



# THE FRESH APPROACH

REAL ESTATE TEAM

# BUYERS GUIDE

A FRESH APPROACH TO BUYING A HOME







## OUR MISSION

Creating Memorable Experiences

Using a Fresh Approach

Driven by Higher Standards

and Unparalleled Value

Delivered by a Dynamic Team

Committed to Creating Clients For Life



We at The Fresh Approach Real Estate Team offer in-depth market expertise and have intimate knowledge of the GTA's most desirable neighbourhoods.

Our heightened level of attentiveness and understanding helps us match buyers with homes that reflect their lifestyles, needs and personalities.

And while our approach is ever thoughtful, our responsive agents move quickly in order to ensure that buyers have access to the newest and best properties on the market.

We remain involved at every stage of the purchase. Our goal is to make the buying process as seamless as possible, exceeding our clients' expectations every step of the way.

It is one of the reasons that the majority of our business comes from referrals. Let's get ready to unlock your dream of home ownership!

# THE BUYING PROCESS

## STEP ONE

### GET PRE-APPROVED

We have a list of preferred lenders and mortgage specialists ready to assist you in finding the best terms and rates for your individual needs. It's important to verify the financials before we start looking at homes.

## STEP TWO

### NEEDS ANALYSIS & PROPERTY SEARCH

After we determine your needs, we then set you up with a refined auto-search matching your specific criteria. You will get to see listings the moment they become active. Then tour prospective properties.

## STEP THREE

### MAKE AN OFFER

We will work closely with you to identify the best offer price and strategy and we will help guide you through the associated paperwork. Our team of experts negotiate in various markets.

## STEP FOUR

### DEPOSIT

You will need to provide a deposit within 24 hours of the offer being accepted. It will be held in trust by the listing brokerage and be applied to your down payment on closing.

## STEP FIVE

### FULFILLING THE CONDITIONAL PERIOD

Financing, home inspection, Status Certificate or a specialized condition. We will help determine what conditions are suitable for your transaction and thoroughly explain how they benefit you, the buyer.

## STEP SIX

### FINALIZE LAWYER & MORTGAGE

We recommend a great lawyer to help you close your purchase. You will have a meeting with them to arrange your closing paperwork. You will also arrange to get your mortgage paperwork with the bank before closing. Our team will ensure that all parties have the info they need to close your deal.

## STEP SEVEN

### REVISITS

Your first revisit can happen anytime and we encourage you to bring along friends and family to see your new home! Close to your closing date you will have a final visit of your home where you can report or take note of any deficiencies that may need to be addressed by the lawyer.

## STEP EIGHT

### CLOSING DAY

The transfer of ownership will take place; your lawyer will transfer and disperse funds. Once finalized you will be able to get your key by 5pm and move into your new home!



## WHAT KIND OF HOME DO YOU WANT?

- Freehold or condo?
- Detached, semi or town?
- # of bedrooms and bathrooms?
- Finished basement?
- Parking spaces?



## CONSIDER YOUR COMMUTE

- How close do you need to be to work?
- Do you require public transit?
- Do you need to be close to an airport?



## OLD HOUSE OR NEW HOUSE

- Do you prefer an older home in a mature neighbourhood?
- Would you rather have low maintenance, newer home and not worry about updates?

# WANTS & NEEDS ANALYSIS



## IMPORTANT TRAITS

- Large kitchen?
- Home office space?
- Spare bedroom?
- Separation or open concept?
- Internet connection?



## WALK OR DRIVE SCORE

- What close proximity amenities are important to you?
- Grocery & shops
- Schools
- Hospital
- Gym
- Lake or body of water
- Hiking trails
- Outdoor activities



## MUST NOT HAVE

- What are your non-negotiables?
- Which traits you are not willing to budge on?

## BUY OR SELL FIRST

If you have a home to sell we are going to consider the following factors. Each situation is unique, and several considerations need to be looked at to determine which option is right for you.



### BUY FIRST

#### **Works best when:**

Property prices are flat or declining

If you want greater certainty about how much you have to spend on your next home

If you're moving locations and buying in a different and slower market

If you can negotiate a long closing or know that you'll be able to find something that suits your requirements



### SELL FIRST

#### **Works best when:**

There are minimal options on the market and pricing is on the rise

We're confident with the level of demand and potential price points for your existing property

In rare scenarios you may be able to make it conditional on selling your own home

You're prepared to potentially pay for bridge financing if there is a date discrepancy

# OFFER PRESENTATION

Once we draft and present the offer a few things could happen. Here is a breakdown of the offer process and what you can expect.



They walked us through the entire offer and negotiated so well, we felt completely taken care of... and we got the house!

- GOOGLE REVIEW

## CLOSING COSTS

We want you to be fully prepared financially for when the time comes. Here is a breakdown of the costs you can expect along the way:

### BEFORE CLOSING

- DEPOSIT (3%-5%)
- HOME INSPECTION (~\$500)
- HOME INSURANCE
- UTILITY SETUPS

### ON CLOSING

- LAND TRANSFER TAX  
[www.LandTransferTaxCalculator.com](http://www.LandTransferTaxCalculator.com)  
*Note: first time home buyers receive a \$4000 discount outside of Toronto and an \$8000 discount in Toronto*
- ADJUSTMENTS (~\$500)
- REMAINING DOWN-PAYMENT

### AFTER CLOSING

- MOVING EXPENSES
- RENOVATIONS
- REPAIRS + MAINTENANCE





## BUYER SERVICES

### ADMINISTRATION

Our full-time operations team work behind the scenes to ensure your transaction goes smoothly. Filing the paperwork with all necessary parties and connecting all the dots between your lawyer and mortgage broker and more.

### CLIENT CARE

Your experience is our main priority. We have someone in place that is available to take your calls or emails if you have any questions or concerns along the way.

### TEAM ADVANTAGE

You will never miss an opportunity! There will always be a team member available to show you the latest listing that comes on the market. Everyday our agents are working diligently to find your new home.

### INSTANT & EXTENSIVE PROPERTY SEARCH

You will be set up on multiple board searches to ensure you don't miss out on an opportunity. Once we analyze your criteria we can also go out and hunt for your new home before it comes on the market.

### EXPERT OPINION

Being one of the top producing teams in North America, you can be sure that you are receiving an expert opinion when it comes to your purchase. We pride ourselves in not only finding the best homes for our clients, but also finding the best investment. Your financial goals are our mission!



## F A Q

We expect that you are going to have lots of questions along the way and we are always ready and willing to discuss your concerns.

These are some of the common questions that buyers ask:

### HOW MUCH DO I NEED TO PAY YOU?

ZERO!

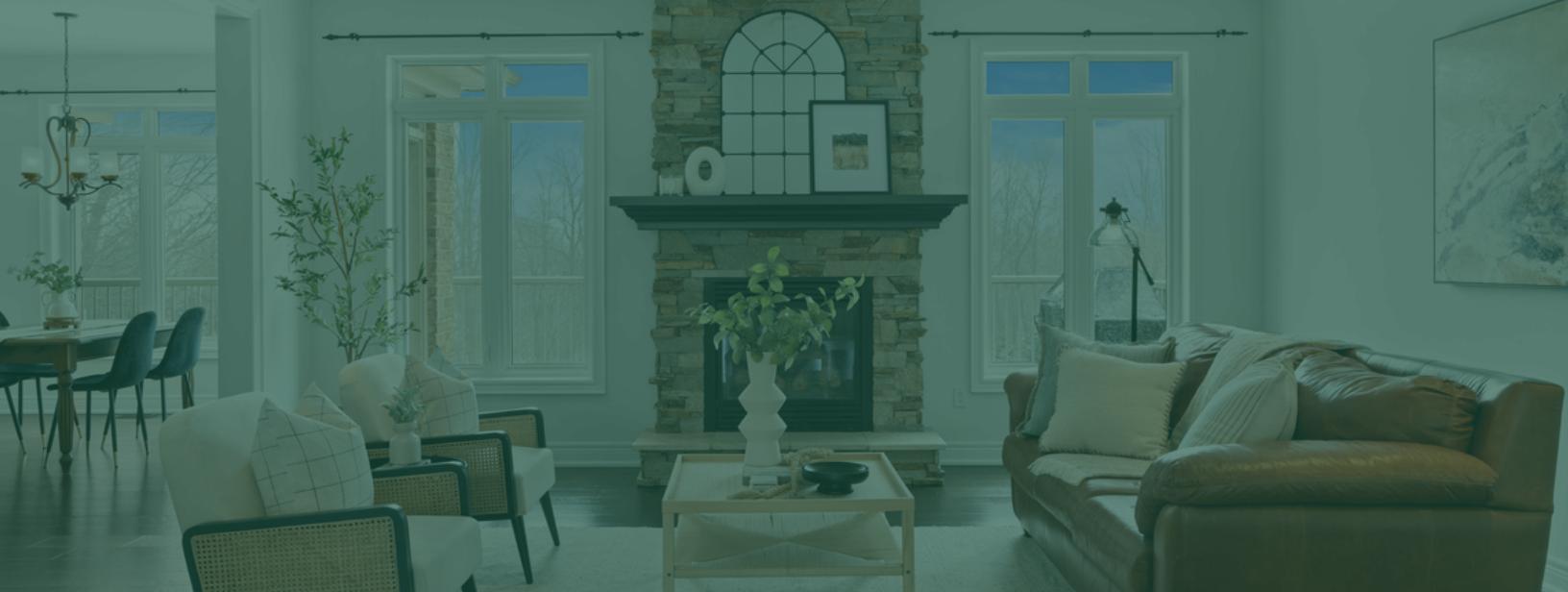
Our team prides ourselves on never charging our buyers the commission. The seller typically pays both the listing and the buying agent and we are happy to take the compensation being offered or negotiate a fair rate directly with the seller or listing brokerage

### WHY DO I NEED A BUYER AGENT?

It's in your best interest to be fully represented when it comes to purchasing a home. By entering into a contract with our team you can ensure that you will be handled at the highest regard. Our goal is to hunt for homes, both on and off the market. With a team working for you, you will ensure to never miss an opportunity!

### HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing is typically 1-3 months, which means you could be moved into your new home in a few short months.



## PREFERRED PARTNERS

When you work with our team you get access to preferred rates from our service providers:

- Mortgage Brokers
- Home Inspectors
- Lawyers
- Painters
- Contractors
- Property Management
- Pool & Landscaping
- Cleaning Service
- Mould Removal
- HVAC
- Property Management
- Plumbing
- Electricians
- Appliance Technicians
- Odd Jobs
- Other Services

“Coming together is a beginning;  
keeping together is progress;  
working together is success.”

- HENRY FORD



Learn about our fresh approach to  
**ALL THINGS REAL ESTATE**



▶ WATCH NOW



Homes Both Big & Small



Luxury Homes



Historical, Farm, and  
Rural Property Sales



## Commercial



## Investments



## Estate, POA, and Divorce Sales



## Condo and Pre-Construction



## Assignment Sales



## Cottage and Vacation Properties





## THE FRESH APPROACH

REAL ESTATE TEAM

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