



PatriciaNewman.ca

BUYER'S GUIDE

Designed to guide you through the stages of the buying process with clarity, confidence, and a strategic understanding of today's market.

Signature Team Realty Ltd., Brokerage / Petawawa

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W e l c o m e

Thank you for the opportunity to guide you through the purchase of your home. We know this isn't just a financial decision, it's often tied to memories, milestones, and big life changes. That's why we approach every purchase with both strategy and care.

This Buyer Guide is designed to give you a clear picture of what to expect, how we'll find your dream property, negotiate the best price, and handle each step with transparency and focus.

You can count on us to manage the details, protect your interests, and deliver a result that reflects your expectations. We are looking forward to working together and making this next chapter as smooth and successful as possible.

Warm regards,

Patricia Newman
Deb Bennett

Realtor®
Broker

Preparing to Buy



Buying Process

1. CONSULTATION

We'll define your goals, budget, and timing to create clear criteria and a focused plan that guides every step of your home search.

2. PREPARATION

Confirm your financial readiness and overall buyer positioning to ensure you are prepared to act confidently and competitively.

3. PROPERTY SEARCH

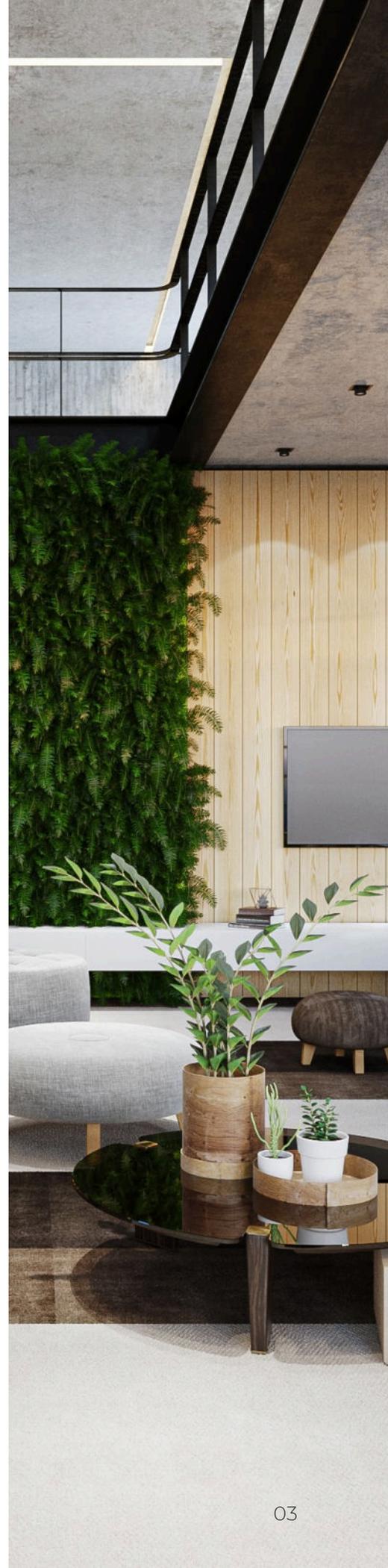
View suitable properties through a focused search aligned with your criteria, budget, lifestyle and long-term goals.

4. EVALUATION & NEGOTIATION

Evaluate pricing, risks, and resale considerations, then implement a targeted negotiation strategy to protect your interests.

5. CONTRACT & CLOSING

Manage deadlines, satisfy conditions, and coordinate with lenders, lawyers, to ensure a seamless closing process.





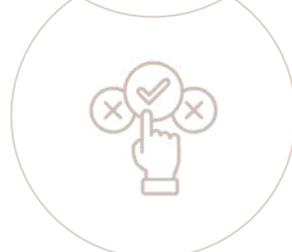
Offer Strategy

PRICE VS TERMS

It's not always about offering the highest price. The right mix of price, timing and conditions can often make your offer more appealing to a seller.

NEGOTIATION APPROACH

Navigate competitive markets calmly and decisively. A clear plan helps you stay focused and avoid emotional decisions when demand is high.



MULTIPLE OFFERS

A well-structured offer strategy protects your interests and strengthens your position in competitive, multiple-offer situations — giving you a clear advantage.

DECISION SUPPORT

Objective guidance at every stage of the buying process helps ensure your decisions are informed, confident, and never rushed.



Preparing Your Finances

Confirm your financial readiness before beginning your home search. Prepare your down payment (minimum 5% for most properties in Canada) and consult with a mortgage professional to secure a pre-approval.

A pre-approval clarifies your purchasing power, outlines estimated interest rates and terms, and may provide a rate hold for a specified period. It also ensures your documentation is in place, allowing financing to be satisfied efficiently once an offer is accepted (typically within five business days).

When reviewing mortgage options, consider how the structure supports your longer-term goals, including anticipated length of ownership, refinancing flexibility, and the potential use of a Home Equity Line of Credit (HELOC).



Tip: Obtain a written Pre-Approval Letter — it strengthens your offer and demonstrates financial preparedness to sellers.

Automated New Listing Alerts

Never miss out on a new listing!

Your REALTOR® can set you up with a personalized Digital Property Portal, an automated system that instantly sends you new listings the moment they hit the MLS.

Your customized portal allows you to:

- View homes that meet your exact criteria (price, area, style, features)
- Receive real-time email or app notifications for new and updated listings
- Save and rate your favourite properties for easy reference
- Communicate directly with your REALTOR® about listings you're interested in

Your agent is also connected to the portal — monitoring updates, new opportunities, and changes — ensuring you never miss a home that could be the perfect fit.

Start House Hunting

Now the fun begins — it's time to start touring homes!

The best way to understand the market and define what you truly want is to see properties firsthand. On average, our buyers view 11 homes before finding the right one.

Your REALTOR® can show you any property listed on MLS, regardless of the listing brokerage, ensuring you have full access to every home that fits your needs and budget.

-  **Tip:** During a House Hunting Trip (HHT), timelines are tight and organization is critical. Work with a REALTOR® who understands relocation schedules, prioritizes your search, and ensures every viewing aligns with your moving deadlines.



Ask About Property Details

Your REALTOR® should gather key information about the home's age, condition, and systems, including plumbing, electrical, roofing, and heating and cooling. It's also important to ask about internet connectivity, such as broadband and Wi-Fi options, which are essential for modern living.

If the property has undergone renovations, confirm whether building permits were obtained and work was completed to code.

Always consider arranging a home inspection for an in-depth look at the property's structure and systems — it's one of the best ways to protect your investment.

 **Tip:** Ask your REALTOR® whether a Seller's Property Information Statement (SPIS) is available. This document outlines the seller's knowledge of the property, including past repairs, upgrades, and any known issues.



Understanding The Offer Process

Your REALTOR® will prepare and present the **Agreement of Purchase and Sale** — a detailed, legally binding document outlining the terms of your proposed purchase.

The offer includes:

- Purchase price and deposit amount
- Closing and possession dates
- Inclusions and exclusions (chattels and fixtures)
- Conditions and clauses (such as financing, home inspection, or lawyer review)
-

Once submitted, the seller may accept, reject, or counter the offer within the stated irrevocable period. If no response is received within that timeframe, the offer expires. When both parties agree and sign, the agreement becomes firm and legally binding. At that point, timelines begin for satisfying any included conditions.

Your REALTOR® will coordinate communication with all involved parties — including lenders, lawyers, and inspectors — to ensure deadlines are met and the transaction progresses smoothly toward closing.

 **Tip:** Review every detail with your REALTOR® before signing to ensure the offer fully reflects your goals and protects your interests.

Closing Costs For Buyers

In addition to your down payment, it's important to budget for closing costs — expenses required to finalize your purchase. In Ontario, these typically range from 1.5% to 4% of the purchase price (higher in Toronto due to municipal land transfer tax).

Typical Closing Expenses in Ontario:

- Land Transfer Tax (LTT)
- Provincial tax based on the purchase price (Toronto also charges a municipal LTT).
- Legal Fees & Disbursements
- Covers title searches, document preparation, registration, and closing adjustments.
- Title Insurance
- Protects against title defects, ownership disputes, and registration errors.
- Appraisal & Home Inspection
- An appraisal may be required by your lender; a home inspection is strongly recommended.
- Mortgage Default Insurance
- Required if your down payment is under 20%. The premium is typically added to your mortgage.
- Interest & Adjustment Costs
- Includes interest from closing to your first payment and reimbursement for prepaid property taxes or utilities.
- Condominium Status Certificate (if applicable)
- Required for condo purchases to review the corporation's financial standing.
- Moving & Utility Costs
- Moving services, deposits, and setup fees.

First-Time Home Buyer Incentives: Various government incentives may be available to first-time buyers — we recommend reviewing your eligibility with your mortgage professional.



Tip: Request a detailed closing cost estimate from your lawyer or mortgage professional before submitting an offer so you can plan with confidence.

Experience. Strategy. Representation.

With nearly four decades of combined real estate expertise, Patricia and Deb provide disciplined strategy, refined negotiation, and discreet, attentive service. Their partnership offers buyers a level of insight and oversight that extends beyond a typical transaction. Whether purchasing your first property, relocating for career advancement, or transitioning into your next chapter, you are represented with professionalism, clarity, and purpose.



A Collaborative Advantage

Since joining forces in 2019, Patricia and Deb have combined their experience to provide a highly coordinated, client-focused approach.

Their clients benefit from:

- Strategic market analysis and pricing intelligence
- Structured offer development and negotiation leadership
- Proactive coordination of lenders, legal counsel, and inspectors
- Clear, consistent communication at every milestone
- Specialized expertise in military and government relocations

Both hold Third Party Service (TPS) designations with BGRS, reflecting recognized expertise in relocation policy, timelines, and logistics — ensuring seamless execution even under complex circumstances.

“We are dedicated to providing exceptional service, open communication, and the professionalism every client deserves. Our door is always open — reach out anytime.”

Patricia & Deb

Let's Get Started

You're prepared — here's what happens next:

- **Review This Buyer Guide:** Take a few minutes to review the key steps and information so you feel clear and confident moving forward.
- **Confirm Contact Details:** Let us know your preferred communication method so we can keep you informed quickly and efficiently.
- **Refine Your Search:** If you have any final preferences, priorities, or questions about neighbourhoods, timing, or budget, please ask.
- **Plan the Next Phase:** When you're ready, we'll outline a viewing strategy and begin scheduling properties that match your criteria.

If you have any questions at any stage, please reach out by phone or email — we're here to guide you every step of the way.



View our website here

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Disclaimer:

The information provided in this Buyer's Guide is for general informational purposes only and reflects typical real estate transactions in Ontario. It is not intended to replace professional advice or consultation with your REALTOR® regarding current market conditions, required documentation, offer forms, legal obligations, or any other aspect of a real estate transaction.

Real estate practices, regulations, and market conditions may change, and individual circumstances can vary. Buyers are encouraged to seek personalized guidance to ensure their specific needs and interests are fully addressed.