



A VIRTUAL GUIDE TO BUYING YOUR DREAM HOME





RE/MAX CENTRE

REAL ESTATE
INC. BROKERAGE
INDEPENDENTLY OWNED AND OPERATED

GETTING STARTED

Purchasing a home is a major milestone that tops many people's lifetime to-do lists—and maybe their list of financial fears too. But it certainly doesn't have to be a scary or stressful experience. With time, care, and research, you can take control of the home-buying process.

The main function of REALTORS® is to act on behalf of buyers and sellers in the purchase or sale of Real Estate. Industry members play a prospecting role by finding real estate suitable for you, the Buyer.

If you're reading this, you've come to the right place. As your RE/MAX REALTOR®, I have many responsibilities to guide you through the home buying process. I will provide access to properties on the market which include my company's inventory, co-operating brokers' inventory, properties on the Multiple Listing Services® (MLS®), exclusive listings, unadvertised properties, and properties without "For Sale" Signs - which will then, in return, direct you to the property that fits your needs. As your REALTOR®, I will also act as a mediator between you and the seller in order to complete the transaction in an efficient and competent manner.



EXCLUSIVE & VIRTUAL BUYING GUIDE

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REMOTE CONSULTATION

I will schedule a virtual appointment to discuss current market conditions and what you're looking for. I will also develop a personalized buying strategy.



HOME SEARCH & VIRTUAL TOURS

Viewing properties can be done utilizing a virtual walk-through. Using this technology will allow you to view the home remotely.



ELECTRONIC SIGNATURES

All documents will be sent to you electronically. I will guide you on negotiating remotely and even submitting competing offers from the comfort of your own home.



DEPOSIT

Most deposits can be submitted via wire transfer. In some instances, we can delay the deposits. When the time comes, I will provide you with more detail on all of the options available.



HOME INSPECTION

I will provide you with a list of home inspectors who will be able to schedule a live conference call with you during the inspection, and who will provide an electronic report on the home.



CLOSING DAY & WELCOME HOME!

Lawyers have developed systems that allow you to close remotely. Remote closings will ensure that you have immediate access to your new home.

START HERE

Before you start looking for a new home, you should analyze your needs and evaluate your financial capacity. It's a good idea to get pre-approved first. Being pre-approved means you know how much you can afford and what your payments will be.

You should contact your mortgage lender to discuss your financing options and confirm that you are financially ready to buy a home. Your lender will discuss what you must do to ensure that you get approved for a mortgage.

As your REALTOR®, It's my job to help you find your dream home. We will discuss the type of home you're looking for, including style, price and location.

Make a list of your requirements and preferences for a home. As your REALTOR®, I have tools and systems to ensure you see every available home (virtually) that meets your criteria.

The home you choose today will have an impact on your lifestyle and your finances for years to come. Don't rush your decision - when the perfect time comes, I will prepare an offer based on the price and terms that you determine.



GET TO KNOW YOUR REALTOR®

MORTGAGE PRE-APPROVAL

BEGIN THE SEARCH FOR YOUR DREAM HOME

MAKE AN OFFER!

BUYER-SELLER NEGOTIATIONS

AGREED UPON TERMS

FINALIZE DETAILS

CLOSING

VIRTUAL STEPS TO YOUR DREAM HOME!



The closing is the transfer of funds and ownership. This is the final step of the transaction. A lawyer typically acts as an independent third party to facilitate the closing. Once the closing is complete, the lawyer will register the transaction.

If necessary, I will work together with the co-operating agent to negotiate any repairs that were noted during the home inspection. Your walk-through will be scheduled prior to closing as well.

You will be finalizing your loan, reviewing your documents and discussing the findings from the inspection. As your REALTOR®, I will be managing this entire process for you.

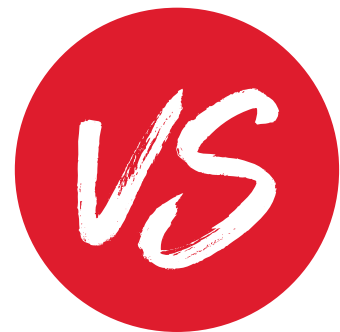
The contract will only become final once all the conditions have been met. At this point, you and the seller have agreed to the price and terms. The home is effectively held for you

In most cases the "Agreement of Purchase and Sale" provides you with a timeline to obtain financing as well as time to inspect the physical condition of the home. As your REALTOR®, I will inform you of all your rights and responsibilities related to the contract. I will inform you as to the best negotiation strategies for the property you are interested in.

P.S - Don't worry! The negotiations may take a few tries to get it just right, but hang in there, you're on your way! It's all about creating the best outcome for you.

2019  CANADA

RE/MAX



THE INDUSTRY

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RE/MAX

ROYAL LEPAGE

CENTURY 21

COLDWELL BANKER

Sutton



Sotheby's
INTERNATIONAL REALTY



kw
KELLERWILLIAMS.

exp
REALTY

| NATIONAL, FULL-SERVICE BROKERAGE BRANDS | | | | |
|---|---------------|------------------|-------------------|-------------------------|
| BRAND AWARENESS (TOTAL) ¹ | AGENTS CANADA | AGENTS WORLDWIDE | OFFICES WORLDWIDE | COUNTRIES & TERRITORIES |
| 94.8% | 21,327 | 124,280 | 8,229 | 110+ |
| 88.6% | 18,725 | 18,725 | 650+ | 1 |
| 87.8% | 10,267 | 127,500 | 9,600 | 80 |
| 57.5% | 2,579 | 94,200 | 3,200 | 44 |
| 37.2% | 7,500+ | 7,500+ | 200+ | 1 |
| 27.5% | 9,916 | 10,000+ | 450 | 5+ |
| 21.6% | 500+ | 22,600 | 1,000 | 72 |
| 21.3% | 783 | 25,000+ | 510+ | 2 |
| 17.4% | 3,276 | 180,000 | 1,000 | 37 |
| 0.0% | 390 | 15,570 | 53 | 2 |

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UNDERSTANDING THE REAL ESTATE MARKET

Before approaching this process, you should first do some homework yourself. You'll need to know the workings of the current market before you even begin to think about setting an asking price. The market will always influence a property's value, regardless of the state of a home, or its desirability. Here are the types of market conditions and how they may affect you:

1. SELLER'S MARKET:

A Seller's market is considered a "hot" market. This type of market is created when demand is greater than supply—that is, when the number of Buyers exceeds the number of homes on the market. As a result, these homes usually sell very quickly, and there can sometimes be multiple offers. In that case your home may sell above the asking price.

2. BUYER'S MARKET:

A Buyer's market is a slower market. This type of market occurs when supply is greater than demand, the number of homes exceeding the number of Buyers. Properties are more likely to stay on the market for a longer period of time. Fewer offers will come in, and with less frequency. Prices may even decline during this period. Buyers will have more selection and flexibility in terms of negotiating toward a lower price. Even if your initial offered price is too low, Sellers will be more likely to come back with a counter-offer.

3. BALANCED MARKET:

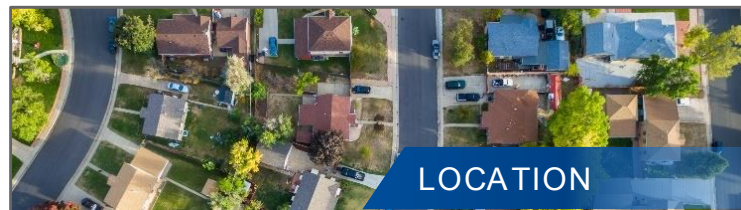
In a balanced market, supply equals demand, the number of homes on the market roughly equal to the number of Buyers. When a market is balanced there aren't any concrete rules guiding whether a Buyer should make an offer at the higher end of his/her range, or the lower end. Prices will be stable, and homes will sell within a reasonable period of time. Buyers will have a decent number of homes to choose from, so Sellers may encounter some competition for offers on their home, or none at all.

Remember, your RE/MAX REALTOR® is trained to provide clients with this information about the market, helping you make the most informed decision possible. We'll guide you through the ups and downs of the market and keep you up-to-date with the types of changes in your community.



BUYER HOME ANALYSIS

NEIGHBOURHOOD PRICE RANGE: _____



How does this property compare to others on the street?

Is the home visually appealing/well-landscaped?

OVERALL RATING
 EXCELLENT GOOD NEEDS IMPROVEMENT

Things I love about this location:

Things I would change:



How does the property feel when you walk through it?

Is the floor plan suitable/desirable?

OVERALL RATING
 EXCELLENT GOOD NEEDS IMPROVEMENT

Things I love:

Things I would change:



Which general use rooms does this property have?
 Living Room Family Room/ Great Room
 Dining Room Other _____

Will these rooms fit your needs?

OVERALL RATING
 EXCELLENT GOOD NEEDS IMPROVEMENT

Things I love:

Things I would change:



Which features does the master bedroom have?
 Ample closet space Other _____
 En Suite _____

Will the room fit your needs?

OVERALL RATING
 EXCELLENT GOOD NEEDS IMPROVEMENT

Things I love:

Things I would change:

KITCHEN & BATHROOMS



Does it have the following features?

- Ample counter space
- Updated counters/ cabinets
- Updated appliances
- Other

OVERALL RATING

- EXCELLENT
- GOOD
- NEEDS IMPROVEMENT

Things I love:

Things I would change:

Additional Special Features of the Home:

- Fireplace
- Yard/ Lot size
- Finished Basement/ Recreation Room
- Laundry
- Fence/ Shed
- Pool
- Hot Tub/ Sauna

ADDITIONAL NOTES:



OVERALL CONDITION

Has the property been well-maintained?

Is the property move-in ready?

OVERALL RATING

- EXCELLENT
- GOOD
- NEEDS IMPROVEMENT

Things I love:

Things I would change:

OFFERED WITH HOME:

- Refrigerator
- Stove
- Microwave
- Dishwasher
- Washer/ Dryer
- Window Coverings/ Blinds/ Shutters
- Light Fixtures
- Mounted/ Flat screen TV(s)
- Built in shelving
- Alarm system
- Shed
- Smart home technology
- OTHER: _____
- OTHER: _____
- OTHER: _____

HOW DOES IT RANK?

Compared to other properties you have viewed:

- BETTER
- SAME
- WORSE

NOTES

MAKE AN OFFER?

- YES
- NO
- POSSIBLY

PRICE RANGE WILLING TO OFFER:

TARGET MOVING DATES:

NEXT STEPS:



BUYER REPRESENTATION AGREEMENT

A Buyer Representation Agreement (BRA) defines the relationship between the buyer (you) and the real estate brokerage which is working on your behalf. It sets out the property type and geographic location for your potential new home, lists the services to be provided, addresses the issue of commission that may be payable to the brokerage, and it also specifies the duration of the agreement.

Signing a BRA confirms in writing that you are a client of the brokerage and documents the terms and obligations of the brokerage-client relationship. As a client, the brokerage has a special responsibility to follow your instructions, protect your confidential information and promote and protect your best interests.

To make the most of this relationship, it's important to identify your needs and expectations. Discuss what services you are looking for and determine whether the brokerage and the salesperson or broker are the right match for you. To avoid misunderstandings later on, don't make any assumptions and be sure to list all details in writing. You should also ask what the broker or salesperson expects from you and what your obligations are.

The Buyer Representation Agreement also fully entitles you to have complete access to all of your Realtor's® knowledge about the neighbourhood and the marketplace. As with any contract, take the time to read and understand each clause of the BRA. If you're unsure about something, ask questions or consider seeking legal advice before signing.



COSTS OF HOME OWNERSHIP

HOME APPRAISAL

The Home Appraisal is performed by a qualified professional to provide a market value of the home based on several factors such as the area of the property, location, age of the home, etc. A home appraisal provides security to all those involved.

HOME INSPECTION

This fee could prevent you from having a huge expense once you obtain possession of a home. The home inspection is performed to identify any existing or potential underlying problems in the home.

MORTGAGE LOAN INSURANCE

If your down payment is less than 20% of the purchase price of your home, you will need mortgage loan insurance. It protects your lender- not you - in case you default on your mortgage.

SURVEYING

A professional survey of your home's property will precisely determine its boundaries. While this is not required, it is sometimes available, as it gives the buyer an understanding of where on the property the owner has jurisdiction.

LAND TRANSFER TAX

This is a tax payable to the province in which the transaction occurs upon transferring the ownership of land.

TITLE INSURANCE

Insures your property against any title defects. For example, if the previous owners undertook major renovations of the property without proper permits, you would be protected against any costs required to bring the house up to code.

HOME INSURANCE

Home Insurance provides financial protection against loss due to fires, other damages, or theft etc., It also covers liability for anything damaging that can occur on your property such as a personal injury.

THE BIG MOVE

Hiring a moving company or renting a truck will also add to your bills. Decide whether or not you will need such a service and budget accordingly.

PROPERTY TAXES

All home owners will pay property taxes and the amount will depend on the value of the home you purchase. Budgeting to save monthly for property taxes is a great idea.

MAINTENANCE & ENERGY COSTS

In addition to mortgage and property taxes, you should also budget for heating, electricity and other expenses which you will encounter monthly. Condo fees are another monthly fee which you will pay on top of your mortgage payments.

When making the biggest purchase of our lives, we need to research & budget.



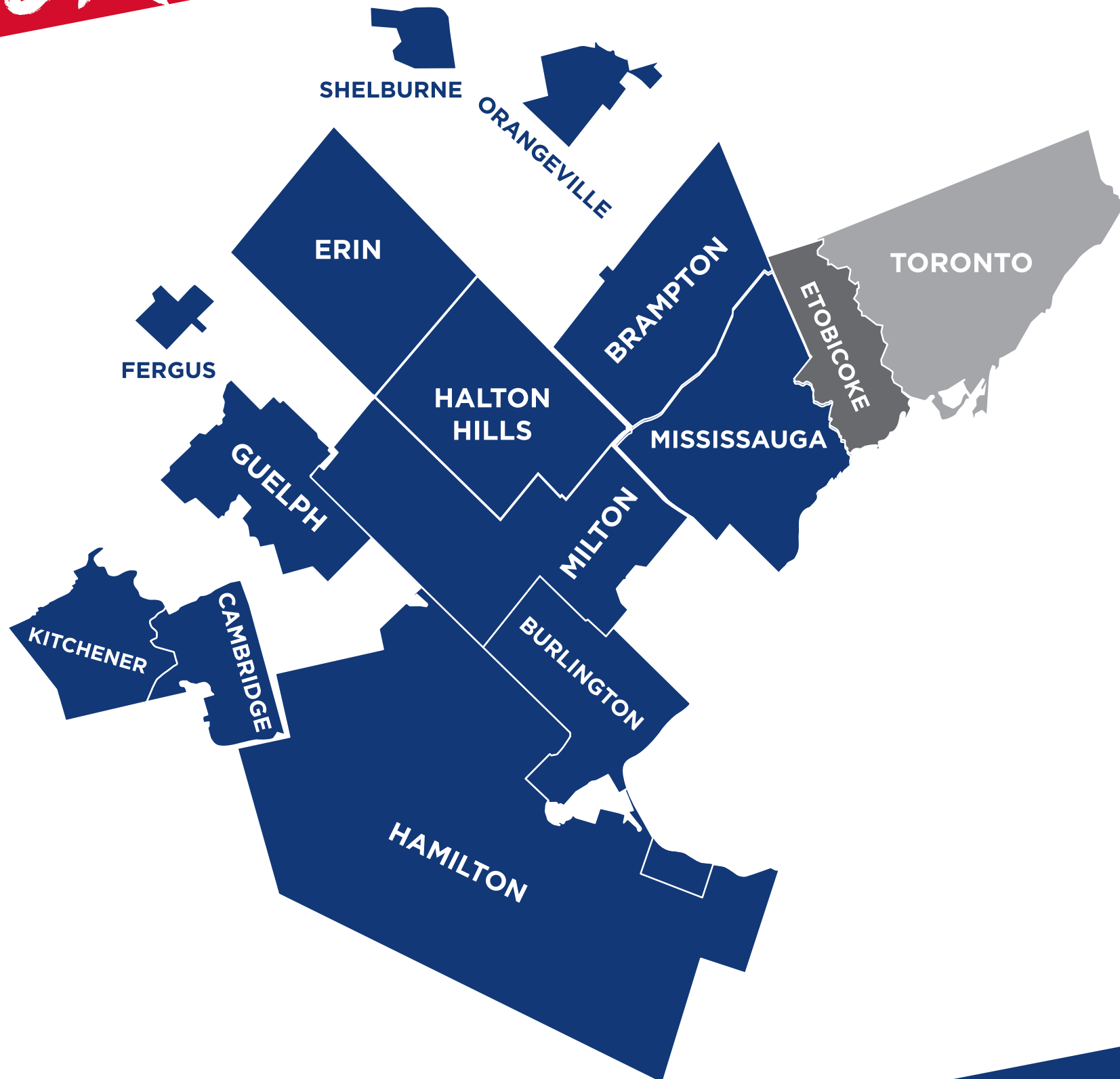


CLICK HERE FOR A VIDEO MESSAGE
from Delio Oliveira , Broker of Record,
explaining what steps RE/MAX Real
Estate Centre is taking due to COVID-19.

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OUR LOCATIONS



- Brampton | #150-2 County Court Boulevard
- Brampton North | 215-2120 North Park Drive
- Burlington | 720 Guelph Line
- Cambridge | 766 Old Hespeler Road
- Kitchener | 720 Westmount Road East
- Guelph South | 1499 Gordon Street
- Guelph North | 238 Speedvale Ave. West
- Fergus | 782 Tower Street South
- Hamilton | 1070 Stone Church Road East
- Milton | 345 Steeles Avenue East
- Mississauga | 1140 Burnhamthorpe Rd W #141
- Mississauga Square One | 100 City Centre Dr., #1-702
- Mississauga Derry Rd | #36-7070 Saint Barbara Blvd
- Georgetown | 23 Mountainview Road South
- Erin | 14 Main Street, P.O. Box 1076
- Orangeville | 115 First Street
- Shelburne | 209 Main Street East



WE **SOLD** A HOME EVERY 45 MINUTES



11,343

PROPERTIES SOLD

\$5.7 Billion

TOTAL SALES VOLUME

17 Offices

ACROSS SOUTHERN
ONTARIO

950

ASSOCIATES

8.3k

FOLLOWERS ON
SOCIAL MEDIA

PROUDLY CANADA'S **AWARD WINNING** RE/MAX BROKERAGE*

*Based on RE/MAX Real Estate Centre Internal Data (2019). Highest Net Gain (RE/MAX Canada, 2018), Most Transactions Closed (RE/MAX Canada 2017).



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