



CASA REALTY.ca

where a house becomes home

THE BUYER'S GUIDE



REAL ESTATE
professionals

Brokerage independently owned & operated



Welcome home

This Home Buyer's Guide is designed to help you understand the buying process and how we can help you make smart decisions every step of the way.

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THE CASA REALTY TEAM

2

OUR PROMISE

3

SEARCHING FOR YOUR HOME

4

BUYING YOUR HOME

Our highest compliments are your referrals and creating a long lasting relationship!

About *Sonia*

Having worked and collaborated with industry leaders, mentored fellow Realtors and managed offices at various locations throughout Vaughan and the GTA over my 30-year real estate career, has allowed me to become a knowledgeable and versatile agent. My commitment, professionalism and attention to detail while servicing my clients at the highest level has placed me in the top 5% in Canada for Royal LePage.

I believe that the practice of real estate means keeping up to date on marketing trends, market conditions, mortgage rates, and key market factors.

My knowledge and expertise will help you make informed and successful decisions when buying and selling real estate. And with the highest level of honesty, integrity, fair advice, and successful negotiations, I'll help make the process enjoyable!

My friendly, easy-to-deal-with approach allows me to establish comfortable relationships with client's and help each one make the right real estate choice for yourself and your family. That's why most of my business is through referrals.

I have worked with Royal LePage for over 20 years. Royal LePage is a Canadian Company that I am truly proud to be a part of. Their branded charity, The Shelter Foundation, is not only dedicated to funding women's shelters; but also violence prevention and education programs.

The company's Mission Statement, "Helping You Is What We Do", and our own branding with Casa Realty, "Where a House Becomes Home", is something I live and breathe whenever I'm working with a client, and I'll prove it to you every step of the way.



Advantages of Buyer Representation Today

1 To protect your interests in a real estate transaction.

In a real estate transaction, it's important to understand that the listing agent is bound by contract to work in the best interests of his/her sellers. Your buyer agent works exclusively for you ensuring your interests come first.

2 To educate you on current market conditions so you don't overpay.

As a buyer, you'll want to know that you are paying a fair price. Your agent will educate you on current market conditions to help you understand fair market value based on comparable listings and sales of similar homes before making an offer.

3 To fearlessly negotiate on your behalf to achieve the best price and terms for you.

Negotiation of what is likely one of your largest purchases requires expertise, experience, and skill. The best negotiators are masterful communicators who will not only help you decide what to offer, what to include and what not to, but also help you decide when it's time to walk away.

4 To bring calm and joy to your home buying experience.

A great real estate professional will provide you with key market insights, sound advice and save you endless hours of time and money—all while helping reduce the stress of a large decision so you can relax and enjoy the experience!



Our promise to you

ABSOLUTELY NO FEES

There are absolutely no costs associated to you as our buyer.

REAL TIME ACCESS TO LISTINGS ON REALTOR MLS®

Based on your desired criteria, which includes expired listings, For Sale by Owner, Power of Sales, new home options, and deals under contract that have fallen through.

PROSPECTING IN YOUR DESIRED AREA

To locate potential sellers with homes that match your criteria.

CURRENT REAL ESTATE MARKET INFORMATION

Statistical sales data on median house prices, sales and months of inventory, local area market changes, trends, and more.



What we can offer you

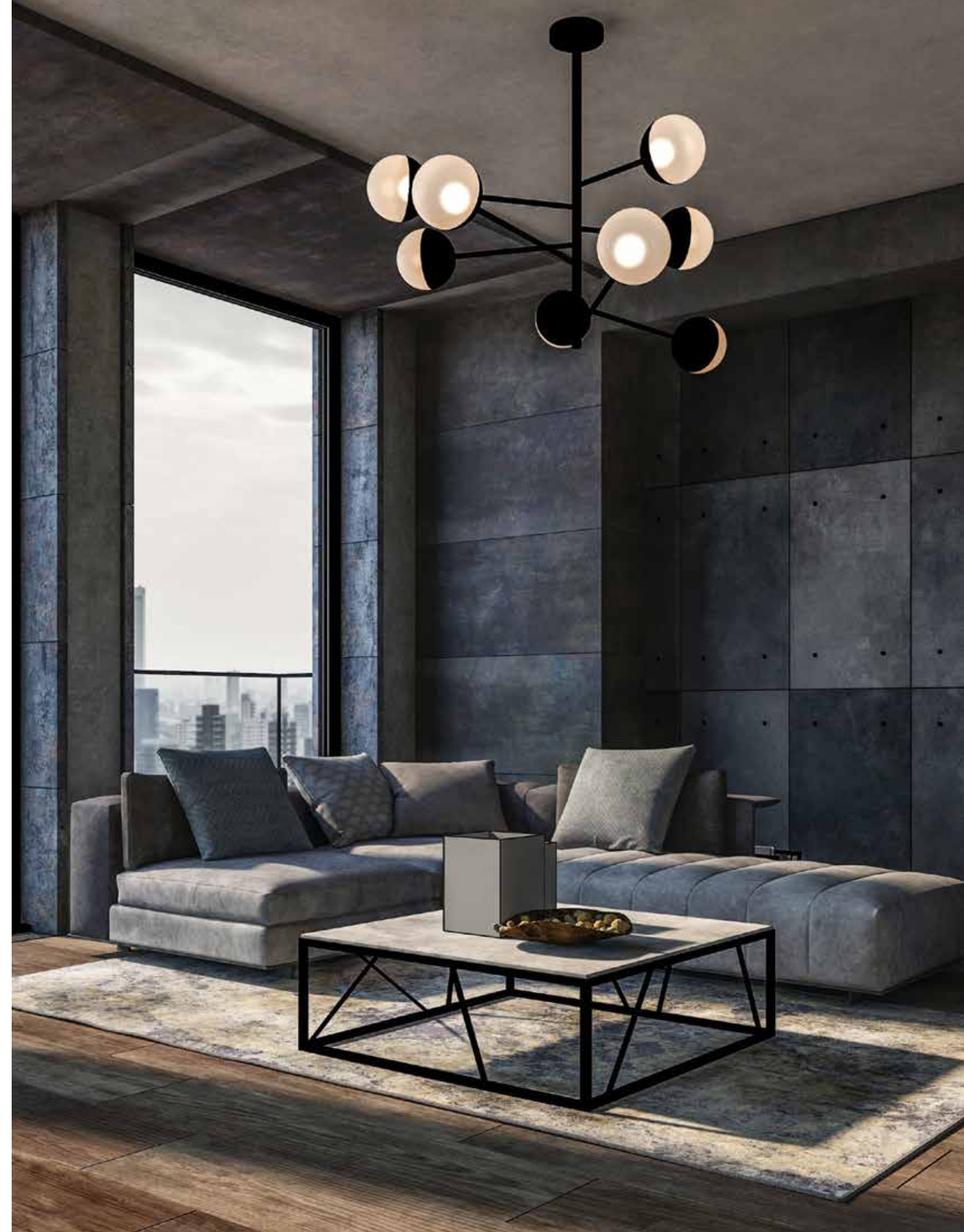
- SCHEDULED HOME SHOWINGS
- ON-GOING UPDATES & UPCOMING LISTINGS
- RECENT PRICING RESEARCH
- NEGOTIATION OF LOWEST PRICE & BEST TERMS
- COORDINATION & PREPARATION OF ALL DOCUMENTATION
- ATTEND PHYSICAL INSPECTION WITH YOU

Agency obligations

As Realtors, we are employed by Royal LePage Professionals and the Brokerage has policies we must follow. The broader governing body is the Real Estate Council of Ontario, which protects you as our client. In order for us to work together, we must define our relationship by signing the appropriate documents. You have the option to sign as a Client or a Customer, and depending on which you choose, we have certain obligations to fill.

Agency Obligations

GENERAL OBLIGATIONS	CLIENTS AGENCY	UNREPRESENTED PARTIES (NO AGENCY)
Act within scope of authority given	Yes	No
Obey "lawful" instructions	Yes	No
Act in consumers' best interest	Yes	No
Act honestly with reasonable skill and care	Yes	Yes
Advise to seek independent professional advice on all matters outside the expertise of the licensee	Yes	No
Take reasonable steps to avoid any conflicts of interest	Yes	No
Promptly & fully disclose if a conflict of interest does exist	Yes	No
Disclose information concerning:		
• Other party's maximum/minimum price or terms*	Yes	No
• Other party's motivation*	Yes	No
• Remuneration/Expected Remuneration	Yes	No
• Other confidential information obtained from the other party	Yes	No
• All known material latent defects**	Yes	Yes
Use reasonable efforts to discover relevant facts respecting real estate being considered by consumer	Yes	No
Offer advice	Yes	No
Help negotiate and draft favourable terms	Yes	No
Communicate, in a timely manner, all offers, counter offers, etc.	Yes	Yes
Keep fully informed regarding the progress of the transaction	Yes	Yes
FIDUCIARY OBLIGATIONS		
Loyalty	Yes	No
Avoid conflicts of interest:		
• Not to make secret profit	Yes	No
• Not to buy client's property	Yes	No
• Not to sell own property to client	Yes	No
Fully disclose all relevant information	Yes	No
NO-AGENCY SERVICES (MAY ALSO BE ABLE TO PROVIDE IN AGENCY RELATIONSHIPS)		
Provide real estate statistics, including general market info	Yes	Yes
Provide standard form contracts & other relevant documents	Yes	Yes
Provide a list of "experts" (appraisers, surveyors, inspectors, etc.)	Yes	Yes





Our duties

Customers

DUTY OF CARE (LIMITED)

Provide information, perform functions, limited disclosure and privacy obligations.

GENERAL OBLIGATIONS

Exercise skill and care, ensure honesty.

REGULATORY OBLIGATIONS

To account, remuneration provisions, not to induce, breach, or make certain promises, disclosure-representative capacity, agency/relationships forms, to deliver agreements, offers, and statements.

Clients

DUTY OF CARE (FULL)

Involves everything done for that client.

GENERAL OBLIGATIONS

Exercise skill and care, ensure honesty
Perform mandate, obey instructions, act in person, negotiate favourable terms, maintain confidentiality, disclose information.

FIDUCIARY OBLIGATIONS

Not misuse confidential information, maintain utmost loyalty, avoid conflicts of interest, disclose conflicts, not make secret profit.

*“Why rent
when you
could own your
dream home?”*

*Wasted rent that could
by buying your home*

(YEAR OVER YEAR)

Monthly Rent	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
\$1,000	\$12,000	\$24,000	\$36,000	\$48,000	\$60,000	\$120,000	\$180,000
\$1,100	\$13,200	\$26,400	\$39,600	\$52,800	\$66,000	\$132,000	\$198,000
\$1,200	\$14,400	\$28,800	\$43,200	\$57,600	\$72,000	\$144,000	\$216,000
\$1,300	\$15,600	\$31,200	\$46,800	\$62,400	\$78,000	\$156,000	\$234,000
\$1,400	\$16,800	\$33,600	\$50,400	\$67,200	\$84,000	\$168,000	\$252,000
\$1,500	\$18,000	\$36,000	\$54,000	\$72,000	\$90,000	\$180,000	\$270,000
\$1,600	\$19,200	\$38,400	\$57,600	\$76,800	\$96,000	\$192,000	\$288,000
\$1,700	\$20,400	\$40,800	\$61,200	\$81,600	\$102,000	\$204,000	\$306,000
\$1,800	\$21,600	\$43,200	\$64,800	\$86,400	\$108,000	\$216,000	\$324,000
\$1,900	\$22,800	\$45,600	\$68,400	\$91,200	\$114,000	\$228,000	\$342,000
\$2,000	\$24,000	\$48,000	\$72,000	\$96,000	\$120,000	\$240,000	\$360,000
\$2,100	\$25,200	\$50,400	\$75,600	\$100,800	\$126,000	\$252,000	\$378,000
\$2,200	\$26,400	\$52,800	\$79,200	\$105,600	\$132,000	\$264,000	\$396,000
\$2,300	\$27,600	\$55,200	\$82,800	\$110,400	\$138,000	\$276,000	\$414,000
\$2,400	\$28,800	\$57,600	\$86,400	\$115,200	\$144,000	\$288,000	\$432,000
\$2,500	\$30,000	\$60,000	\$90,000	\$120,000	\$150,000	\$300,000	\$450,000
\$2,600	\$31,200	\$62,400	\$93,600	\$124,800	\$156,000	\$312,000	\$468,000

*“You can’t
hit a target
if you don’t know
what it is.”*

TONY ROBBINS

Important factors to consider before researching

- 1 LOCATION**
What area would you like to be in?
- 2 TIMELINE**
What is your timeline for finding your dream home?
- 3 TYPE OF HOME**
What type and style of home are you looking for? (detached, semi, condo, bungalow, two-storey etc.)
- 4 BEDS/BATHS**
How many bedrooms do you need? How many bathrooms are ideal?
- 5 RENOVATIONS**
Are you open to renovations? (minor or major)
- 6 LIVING SPACE**
Do you prefer open concept or more defined living areas?
- 7 THE LOT**
What size lot are you looking for, which features are most important? (fence, pool, garden)
- 8 SHARING YOUR HOME?**
Who are you sharing this home with? (pets, extended family, potential tenants)
- 9 LONG- OR SHORT-TERM PLANS**
How long do you plan to live here?
- 10 YOUR INVESTMENT**
How much, if any, are you willing to invest beyond the purchase price?

Home Buying Facts

PURCHASING A PRIMARY HOME.

What you need to know:

- You can purchase a primary home with as little as 5% down payment.
- The home cannot be used as a rental property.
- Gifted down payments are accepted.
- You must qualify under High Ratio Insured Guidelines.
- If the purchase price is over \$500,000, there is a minimum down payment of 5% of the first \$500,000, and 10% of any amount over that. For ex: A \$600,000 purchase would require a down payment of \$35,000.
- Maximum amortization of 25 years.
- Purchase price must be under \$1,000,000.

PURCHASING AN INVESTMENT PROPERTY.

What you need to know:

- A minimum of 20% down payment is required.
- Your down payment can be borrowed equity from an existing property.
- Your down payment cannot be gifted.
- Some lenders will take anywhere from 50-100% of the rental income to qualify.
- A full appraisal will be required.
- To confirm rental income, you will need to present 3 months of bank statements showing rental deposit along with a lease agreement or an appraisal with Schedule A indicating "market rents".

PURCHASING A HOME WITH INTENT TO OCCUPY A RENTAL SUITE.

What you need to know:

- You can purchase a secondary home with as little as 5% down payment.
- Gifted down payments are accepted.
- Rental income can be used as leverage to help qualify the purchase.
- To confirm rental income, you will need to present 3 months of bank statements showing rental deposit along with a lease agreement or an appraisal with Schedule A indicating "market rents".
- Home must have a separate entrance with a separately contained suite.
- Suite must have a bedroom, 3-piece bathroom, and full kitchen.
- Owner must be occupying one of the suites as their principal residence.
- A full appraisal will be required.

PURCHASING A COTTAGE OR SECONDARY HOME.

What you need to know:

- Homes can be purchased with less than 20% down (as little as 5% on some properties).
- Homes can be new or existing single family dwelling (condos are also included).
- 1 unit property only.
- A full appraisal will be required.

Pre-Approval Benefits

1 SAVES YOU TIME & MONEY

We'll only look at properties within budget; rate holds can save you money long-term.

2 LESS STRESSFUL PROCESS

You will know that you're ready and capable of buying.

3 ADVANTAGE OVER OTHER OFFERS

Sellers like to know that buyers have their financing in place.

4 POWERFUL NEGOTIATING TOOLS

Give sellers one last thing to worry about.

In markets that demand that a firm offer gets presented, always discuss your worst case scenario and be sure you're willing to take the risk before proceeding with your offer.

A mortgage broker can let you know what a worst case would look like for your situation. Bank pre-approvals are never guaranteed as the application cannot be considered and fully underwritten without there being a deal in place, including an accepted offer.

It is becoming more important to complete appraisals within the condition period wherever possible as the appraisal will always look to the most recent comparable sales to determine its value. In markets where you're having to pay more than market value to win a bid, the data may not support the price paid and therefore the appraisal may not support the value. You must understand what this means to you specifically.

Speak to a Mortgage Advisor for more information before purchasing your home.

So what's next?

- 1 In-depth needs analysis
- 2 Mortgage pre-approval
- 3 Customized property search
- 4 Schedule a day & time to view top choices
- 5 Rate the ones you saw, narrow/adjust for a second viewing
- 6 Found the one!
- 7 Preparing an offer based on an in-depth market analysis
- 8 It got accepted! Now what?
- 9 Pack your things! We will still help you every step of the way

The home buying experience

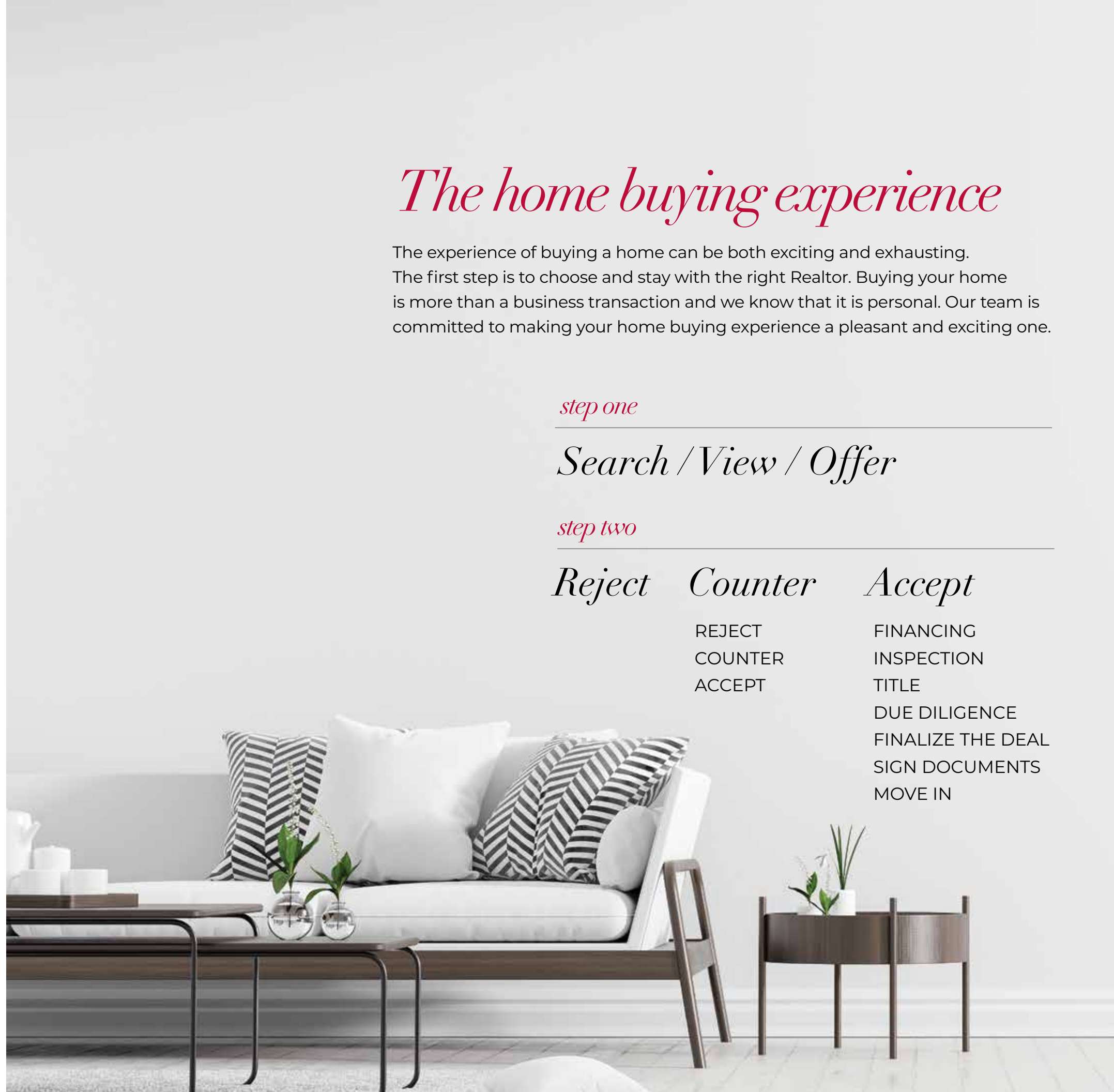
The experience of buying a home can be both exciting and exhausting. The first step is to choose and stay with the right Realtor. Buying your home is more than a business transaction and we know that it is personal. Our team is committed to making your home buying experience a pleasant and exciting one.

step one

Search / View / Offer

step two

<i>Reject</i>	<i>Counter</i>	<i>Accept</i>
REJECT	REJECT	FINANCING
COUNTER	COUNTER	INSPECTION
ACCEPT	ACCEPT	TITLE
		DUE DILIGENCE
		FINALIZE THE DEAL
		SIGN DOCUMENTS
		MOVE IN



*“It’s in your
moments of decision
that your destiny is
shaped.”*

TONY ROBBINS

Do’s and Don’ts when viewing properties

- 1 GIVE REASONABLE NOTICE**
Sellers generally prefer overnight notice to prepare their home for viewings (some schedule restrictions may be stated on listing).
- 2 24-HOUR NOTICE FOR TENANTS**
If the property is tenanted, a minimum of 24-hours notice is required before a home visit.
- 3 STICK TO THE ROUTE**
During tours, an efficient route is devised to maximize our time together.
- 4 RESPECT SELLER’S SPACE**
Ensure that the seller’s space and personal items are respected during the time of viewing.
- 5 SAVE QUESTIONS FOR AFTER**
Questions for the Seller/Seller’s agent can be followed up with after the viewings for the properties which are finalists.

Properties we can assist you with

PROPERTY TYPES:

- Anything listed on MLS®
- Assignment Sales
- Distress Sales
- Bank Foreclosures
- Company Owned Properties
- Divorce Sales
- Estate Sales
- For Sale by Owners
- Expired Listings
- Standing Builder Inventory
- Pre-market MLS® listings

ASSOCIATED COSTS:

There are various charges that can add up when purchasing a property, but are legally required payments to account for.

Knowing what your closing costs are in advance will help eliminate any guesswork regarding your budget. Costs will vary based on many factors such as new construction vs. resale, purchase price, and conditions in offer.

Associated Cost Breakdown

ITEM	AMOUNT (APPROX.)	DUE
Deposit (part of purchase price)	Negotiate amount	Within 24-hours of accepted offer
Legal fees	\$2,000	At completion
Adjustments	Will vary	At completion
Appraisal	\$200	Upon acceptance
Property Insurance	Will vary	At completion
Home Inspection	\$500	Upon acceptance
Land Transfer Tax	Will vary	At completion
HST (applies to new construction)	Will vary	At completion
Hookup Charges (applies to new construction)	Will vary	At completion
Moving costs	Will vary	At completion

What our clients are saying



Jimmy & Nicole

"Sonia, thank you so much for all of your hard work and dedication to us as your clients. Sonia was very professional and thorough throughout the entire process. She was readily available at any given time to answer any of our questions. Sonia is very personable and makes you feel like family. I will definitely be using Sonia to purchase my next home as she makes the process seamless. Thank you for all of your hard work and dedication to us!"

The DiVito Family

"Buying your first home can be a stressful, scary and an emotional experience. Choosing the right Realtor to work with can really make or break the experience. Sonia was there to provide excellent support and guidance throughout the entire process and was always available whenever we needed her help or had any questions. Whether it was Vaughan, Bradford, Innisfil or Beeton, she put every effort into knowing the most she could about the area so that we would be well informed about our decision. She arranged endless showings for us and was very patient helping us with every detail from beginning to end. After months of searching, the Casa Realty Team helped us find the perfect home for our growing family. We will not hesitate to refer friends and family to use Sonia; whether they are buying or selling their home. Thank you for everything you have done for us!"

Sabrina

"My extended gratitude to Sonia! Sonia is very professional and thorough and always had my best interests in mind. Her persistence and dedication were invaluable in the pursuit of my home purchase. I would recommend you to anyone looking for a home."

Baquar & Sadaf

"Sonia, thank you for being not only professional and thorough, but also going the extra mile for your clients! You have infinite amounts of patience and it was a huge asset as it helped us channel in on what we really needed! As first time home buyers we changed our minds several times and you were there to support us and always willing to go with our whims and fancy! You have a sharp eye for detail and we learned so much from you on our many home showings. You would notice things we wouldn't have even thought of! Thank you for being so supportive and becoming a part of our family!"

Nancy

"Thank you for your help in selling my house and helping me buy my dream condo, and all within 48 hours! You listened to my needs and also took the time to explain everything I needed to know. This was a very big and emotional step for me. The sale of my house feels like a miracle and was sold for the highest price in the area on the same day it was listed! Thank you for getting it sold! I was also blown away with how quickly you found my dream condo that was not on the open market in the perfect area with a beautiful and private view. You listened to my needs and knew exactly what I was looking for and made the complete process stress free. Your exceptional work ethics does not go unnoticed. Thank you for your patience, commitment, honesty, skill, generosity and hard work on your behalf. I am particularly thankful for your friendship. I am so lucky to have met you and to have had you as my Realtor. You truly are the best!"

Mike & Beth

"Sonia Capista is an amazing real estate agent. Her advice and industry knowledge was instrumental in the preparation of our home prior to placing it on the market and subsequent quick sale. Sonia's marketing and vast networking generated a lot of interest/viewings of our home. She took her time and explained everything throughout the entire process, from determining the fair market value, offer/acceptance process, conditional terms, contract etc. She responded very quickly to every email, text, and phone call and even assisted in dealing with an uncooperative neighbour. When complications arose with the closing, Sonia proved to be an expert in maneuvering through the myriad of situations to find amicable solutions. We can't think of a better, more qualified real estate agent to work with. We would most definitely suggest her to anyone we know who is selling or wanting to purchase a home. Sonia is an expert in her field and we were lucky to have her as our Realtor. It was a pleasure working with Sonia. Thank you for all your help. It was a pleasure dealing with Sonia."

Michelle

"Sonia Capista goes above and beyond! We were so very fortunate to be introduced to such a knowledgeable and trustworthy Realtor. After searching high and low for properties, she helped us find the perfect condo for my mom who was ready to downsize. She is incredibly professional and also extremely caring and personable. Sonia took the time to educate us on the ins and outs of condo buying, all the while making us very comfortable, without any pressure. Her suggestions and guidance were essential to the process of seeing many properties and finally purchasing the condo of my mom's dreams. We will not only recommend Sonia to our family and friends, but will also use her to sell my mom's home."

Julie

"October 2016, thanks to Sonia, this is the year my dream came true...I purchased my first investment property. This would only still be a dream for me if it weren't for Sonia. Her continued guidance and support has brought me to where I am today. First time Sonia and I met, her friendly demeanor put me at ease and all my fears and uncertainties washed away. Since that day, Sonia has become a trusted friend. She did an exceptional job 4 years ago and 4 years later, she continues to provide me with excellent service in helping me find the best tenants. She demonstrates professionalism and understanding of my needs from the start of my condo shopping adventure to present day...doing the necessary to help me with the selection process of potential tenants. What Sonia does for me, I can sense her passion and love for her job and the satisfaction she gets in helping people. Sonia always goes above and beyond to ensure 100% client satisfaction! I appreciate and am so grateful for all the guidance and support Sonia has given me. Thank you Sonia for being a part of an important decision making in my life and for becoming a dear friend to me!"

Mabel & Salome

"Sonia is by far one of the best Realtors we've ever met. She's very professional, hardworking, trustworthy, and honest. She's been great to work with each and every time we have bought and sold a home with her. Her experience and skill in this field is second to none with her due diligence on researching the properties and the areas. Our condo sold for the highest price in the building and once again she found us the perfect place to call home, securing it quickly and saving us from competing and paying over market value. Her patience and knowledge comes through while ensuring we understood everything. We would recommend Sonia for anyone looking to buy or sell their home. Thank you once again Sonia we look forward to working with you in the future."

PLEASE CONTACT US FOR FURTHER INQUIRIES:

Sonia Capista

Sales Representative

soniacapista@gmail.com

Direct: 416-274-4358

Office: 416-743-5000

OUR TRUSTED AND EXPERIENCED TEAM OF PROFESSIONALS:

MORTGAGE BROKERS:

Joe Trimboli

The Mortgage Centre

joe@mymortgagematters.com

Direct: 416-319-5626

Bram Gordyn

Jack Rabbit Mortgages

bram@jackrabbitmortgages.com

Direct: 437-537-5040 x100

LAWYERS:

Caterina Licata

Licata Law

caterina@licatalawoffice.com

Direct: 647-405-0470

Office: 647-348-8330

Louis Raffaghello

Concorde Law

louisr@concordelaw.ca

Direct: 647-792-1272 x208

HOME INSPECTOR:

Joe Marino

Lighthouse Inspections

joemarino@lighthouseinspections.com

Direct: 905-727-0303

INSURANCE BROKER:

Nunzio Grignano

Clover Insurance Brokers

ngrignano@cloverins.com

Direct: 905-850-4114

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REAL ESTATE

professionals

Brokerage independently owned & operated

Designed by

kanvas

416.414.5645 | kathryn@kanvasstudio.ca