay your mortgage, often twenty five or thirty years. A longer amortization lowers monthly payments but increases total interest paid.
<b>Closing Costs</b>	Additional costs due on completion, including property transfer tax, legal fees, title insurance, and adjustments. We help you plan for these early so there are no surprises.
<b>Property Transfer Tax</b>	<p>A provincial tax paid when property ownership changes hands in British Columbia. Some buyers, such as eligible first time buyers, may qualify for exemptions or reductions.</p> <p>We'll revisit these terms throughout the process and explain how they apply to your specific purchase. Our goal is to make sure the financial side of buying a home feels clear, transparent, and well supported at every step.</p>

<b>DIFFERENT TYPES OF TENANCY</b>	<p>When more than one person is purchasing a property together, there are two common ways ownership can be registered in British Columbia.</p> <p>We'll talk through these options with you and, when appropriate, encourage you to seek legal advice so your ownership structure reflects your intentions both now and in the future.</p>
<b>Joint Tenancy</b>	<p>With joint tenancy, all owners share equal ownership of the property, and if one owner passes away, their share automatically transfers to the remaining owner or owners. This option is often used by couples or family members who want ownership to pass seamlessly without going through an estate.</p>
<b>Tenancy in Common</b>	<p>Tenancy in common allows each owner to hold a specific percentage of the property, which does not have to be equal. Each owner's share forms part of their estate and can be left to a beneficiary in a will. This structure is commonly used by friends, business partners, or anyone contributing different amounts to the purchase or wanting clearer separation for estate planning purposes.</p>

<b>COMMON SUBJECT CONDITIONS AND DUE DILIGENCE</b>	<p>Subject conditions or contingencies outline the due diligence a buyer would like to perform before making a firm commitment to purchasing a property. Our team will ensure we have a clear picture of your needs and financial position so that we are recommended the right subjects to protect your interests.</p> <p>We'll walk you through each condition, explain what to look for, and coordinate with inspectors, lenders, lawyers, and other professionals as needed. Our role is to help you understand what the information means and how it affects your decision, so that when conditions are removed, you can move forward feeling clear and well-supported.</p>
<b>Subject to Financing</b>	<p>A subject to financing condition allows time to finalize your mortgage approval based on the specific property you are purchasing. Even with a pre approval in place, lenders need to review the property details before confirming funding. This condition protects you by ensuring your financing is secured before you are fully committed.</p>
<b>Subject to Inspection</b>	<p>A subject to inspection condition gives you the opportunity to have the property professionally inspected. The inspection helps identify potential issues related to structure, systems, or maintenance so you can better understand the condition of the home. This step supports informed decision making and helps avoid unexpected surprises after possession.</p>
<b>Subject to Document Review</b>	<p>Document review is a critical part of due diligence, especially for strata and cooperative properties, but it can also apply to detached homes. This may include reviewing strata documents, a title search, the property disclosure statement, permit history, and other relevant records. These documents help confirm how the property has been managed, whether there are financial or legal considerations to be aware of, and whether any past work was completed with proper approvals.</p>



**CONNIE AND HER TEAM ARE WONDERFUL AND I WOULD 11/10 RECOMMEND WORKING WITH THEM. NOT ONLY DO THEY SHOW UP WITH AN INCREDIBLY HIGH DEGREE OF INTEGRITY, BUT THEY ARE KNOWLEDGEABLE, FAIR, COMMUNICATIVE, HONEST, AND RESPONSIVE.**

— Marina W

# WHAT YOU'RE LOOKING FOR (THE BIG QUESTIONS)

One of the most important parts of the buying process is getting clear on what you truly need in a home, and what would be nice to have if possible. This step helps focus your search, manage expectations, and support better decision making as options start to appear.

Needs are the non negotiables. These are the features or conditions a home must have in order to work for your life right now. This might include budget range, location, number of bedrooms, accessibility considerations, school catchments, or commute requirements. Needs are about function, feasibility, and sustainability.

Wants are the elements that would enhance your enjoyment of a home but are not essential for it to work. This could include things like outdoor space, a specific architectural style, updated finishes, views, or extra rooms for future plans. Wants matter too, but they tend to be more flexible and may shift as you learn more about the market.

We'll spend time talking this through together, often revisiting it as your search unfolds. Priorities can change once you start seeing homes in person, and that's completely normal. Our role is to help you stay anchored to what matters most, understand the trade offs, and make choices that feel both practical and satisfying in the context of the market you're navigating.

## NEEDS/WANTS ANALYSIS

NEEDS	WANTS
<p>These are the <b>MUST-HAVE</b> criteria for any property you are considering.</p> <p><b>Examples:</b></p> <ol style="list-style-type: none"><li>1) You have a dog (The strata must allow pets)</li><li>2) You work shifts and must have flexibility to do your laundry anytime. (The home must have in-house laundry)</li><li>3) You require accommodations for mobility issues (The building must have an elevator, or your unit or house needs enough space to add ramps and railings)</li></ol>	<p>These are the features you may <b>LIKE TO HAVE</b>.</p> <p><b>Examples:</b></p> <ol style="list-style-type: none"><li>1) You want a view of the mountains (but a tree-lined street is also beautiful)</li><li>2) You want an office space with lots of natural light (but you can light an indoor space strategically)</li><li>3) You'd like to garden to grow your own vegetables (but you would consider applying for a nearby community garden plot)</li></ol>

## QUESTIONS TO HELP CLARIFY YOUR NEEDS

- What does your day-to-day life look like in this home, and what space do you need to support that?
- How many bedrooms and bathrooms do you realistically need right now and in the future?
- Are there accessibility or mobility considerations that are essential, now or in the near future?
- What neighbourhood or location factors are non-negotiable for you?
- How important are commute times, transit access, or walkability?
- Do you need a dedicated space for working from home, hobbies, or caregiving?
- What level of noise, light, and privacy feels comfortable for you?
- Are outdoor spaces important for your lifestyle, such as a yard, balcony, or nearby green space?
- What type of home fits your needs best, such as a condo, townhouse, or detached?
- Are there any building features you need, such as an elevator, parking, storage, or secure entry?
- How much renovation or maintenance are you comfortable taking on?
- Does this home need to work for your life long term, or primarily for the next few years?

## MAINTENANCE AND REPAIRS

- What is your tolerance for upgrades? Are you looking for a move-in ready home or would you consider something that you could update over time?
- Have there been any major repairs to the property? If so, when?
- A big part of our guidance is to help you assess future risk.
- This is especially important when looking at the major building systems within a home or building. We'll be using the strata documents,

specialist reports, seller disclosures and permit records to ensure you have a clear picture.

- Does the home use gas or electricity for the furnace, hot water, heater, and appliances?
- What repairs have the home owner or strata undertaken recently and what is expected in the short term?

## LOCATION

- What neighbourhoods feel most aligned with your lifestyle and values?
- How important is proximity to work, school, or regular commitments?
- What is your tolerance for commute time, whether by car, transit, bike, or foot?
- How walkable do you want your day to day life to be?
- Are access to transit, major routes, or bike infrastructure essential?
- What level of noise and activity feels comfortable for you?
- How important is access to green space, parks, or outdoor recreation?
- Do you want to be close to shops, cafés, and amenities, or prefer a quieter setting?
- Are school catchments or childcare options a priority now or in the future?
- How important is a sense of community or neighbourhood connection to you?
- Are there safety or lighting considerations that matter to you?
- Do you want a well established area, an evolving neighbourhood, or something in between?
- Are there zoning, development, or density changes nearby that you want to understand?
- Does this location support your plans for the next few years, not just today?

# THE BUYING PROCESS

The process of buying a home can take anywhere from a few weeks to over a year, and everyone’s experience is unique to their needs and the home they’re buying. For some, buying a home is a sprint — for others, it’s a race of endurance to get exactly what you want.

**Here’s a step-by-step guide to walk you through the buying process.**

STAGE 1		
<b>STEP 1</b>	<b>Going from renter to owner—making the decision to invest in a home</b>	Deciding to buy a home is a big leap, especially if you’re leaving the rental market and jumping into homeownership. When you decide to buy, a major benefit is that, even in a stable market with modest growth you’ll start building equity.
<b>STEP 2</b>	<b>Get pre-approved</b>	This step can determine what’s possible in terms of home features and location.
<b>STEP 3</b>	<b>Choosing your agent and creating a buying plan</b>	Communication is the key to a great Realtor relationship. Our team prides itself on listening first to ensure we fully understand your needs and providing insight and strategic advice to make your vision for the future a reality!
<b>STEP 4</b>	<b>Customizing your search and viewing properties</b>	<p>This is where we take you from looking at listings to seeing spaces in person. Following an in-depth discussion about what you’re looking for in a home, your preferred locations, and your budget, our team will customize your market search to find all active listings that meet your criteria.</p> <p>We book viewings and tours for you, and always prefer to attend showings alongside you. This is the ideal time to discuss the details of the properties, neighbourhoods, and fine-tune your search to find the best homes available.</p>
<b>STEP 5</b>	<b>Select your property</b>	When you find a home that aligns with your core needs, we will prepare an offer. Guiding you through the process of making an offer is a fundamental part of our service. To prepare an offer, we analyze comparable sales and market conditions to ensure you have the information you need to make an informed decision on price and terms.
<b>STEP 6</b>	<b>Negotiating a great contract and obtaining an accepted offer</b>	We have a long track record of successful negotiations and will provide you with experienced guidance to negotiate a contract and obtain an accepted offer that protects your interests. As part of this, we offer guidance on Subject Conditions and timelines to ensure the contract works for your needs.

## STAGE 2

<b>STEP 1</b>	<b>Review all documents</b>	<p>An important part of our service for home buyers is assisting with the review of the essential documents for your purchase. This can include, and is not limited to, all disclosures from the seller or listing agent, the title search, and municipal info like zoning and permits.</p> <p>For strata-titled properties, we review two years of strata meeting minutes, all professional reports available for the building, the financial statements, the budget, the bylaws and more. Our assurance is that we will ACTUALLY READ all of these documents and provide you with a clear and professional assessment of the building and the risks ahead.</p>
<b>STEP 2</b>	<b>Conduct a property inspection</b>	<p>Having a professional inspect the property and assess for any issues is a crucial and necessary step in the home-buying process. You have complete authority to use the professional of your choice.</p> <p>We have exceptional, trusted inspectors we can recommend!</p>
<b>STEP 3</b>	<b>Confirm your financing</b>	<p>Your lender will provide you with a formal approval letter following the successful appraisal of your property and approval of all other financial details. This letter will confirm your interest rate, monthly mortgage cost and term of your mortgage.</p>
<b>STEP 4</b>	<b>Remove subjects and deposit</b>	<p>Once you have satisfied your subject conditions, they are formally removed from the contract by way of an addendum. At this point, you'll have a "firm offer" pending completion.</p> <p><b>The Deposit:</b> In addition to subject removal, you will also pay a deposit (typically 5% of the purchase price) that is held in our Brokerage's trust account and serves as good faith that you'll move toward completion without any issues.</p>

## STAGE 3

<b>STEP 1</b>	<b>Hire a notary or lawyer</b>	<p>We often get asked: What's the difference between a lawyer and a notary in this process? Ultimately, they perform very similar functions here. They review your mortgage details and ensure the contract details are accounted for in the closing process. The lawyer will offer you legal advice on a variety of things, including the structure of title registration, estate planning, and other legal matters.</p> <p>Please ask us for a recommendation! We have excellent lawyers and notaries with glowing reviews from past clients.</p>
<b>STEP 2</b>	<b>Sign your mortgage documents</b>	<p>Your lawyer or notary will review the details of your mortgage agreement with you, and you'll sign your mortgage agreement as part of the closing process. This review is typically done a few days before Completion. You will also bring the remaining balance of your downpayment along with closing costs to this appointment.</p>
<b>STEP 3</b>	<b>Closing costs</b>	<p>Your lawyer or notary will give you an exact accounting of how much money is required for closing.</p> <p>There are several closing costs you'll need to consider. One of the bigger costs outside of the purchase price is Property Transfer Tax: The general property transfer tax applies to all taxable transactions. The general property transfer tax rate is:</p> <ul style="list-style-type: none"><li>1% of the fair market value up to and including \$200,000</li><li>2% of the fair market value greater than \$200,000 and up to and including \$2,000,000</li><li>3% of the fair market value is greater than \$2,000,000</li></ul> <p><b>Other Closing Costs</b></p> <ol style="list-style-type: none"><li>1. Inspection (\$500 to \$900 depending on the size of the home)</li><li>2. Lawyer/notary (\$1800-\$2000)</li><li>3. Interest Adjustment</li><li>4. Property Tax Adjustment</li><li>5. Strata fee adjustments</li><li>6. CMHC Insurance</li><li>7. Property Appraisal (\$400 should the lender charge you for this)</li><li>8. Home Insurance</li><li>9. GST if applicable</li><li>10. Moving Expenses</li></ol>



<p><b>STEP 4</b></p>	<p><b>Plan your move</b></p>	<p>We'll provide recommendations for reliable movers with great service. Remember that if you're moving into a strata building, you may need to book the elevator. We'll provide you with regular updates as we move toward completion along with contact info for your strata to book your move.</p>
<p><b>STEP 5</b></p>	<p><b>Completion</b></p>	<p>This is the date money changes hands. You'll meet with the lawyer or notary about 3 or 4 days before completion to provide your remaining down payment and closing funds, and to sign off on the title transfer and mortgage documents.</p>
<p><b>STEP 6</b></p>	<p><b>Taking possession</b></p>	<p>This is The Day! Taking possession is a very exciting day when we'll meet you at your new home for a walk-through of the Property and ensure you're happy with the delivery of your new home.</p>

# CLIENT STORIES

## DARREN & KARI

This was a big move for us, we had been in the downtown core for 25+ years. But we were ready for a change. We were introduced to Connie Buna and Marce Miller, an amazing realtor with Connie Buna Real Estate Group to help us purchase our new home. I don't think we have room here to express what she has meant to us. She was so understanding about what we each were looking for in a new place. She was patient and determined to find what we were looking for. Marce guided us through many viewings, quick to ask the other realtors pertinent questions about the properties. We felt confident that she would find us our next home. And she did. Did I say she was patient? You run through all of the emotions when buying a home! But she was always there with her kindness & support. Marce is a gift and we will always be grateful to her for finding us our new home.

## JESS

I am so very thankful that a friend recommended Connie and Alison when we decided to buy our first place. From this first appointment, we felt heard, seen, and cared for, and that continued throughout (and after) our purchase.

As first-timers, all of the stuff that felt so daunting when we first decided to start looking was manageable; they really made things feel easy. Communication was brilliant; we never had to wait for a call or an email back, and any questions we had were answered without judgment. At the points we needed to adjust our search, or readjust again, they pivoted, and we were accommodated seamlessly (and again without judgment). I truly can't say enough how amazing they were to work with, and how happy we are to be settled into our new home.

## CHARLOTTE & MATT

We were first-time home buyers and had no idea what we were doing. I'm disabled, so we also had some "non-standard" requirements in what kind of house we wanted, where we wanted it, and how I could view the houses. All of this made the process even more stressful.

Being treated with respect around my disability helped a lot. We worked primarily with Alison, whom we found knowledgeable, helpful, and professional, yet warm and friendly, so the whole experience didn't feel too clinical or impersonal. We're happy to say that our new house exceeded our expectations, and we're very excited to move in.

We've been homeowners for one month now. Our hearts are filled with gratitude, both for our wonderful new home and for having you by our sides throughout this journey. We want to thank you for taking such good care of us and for helping us find our perfect first home. We were also totally over the moon to receive a card from Raincity about your generous donation. Thank you for your thoughtfulness and heart.

# FINANCIAL RESOURCES

Folks often come into this process with a lot of questions. How do you qualify for a mortgage? How much do you really need for a down payment? Those detailed financing conversations are best had with your mortgage advisor, and we'll help connect the dots along the way. Our role is to support you in understanding how the pieces fit together, so you feel oriented, informed, and ready to begin shaping a payment plan that makes sense for your life.

**Here are a few financial resources to help:**

## **BC GOVERNMENT – PROPERTY TRANSFER TAX**

[www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax](http://www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax)

## **BC GOVERNMENT – FIRST TIME HOME BUYERS' PROGRAM**

[www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax/exemptions/first-time-home-buyers](http://www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax/exemptions/first-time-home-buyers)

## **CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)**

[www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

## **GOVERNMENT OF CANADA FINANCIAL CONSUMER AGENCY – PLANNING YOUR HOUSEHOLD BUDGET**

[www.canada.ca/en/financial-consumer-agency/services/mortgages/planning-housing-budget.html](http://www.canada.ca/en/financial-consumer-agency/services/mortgages/planning-housing-budget.html)

# MEET THE TEAM

## **CONNIE BUNA, ASSOCIATE BROKER (SHE/THEY) PERSONAL REAL ESTATE CORPORATION**

### **TOP 1% REALTOR® ACROSS CANADA**

From first-time buyers looking for a family home to expanding investment portfolios, Connie provides accurate and insightful information about Greater Vancouver real estate, using strategic, creative approaches to attract the right buyer and to find the right property for each client. They specialize in the most desirable neighbourhoods in Vancouver, New Westminister, Burnaby, Tri-Cities, and the North Shore. Connie lives in East Vancouver with their wife, Taryn, and their two children, and has a passion for housing stability, LGBTQ2S+ rights, and social justice.

Contact Connie Today  
Tel: (778) 689 7653  
Email: [connie@conniebuna.com](mailto:connie@conniebuna.com)



## **ALISON GORMAN (SHE/THEY) PERSONAL REAL ESTATE CORPORATION**

Alison Gorman's signature enthusiasm and passion infuse everything she does—from buying and selling real estate to lighting up the stage as a celebrated local musician.

As a Realtor specializing in the Vancouver market, Alison brings extensive experience in client service to the team, taking pride in providing excellent (and rapid) communication and detailed support for her clients. Alison lives in Vancouver with her wife, Soo, and their dog, Hugo.

Contact Alison Today  
Tel: (778) 230-6104  
Email: [alison@conniebuna.com](mailto:alison@conniebuna.com)



**MARCE MILLER (SHE/HER)**  
**PERSONAL REAL ESTATE CORPORATION**

Marce Miller combines her Real Estate and environmental expertise to communicate all aspects of a property transaction and build trust in the working relationship. She genuinely cares and always has her client's best interests at the forefront of any negotiations, and works hard to make the experience as stress-free as possible. Marce spends her free time mentoring high school students with Pathways to Education and volunteering with the Black Business Association of BC.

Contact Marce Today  
Tel: (778) 987 2380  
Email: [marce@conniebuna.com](mailto:marce@conniebuna.com)

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**RICHARD YU (HE/HIM)**  
**LICENSED ASSISTANT AND CLIENT CARE COORDINATOR**

Bringing dedication and expertise to the team, Richard Yu is a licensed executive assistant and client coordinator with over a decade of experience in administrative, sales, and management roles.

Born and raised in Metro Vancouver, Richard knows the Lower Mainland like the back of his hand and has developed a strong skill set encompassing attention to detail, creativity, problem-solving, and interpersonal skills while studying Kinesiology and Social and Behavioral Sciences at the University of British Columbia. When he's not at work, Richard's passions are travel and sports, and he enjoys travelling back to Taipei to visit family. Contact Richard Today Email: [richard@conniebuna.com](mailto:richard@conniebuna.com)

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**TAMARA OMAN (SHE/HER)**  
**OPERATIONS MANAGER**

Tamara has been Connie's right-hand for over eight years, helping build one of Vancouver's most trusted and forward-thinking real estate teams. An out-of-the-box thinker who thrives on creative problem-solving, she holds a Bachelor of Business in Real Estate and is known for her "let's make it happen" attitude. She blends efficiency with heart by focusing on people, purpose, and smarter ways to do business. Tamara is the operational heartbeat behind it all, bringing structure, strategy, and a spark of innovation to everything she does.

Contact Tamara Today  
Email: [hello@conniebuna.com](mailto:hello@conniebuna.com)

# WHAT OUR CLIENTS ARE SAYING...

The most rewarding part of being a Realtor is knowing you helped someone achieve the best possible result. Check out what our clients have to say!



Connie came highly recommended and I can now say I totally agree with that opinion! She explained everything clearly about the process of both buying and selling, kept me informed the whole time and just as she said, my place sold at the price I wanted within the time frame she predicted. It was like clockwork! She really took the stress away from the whole endeavour.

Connie is calm and level headed as well as very friendly. Her team does a great job and I can't recommend her enough! You will not regret your decision if you choose her as your Realtor.

—Lori Roy



I would recommend Connie & Alison to anyone looking for a Realtor, but especially for anyone looking for Realtors who understand & value the importance of Community. Or anyone who just likes being treated like a real human, and not a file number.

—Jess



I recently had the pleasure of working with Connie Buna on a deal where I represented the buyers. As a fellow Realtor, I truly appreciated her professionalism and eagerness to collaborate. She went above and beyond, especially in accommodating last-minute requests for trades to explore potential issues, ensuring the deal came together smoothly.

It was such a positive experience working with someone who is not only skilled but also genuinely committed to making the process as seamless as possible. Thank you, Connie, for your exceptional efforts—you're a true professional!

—Forrest Missar



Buying, selling and moving house was a new experience for me so I relied on Connie and her experienced team to walk me through each step. I was not disappointed - every step was explained, every email responded to promptly, and the results are very satisfying. My home was marketed with skill and sold very quickly well over asking price. My downsized condo is everything I wanted and asked for. I would highly recommend Connie, Marce and the team; they really know how to deliver results. Happy new senior homeowner!

—Barbara Wilson



Connie and Al were an absolute DREAM TEAM to work with. Not only were they extremely knowledgeable, detailed and prepared, they were also the people I most looked forward to seeing every week while touring open houses and private viewings. Tens across the board darling!!!

—Olivia Keady



Connie, Marce and the rest of the team do amazing work. We've bought two places and sold one with the help of the team. They provide all the information needed to make sure that the process is as simple and straight forward as possible.

—Michael Daw



Fantastic experience with Connie and the team— knowledgeable, quick responses, excellent relief from moving-related anxiety, really working hard to market our house, incredibly communicative and caring. I can't recommend working with Connie enough!

—Melinda Markey



I've worked with a dozen Realtors over the years, both with my own properties and those of my family. No one compares to Connie Buna. I found her when reaching out about a property she was listing. I was so taken with her professionalism, integrity, and responsiveness that I reached out to her when we were searching for a new home. She is a superb listener, repeating our wish list and desires, considering our short-term needs, and long-term investment value. She has her pulse on the competitive Vancouver market and is one of the best communicators I've ever known. She was patient and sharp, determined to get us into a home that satisfied our sometimes complex and competing goals. She reassured us throughout some tough negotiations.

In meeting other Realtors at open houses, they consistently sang her praises. She exudes such warmth, energy, and determination, it was a pure pleasure working with her. Her wonderful reputation among buyers, sellers, and Realtors is all you need to know about her talent. You simply cannot do better than Connie Buna in this city. She is driven by helping people get great results, and understands the profound emotional and financial investment involved in securing a home. We found the ideal home, and the only Realtor we will ever need in the future.

—Lori McNulty

# WE'RE EXCITED TO HELP YOU FIND YOUR NEXT HOME.



## NOTES

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**CONNIE BUNA**  
REAL ESTATE GROUP

**INTERESTED IN  
BUYING A HOME  
WITH CONNIE?**

**GET IN TOUCH**

**TODAY**

**778-689-7653 | [CONNIE@CONNIEBUNA.COM](mailto:CONNIE@CONNIEBUNA.COM)**



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