



HOME BUYER'S GUIDE

From market insight to smart negotiation — here's how we help you find the right home and secure the best deal.



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If you're thinking about buying a home — whether it's your first or your next — you probably have a lot of questions.

Should you work with a real estate professional or go it alone? Should you buy or sell first? And, of course, the big one: How do you get the best deal on your new home?

We understand that buying a home can feel overwhelming. The more you know about the process and what to expect, the easier — and more enjoyable — it will be.

This guide, combined with our expert guidance, will help you make confident, informed decisions.

I hope you choose Pathway Realty Group to help you navigate one of the largest and most important investments you'll ever make — and remember, you can reach out to me at any time with questions, big or small.

Sincerely,

Gus Burneau

Broker & Team Lead
Pathway Realty Group
RE/MAX Jazz Inc., Brokerage

647-922-0112

gus@pathwayrealtygroup.ca



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*Independently owned and operated

OUR COMMITMENT

WE WILL REPRESENT AND PROTECT YOUR INTERESTS AS A BUYER



Buying a home is one of life's largest and most important financial investments.

Having dedicated representation means having someone entirely focused on your best interests.

When you choose Pathway Realty Group, you receive:

- Confidential, personalized advice tailored to your goals.
- Transparent service with full disclosure and no conflicts of interest.
- Access to all listings — MLS®, builder, and private sales.
- Expert market guidance on value, location, and key considerations.
- Skilled contract review and negotiation to protect your investment.
- Comprehensive property insights for a confident, informed decision.

Our commitment is to make your home-buying journey smooth, informed, and successful — with your best interests at the heart of every step.



GETTING TO KNOW PATHWAY REALTY GROUP

Every real estate journey is unique.

We are dedicated to making yours exceptional—from our first conversation to long after you've settled in.

A team built around you.

With a blend of expertise, dedication, and first-class support, we ensure your goals are achieved and every detail is handled with care.

More than a transaction.

We view real estate as a meaningful milestone toward your financial future—a place to live, grow, and thrive. Our client-first, hands-on approach keeps your priorities at the forefront.

Powered by RE/MAX.

With global reach, market-leading insight, and an extensive professional network, we provide a seamless, stress-free experience. From consultation to closing, we guide you with clarity, diligence, and thoughtful advice.

Your vision. Our purpose.

We are passionate about turning aspirations into results and building relationships that last a lifetime.



Guiding You Home

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YOUR DEDICATED REAL ESTATE TEAM



Gus Burneau
BROKER

Gus – Your Expert Real Estate Guide

Gus combines a lifelong passion for real estate with sharp negotiating skills and investment expertise to help clients reach their goals. From first-time buyers to seasoned investors, he takes a hands-on approach, providing personalized guidance every step of the way.

Known for his market insight, clear communication, and genuine relationship-building, Gus ensures every transaction is handled with care and precision. His mission is simple: to help Canadians achieve lasting financial success through real estate.



Jessica Grant
Assistant to the
Pathway Team

Jessica - Keeping things together behind the scenes

Jessica Grant is an integral part of the Pathway Realty Group, bringing a strong background in administration and operations that supports buyers and sellers throughout the real estate process. While working toward obtaining her real estate license, Jessica plays an important behind-the-scenes role, ensuring transactions stay organized, timelines are met, and communication flows smoothly.

Outside of work, Jessica is a dedicated fitness enthusiast and a proud mom to her six-year-old daughter, bringing the same discipline, energy, and people-first mindset into her work with the Pathway team.

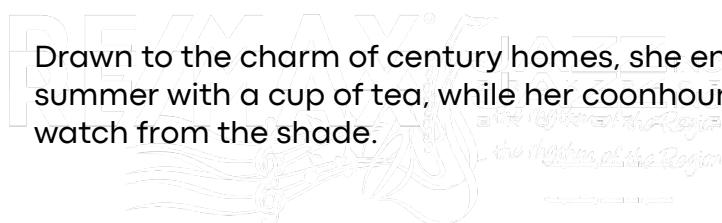


Kate Dodge
REALTOR®

Kate - Your Fresh Real Estate Perspective

Kate brings a fresh perspective to real estate, backed by over 20 years of communications experience in the financial industry. Known for understanding client needs, communicating clearly, and managing every detail, she guides people confidently through life's biggest moves. Passionate about helping clients find spaces where they can thrive—whether a dream home, a smart investment, or a new beginning—Kate combines warmth, professionalism, and a genuine commitment to their goals.

Drawn to the charm of century homes, she enjoys gardening in the summer with a cup of tea, while her coonhounds, Daisy and Elvis, keep watch from the shade.



THE BROKERAGE

WHO IS RE/MAX JAZZ?

RE/MAX Jazz – Leaders in Real Estate

We are an award-winning, full-service brokerage bringing together cutting-edge technology, innovative marketing, and a passion for exceptional client service. From starter homes to luxury estates, from investments to waterfront properties, our top-producing REALTORS® deliver results with integrity and expertise.

In Tune With the Market

Our team combines deep market insight with a genuine connection to the communities we serve. We know how to position your property, leverage your equity, and navigate the sale or purchase process for the best possible outcome.

A Standard of Excellence

We maintain the highest ideals for our clients and our agents. With unmatched training, tools, and leadership, we empower our REALTORS® to achieve exemplary results—saving clients time, money, and stress.

Your Advocate Every Step of the Way

We act as your representative, trusted advisor, and personal coordinator, protecting your best interests at all times. The trust you place in us is a badge of honour we've earned—one successful transaction at a time.

**“ NO LOCALLY OWNED REAL ESTATE
BROKERAGE HAS SOLD MORE HOMES IN
THE DURHAM REGION FOR THE LAST 15
YEARS THAN RE/MAX JAZZ! ”**

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YOUR RE/MAX JAZZ TEAM



Cheryl

Client Coordinator
Industry Experience: 11 years



Corrina

Appointment Coordinator
Industry Experience: 11 years



Rhiannon

Marketing Coordinator
Industry Experience: 2 years



Lee-Anne

Transaction Coordinator
Industry Experience: 30 years



Nicole

Operating Officer &
Accounting Manager
Industry Experience: 24 years



Breanna

Staff Coordinator & New
Agent Concierge
Industry Experience: 11 years



Scott

General Manager
Industry Experience: 25 years



Mary

Educational Manager &
Training Officer
Industry Experience: 39 years



Dave

Broker of Record/Owner
Industry Experience: 36 years



Noel

Chief Motivational
Officer/Owner
Industry Experience: 36 years

HOW WE COMPARE

In 2024 there were over 85,000 licensed agents registered on the Toronto Regional Real Estate Board. Here's their productivity:

For the full calendar year of 2024, TRREB MLS reported the following sales production:

44%

**DIDN'T SELL
ANYTHING**

87%

**SOLD 5 HOMES
OR LESS**

95%

**SOLD 10 HOMES
OR LESS**

ONLY

5%

**SOLD MORE
THAN 10
HOMES**

**THERE IS A 95% CHANCE THAT YOU WILL
HIRE A REALTOR WITHOUT THE
EXPERIENCE YOU DESERVE.**

Don't let inexperience compromise your future.
RE/MAX Jazz has helped thousands of clients over 15
years make sound buying and selling decisions.

Let RE/MAX Jazz and Pathway Realty Group help
you too.

Based on REDatum total units sold on Stratus MLS 2024

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DON'T TAKE OUR WORD FOR IT



akhil joshi

7 reviews



2 weeks ago

NEW

Gus is a phenomenal Realtor - very supportive, professional, and patient throughout the entire process. The home buying experience can be nerve wracking, especially for first time buyers like us. However, Gus's expertise and sound advice from initial assessments to property valuations were incredibly helpful and made our purchase feel smooth and manageable. His guidance during negotiations and his prompt responses clearly reflect his passion for his work and gave us a strong sense of confidence and security. He went above and beyond at every step. We are one very satisfied new home owners. We would absolutely recommend Gus to anyone looking to buy a home.



Sarah Hawn

2 reviews



4 weeks ago

Gus and Victoria were hired for the sale of my home during a rough transition in my life. The two of them not only went above and beyond to prepare my house and me, they also promised not to leave me without a home after closing, and held true to that promise. Answering frantic middle of the night calls, and questions way beyond what they were required to do! I even took business cards to hand out at work! Thank you Gus and Victoria, my family thanks you!!



Alicia Powers

3 reviews • 0 photos



37 weeks ago

Great experience

Caring

Friendly

Sold faster than I expected 👍👍

Powered by:



**AK**

9 reviews



★★★★★ 4 weeks ago

We can't thank Victoria and Gus enough for helping us purchase our first home! As first-time buyers, we were nervous and unsure of the process, but they made everything smooth, clear, and stress-free despite some hiccups along the way. Both were always available to answer our questions, no matter how big or small, and truly took the time to understand our needs. They gave us honest advice and guided us through negotiations to ensure we got the best deal possible. What really stood out was how easy going they are. We never felt rushed or pressured—just supported and informed. Plus they really know the Durham region! If you're looking for a trustworthy, dedicated, and knowledgeable realtor, we wholeheartedly recommend Victoria and Gus.

**L. G.**

Local Guide · 59 reviews · 1 photo



★★★★★ 7 months ago

We cannot recommend Gus highly enough as a real estate agent. From the moment we started working together, he was genuine and made us feel like we were his most important client. He truly listens to your needs, wants and concerns and offers an excellent response time. Combined with his thorough and patient approach, he made the entire process seamless. Gus's exceptional knowledge of the real estate industry, along with his genuine care and commitment, sets him apart from others in the field. He is a solid and trustworthy person who is dedicated to helping you find your next home without compromising integrity or values. If you're looking for an agent who truly has your best interest at heart, Gus is the one you can count on. I've bought and sold 8 houses, never have I had an amazing experience like I did with Gus!

**Hoshmand Bahaalddin**

Local Guide · 20 reviews · 2 photos



★★★★★ 8 months ago

After I wanted to find a new place to live, I asked Victoria to do it. Honestly, Victoria is a very calm, independent and kind person she listens to your requests and what you want. In the end, she completes your work properly and legally without any problems, so I give her the title of the best agent and he deserves five stars instead and one Give him fifty stars.

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ARE YOU READY TO BUY?

Buying a home is one of the most exciting and meaningful moments of your life. Whether it's your first place, a move to accommodate a growing family, a comfortable downsizing, or the perfect spot to retire, a home is more than just a roof over your head — it's where you live, gather, grow, and create lasting memories.

It's also one of the most significant investments you'll ever make.

Visit www.pathwayrealtygroup.ca or scan the QR code below to explore the RE/MAX website, where you'll find valuable resources to help you prepare for this important journey.



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THE AGENT RELATIONSHIP

DO YOU NEED AN AGENT?

Most of the homes you'll be viewing will be listed by a Realtor. The Seller will have hired a listing agent to represent their best interests and you should do the same. When it comes to negotiating, as buyer's agents we collectively have over 25 years of sales experience and know how to negotiate on your behalf. Our only priorities are to make sure you as the buyer get the best deal for the best home, and that your interests are protected. We will also provide you with documentation and review the forms and documents to assist you with understanding.

To Save Time and Money

Our services to buyers are almost always completely free. In almost all cases, (ask me about the exceptions), our commissions are paid by the sellers when a successful purchase occurs. Having an agent represent you costs nothing, and will save you time and money throughout the process.

To Avoid Overpaying

If you're like most buyers, you want to know, with certainty, that you are paying a fair price. Quite often, sellers overprice their homes to "see what happens." We will educate you on the price and current competitive properties, as well as similar homes that have been recently sold to help you make an informed decision on how much to offer for your dream home.

BUYER REPRESENTATION

Our Duties And Responsibilities If You Are Our Client:

Undivided Loyalty – We work solely in your best interest and as our client; your interests take priority over the interests of the brokerage, its agents or any other party.

Disclosure – We have to disclose all information to you about the transaction that could have an impact on any decisions you make.

Confidentiality – Your confidential information cannot be shared with anyone outside of the brokerage without your consent. This includes, for example, your motivation for selling, and the amount you would be willing to accept.

Avoid Conflicts of Interest – We must avoid any situation that would affect our duty to act in your best interests. If a conflict does arise, we must disclose it to you and cannot provide any additional services unless you agree in writing to continue receiving services.

THERE IS NO GREATER RESPONSIBILITY FOR ME THAN PROTECTING YOUR INTERESTS WHEN WE WORK TOGETHER. I TAKE THAT VERY SERIOUSLY WITH THE HOPE OF BUILDING A LIFELONG RELATIONSHIP.

SELF REPRESENTED PARTY

If You Choose Not To Work With us, Then By Law:

We **cannot** provide you any services, opinions or advice.

We **cannot** encourage you to rely on our knowledge, skill or judgment.

We are obligated to share the following with our client about you.

- Your motivation for selling.
- The minimum or maximum price you are willing to pay. Your
- preferred terms or conditions.

Any services we offer you:

- Must be in the best interests of our client, not you.
- Must be a service to our client, not you.

**AS PER THE REAL ESTATE COUNCIL OF ONTARIO,
"VERY FEW BUYERS OR SELLERS MAKE THIS CHOICE".**

THE BUYING PROCESS

Purchasing a home is an exciting milestone, but it can also feel overwhelming without the right guidance. That's where Pathway Realty Group comes in. We're here to navigate every step with skill, strategy, and a personalized approach tailored to your needs and lifestyle.

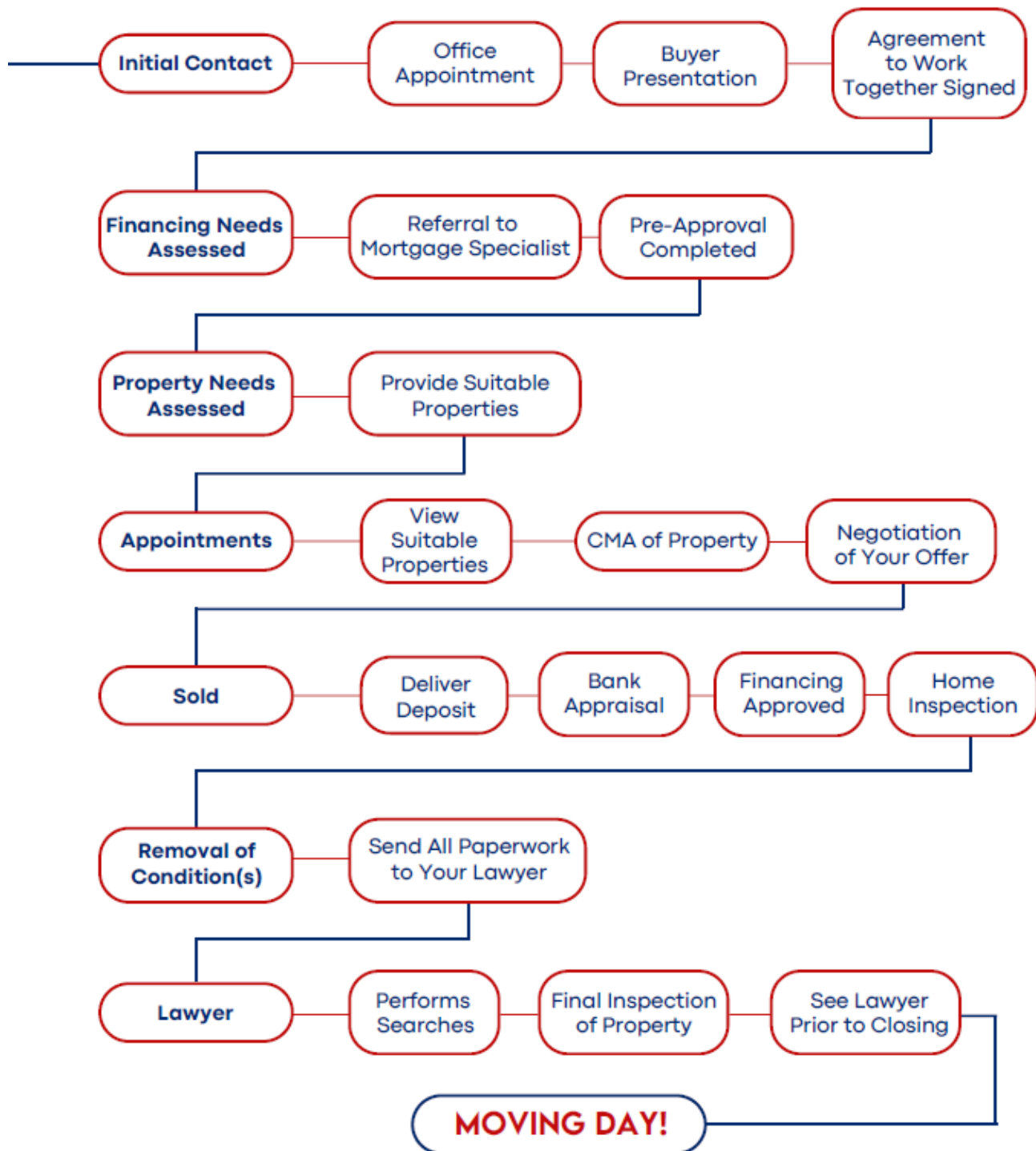
No two home purchases are the same. With our deep market knowledge, professional insight, and proven negotiating skills, we ensure your journey to the perfect home is smooth, informed, and enjoyable. From the first showing to the final signature, we'll advocate for your best interests and handle the details so you can focus on the excitement of your next chapter.

Our track record speaks for itself — years of proven success, a reputation for delivering results, and countless clients who have trusted us to help them make one of life's biggest decisions. We know this isn't just a transaction; it's about finding a place where memories will be made, milestones celebrated, and life lived to the fullest.

To help you make confident, well-informed choices, we've created this comprehensive, step-by-step guide — your roadmap to buying with clarity, confidence, and peace of mind. With us by your side, you can feel assured that every detail is handled with care and every decision is supported by experience.



Here's an overview of the entire buying process. While it may seem overwhelming at first, you can rest easy knowing that Pathway Realty Group and RE/MAX Jazz will be by your side every step of the way — offering expert guidance, clear communication, and unwavering support from start to finish.



Guiding You Home

STEP 1 - FINANCES

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders typically recommend buying a home priced at 3–5 times your annual household income.

A mortgage pre-approval from your lender will confirm your price range and help secure a loan that fits your needs.

Some buyers focus on keeping monthly payments low, while others want payment stability over time.

CHECK YOUR CREDIT

A strong credit score is essential for mortgage approval. Improve or maintain your score by:

- Paying down credit card balances.
 - Making all payments on time.
 - Avoiding new credit cards or loans until approved.
 - Holding off on big purchases until after approval.
 - Avoiding job changes until after approval, if possible.
-

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

To make your dream home a reality, budget for:

- Down Payment: Typically 3.5%–20% of the purchase price.
- Deposit (Earnest Money): Shows you're serious about buying.
- Closing Costs: Usually 2%–5% of the loan amount.
- Home Inspection: Around \$500–\$700.

PRE APPROVAL

Pre-Approval at a Glance

- **What it is:** An official document from a bank or credit union confirming the amount they are willing to lend you, based on your income, assets, and liabilities.
- **Why it matters:** Shows sellers you're a serious, qualified buyer — a strong advantage in multiple-offer situations.
- **What it means for you:**
 - Shop with confidence, knowing your budget and monthly payment range.
 - Focus only on homes within your price range.
 - Save time and avoid disappointment.

Talk to a Mortgage Specialist

Meet with the bank's mortgage specialist or a broker to compare rates, terms, and options — and find the financing that best fits your needs.

Gather Your Financial Information

Your bank or mortgage professional will need documents such as income and down payment verification to complete your pre-approval.

Complete An Application

Lenders use GDS (Gross Debt Service) and TDS (Total Debt Service) ratios to assess mortgage eligibility.

- GDS: Housing costs as a % of gross income — ideally 28% or less.
- TDS: All debt payments as a % of gross income — ideally 36% or less.

These ratios help determine what you can afford and are key to lender approval.

STEP 2 - PREPARATION

Your home search should be a process of elimination, not selection. With so many variables to consider, narrowing your options early will save you time and stress.

A key starting point is the type of ownership.

- Freehold: You own it all.
- Condominium: You own the inside and pay fees to an association that manages the exterior.

Your lifestyle should guide which option works best for you. Once that's clear, we can dig deeper into finding the right fit.

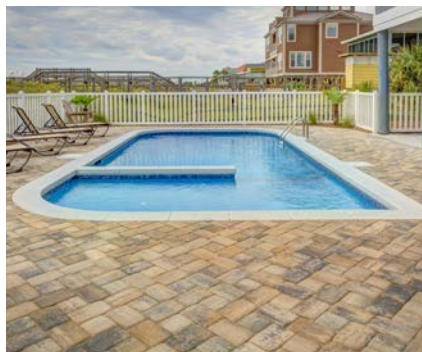
1 WHAT ARE YOUR MUST HAVES?

Identify the features most important to you — such as number of bedrooms, a pool, a detached garage, or a home office. Also consider what you absolutely don't want in a home.



2 KNOW YOUR DEAL BREAKERS?

Things you absolutely want to avoid in your new home (e.g., busy streets, certain layouts, high-maintenance properties).



3 WHAT COMMUNITIES INTEREST YOU?

Do you prefer being close to schools, transit, and amenities — or more privacy, maybe with cows as neighbours? There's a community for every lifestyle.



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Defining Your Home Criteria – Preparing Before You Search

Before you walk through the door of your first showing, take the time to get crystal clear on what you truly want—and what you don't. Buying a home can be exciting, but without a clear plan, it's easy to get swept up in the moment or distracted by features that aren't a good fit for your lifestyle.

Think about your must-haves, the things you can't live without, your nice-to-haves that would be a bonus, and your deal-breakers that you want to avoid entirely. Getting these on paper will help you focus on properties that meet your needs from the start.

This preparation isn't just about saving time—it's about reducing stress and helping you make confident, informed choices. When the right home comes along, you'll be ready to recognize it, act quickly, and move forward knowing it's the right decision for you.

4 WHAT TYPE OF HOME FITS YOUR NEEDS?

Do you want a detached home with plenty of bedrooms for the family, or would a smaller townhome or condo suit you better? Consider your ideal lot size as well when narrowing your search.



5 DON'T FORGET YOUR FUTURE NEEDS

Anticipate how your needs over the next 5–10 years. Will your family grow? Will you want more space? How will needs change as you age?



6 BE READY TO MOVE FORWARD

In a competitive market, preparation is everything:

- Have your mortgage pre-approval in hand.
- Be prepared to make timely decisions—great homes don't stay on the market for long.
- Understand the offer process so there are no surprises.

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STEP 3 - SEARCH

Step One – Getting Started

Once you've received your pre-approval letter, we'll begin your personalized home search. You'll have direct access to the MLS®, and as soon as homes that match your criteria hit the market, you'll receive email notifications with full listing details.

Step Two – Defining Your Search

We'll work together to refine your criteria, focusing on your "must-haves," ideal location, school districts, and preferred amenities. This ensures we're targeting homes that truly fit your needs and lifestyle.

Step Three – Touring & Making an Offer

When you see homes that interest you, we'll arrange in-person tours. Once you've found the right one, I'll draft your offer, outlining the terms and guiding you through each step of the process.



THE SEARCH PROCESS

What We Can Do That You Can't Do Alone

We'll guide you every step of the way. We start with your needs list — the non-negotiables — then add the features you'd love.

As we tour properties, we'll refine your search based on what you've seen and learned.

There's no set timeline or quota. We'll work with you as long as it takes to find the right home.

Partnering With You to Find the Right Home

- Set up a personalized MLS® search
- Review active listings together
- Schedule and coordinate showings
- Refine requirements as needed

Most searches start online, but the internet doesn't show the full picture.

We look beyond MLS® for hidden opportunities including homes not yet listed, expired listings, and "For Sale By Owner" properties, while staying in daily contact with colleagues to learn what's coming to market.

Your Insider's Edge

The internet is full of information, but it can be overwhelming. We interpret that data for you, providing key insights, market expertise, and professional guidance so you can make confident, informed decisions every step of the way.



STEP 4 - OFFERS

Before Preparing Your Offer

Before we draft your Agreement of Purchase and Sale, we'll work together to confirm all the important details. This ensures your offer is complete, accurate, and protects your interests from the very start.

- **Offer Price & Deposit** – Your proposed purchase amount, deposit value, and when it will be submitted.
- **Closing Date & Timeline** – Your preferred possession date and the key milestones leading to closing.
- **Conditions, Tests & Inspections** – Clauses to safeguard you, including home inspections, water and septic testing, or environmental assessments.
- **Closing Costs** – An estimate of legal fees, land transfer tax, and other potential adjustments.
- **Inclusions, Exclusions & Rental Items** – A clear list of what's included, what's excluded, and any rented equipment or systems.
- **Lawyer** – The professional who will represent you and complete the closing.
- **Pre-Closing Walkthroughs** – Scheduled visits to confirm the property's condition before finalizing the sale.
- **Intended Use & Tenant Considerations** – Your plans for the property and any matters related to current occupants.

By addressing these items up front, we create a solid foundation for your offer and position you for a smooth path to closing.



ONCE OFFER IS PRESENTED

When your offer is in the seller's hands, one of three things will happen:

1 THE SELLER ACCEPTS YOUR OFFER

Congratulations! You've reached an agreement. From here, we move forward with meeting any conditions, completing inspections, and preparing for closing.

2 THE SELLER REJECTS YOUR OFFER

While rare, it can happen. If it does, I'll work to understand why and explore whether adjustments can be made or if we should focus on other opportunities.

3 THE SELLER MAKES A COUNTER-OFFER

This means the seller has adjusted certain terms—such as the price, closing date, or conditions—and returned the offer to you for review. From here, you can choose to accept it as is, decline it, or make your own counteroffer until both sides agree.

Understanding Conditional Offers

If your offer is accepted with conditions, the agreement is in place, but certain requirements must be met before the sale is firm. These conditions—such as a home inspection, securing financing, or water and septic testing—are designed to protect your interests.

Each condition has a set deadline. During this conditional phase, we'll schedule inspections, provide documents to your lender, and address any concerns.

Once all conditions are met and removed in writing, your offer becomes firm, and we move into the final steps toward closing day.

STEP 5 - CONDITIONS

This typically includes at minimum a home inspection and financing condition, which will entail a bank appraisal, providing remaining personal and property details to your lender, and arranging any required surveys, water tests, or condominium documents (if applicable).

Appraisal Ordered

Your lender will usually arrange for a third-party appraiser to provide an independent valuation of the home, confirming the price is fair. Once the appraisal is complete, your file moves to the mortgage underwriter. If approved, you'll receive a final commitment letter outlining your loan terms and interest rate.



Property Title Search

This ensures that the seller truly owns the property and that all existing liens, loans or judgements are disclosed.

Home Owners Insurance

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.

THE INSPECTION

We'll recommend trusted, reputable home inspectors and work with you to schedule a thorough assessment of the home. Once complete, the inspector will give us a detailed report of their findings. From there, you can choose to accept the home as-is or request that the seller address certain items. We'll be reasonable with minor issues but highly vigilant regarding anything significant that could impact your safety, comfort, or investment

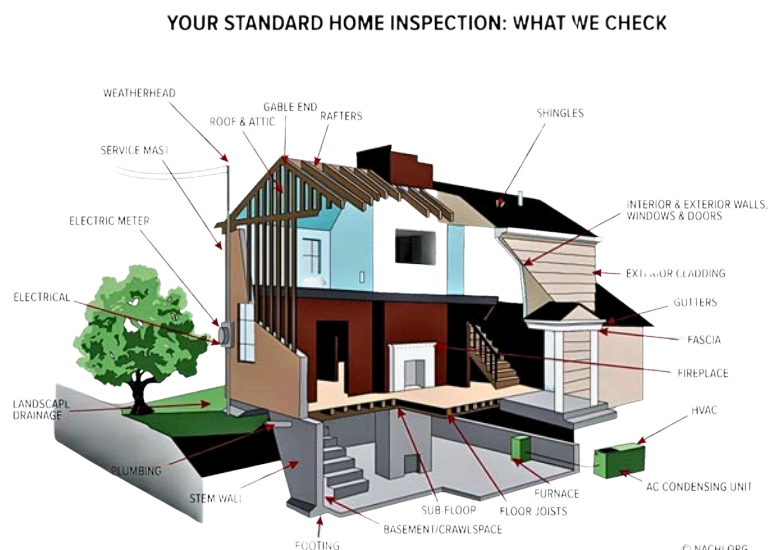
Your home inspector will usually begin outside, examining the property's exterior before moving indoors.

They will look at:

- Patios, driveways, walkways, and steps
- Retaining walls
- Roofing
- Fireplaces & chimneys
- Heat pump and cooling system
- Insulation
- Plumbing system
- Electrical system
- Attached structures (carport, garage)

Your home inspector will check for:

- Foundation or structural damage
- Roof age and condition
- Electrical system issues
- HVAC problems
- Plumbing defects
- Pest infestations
- Drainage or grading concerns
- Building code violations



STEP 6 - MOVING

Moving Into Your New Home

Moving into a new home marks the beginning of an exciting new chapter. It can be busy, and sometimes overwhelming, but with the right support, it can be smooth, organized, and even enjoyable.

Pathway Realty Group is committed to making your transition stress-free. This guide is filled with resources and practical tips, from organizing your belongings to setting up utilities. Your Home Buyer's Workbook includes a detailed checklist so nothing gets overlooked and you're fully prepared for moving day.

Our commitment doesn't end when the keys change hands. We're here until you're comfortably settled, and beyond—ready to answer questions, connect you with trusted local service providers, and help with any last-minute details.

With Pathway Realty Group by your side, you can step confidently into your new home and start creating a warm, welcoming space you'll be proud to call your own.

Guiding You Home

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PRE-CLOSING

Final Steps Before Moving In

The pre-closing stage is the time between signing your agreement and closing day—your chance to make sure everything is in order before taking possession.

Your lawyer will complete a title search to confirm the seller's legal ownership and ensure any existing liens, loans, or judgments are disclosed.

During this stage, you'll need to:

- Review the Closing Disclosure – Your lender must provide this at least three days before closing. It outlines your final loan terms and closing costs.
- Secure Home Insurance – Proof of coverage is required by your lender if you're getting a mortgage.
- Review Your Offer – We'll go over it together again, and your lawyer will also review it.
- Review Mortgage Documents – Meet with your lawyer to sign all final paperwork and arrange any last payments.
- Complete the Final Walkthrough – Together, we'll inspect the home 24 hours before closing to confirm it's in the agreed-upon condition and that any required repairs have been completed.

With these steps checked off, you'll be fully prepared for a smooth closing day.

STEP 7 - CLOSING

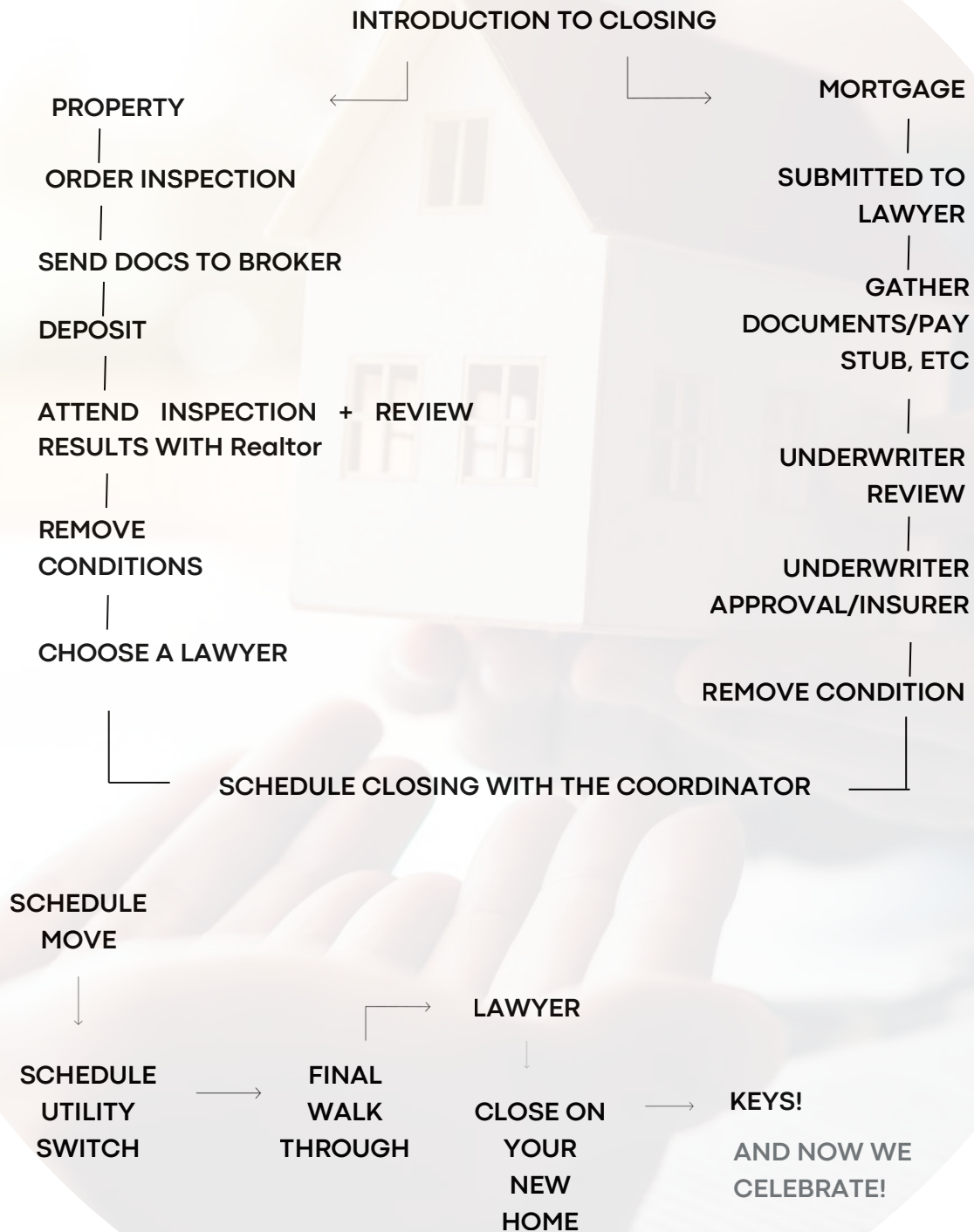
The closing process has many steps, but don't worry—we've got you. Most of these will already be completed by this stage; the list is simply to give you a visual of what's involved. Take a deep breath—you're almost at the finish line. Soon, you'll be opening the door to your new home.

If possible, take the day off work on closing day so you can be ready to receive the keys as soon as your lawyer calls to confirm the deal has closed.

Congratulations, you bought a home



THE CLOSING PROCESS



WORK WITH THE BEST

RE/MAX agents have the experience to get the job done in today's market.

RE/MAX Associates average more sales than other real estate agents.

RE/MAX Associates have more experience than other real estate agents.

RE/MAX is the most productive real estate network.

RE/MAX has helped millions of families buy or sell a home.

Not All Agents Are Made Equal!

RE/MAX AGENTS HAVE MORE EXPERIENCE

Meaning we have been through several market cycles.

RE/MAX AGENTS HAVE MORE DESIGNATIONS

Meaning we are on the top of our game regarding industry trends.

RE/MAX AGENTS ARE TOP PRODUCERS

No other agents rival our productivity. Now, more than ever, results matter.

RE/MAX AGENTS SELL 1 IN 3 PROPERTIES IN CANADA

This places us on the pulse of the inventory, gives us the advantage in market comparables, and generates the market presence to attract buyers.

2024 RE/MAX® vs. THE INDUSTRY

Choose the brand with outstanding agents, leading brand awareness and an unmatched global presence.

NATIONAL, FULL-SERVICE BROKERAGE BRANDS

	Canadian Total Transaction Sides ¹	Total Brand Awareness ²	Countries & Territories ³	Offices in Canada ³	Offices Worldwide ³	Agents in Canada ³	Agents Worldwide ³
RE/MAX	280,766	95.3%	110+	956	9,022	25,168	144,835
	148,297	85.3%	1	650+	650+	20,000+	20,000+
	63,143	86.3%	84	400±	12,000	10,600±	135,000
	40,134	9.1%	24	N/A	N/A	6,795±	90,000
	34,387	58.6%	1	200	200	6000	6000
	28,661	21.3%	59	125±	1,100±	4,600+	189,000+
	19,435	50.6%	40	176	2,900	2,805±	101,000
	18,524	26.0%	9	143	N/A	12,250±	N/A
	11,091	12.7%	2	N/A	N/A	1,660±	16,000+
	10,133	16.7%	2	45±	N/A	970±	24,000±
	7,809	16.0%	35+	55±	1,000+	920±	16,000+

N/A = Data not publicly available.

¹Canadian Total Transaction Sides for 2023 obtained from third party data and is +/- 1% in major markets. Includes residential transactions only, and does not include commercial, new homes, private, exclusive, pocket, rentals, farms, vacant land, and co-listings. Does not include Yukon and Nunavut due to low reported transactions. ²MMR Strategy Group study of total awareness of real estate brands among buyers, sellers, and those planning to buy or sell. ³Office, agent, and countries and territories data collected March 2024, based on latest available statistics from various sources. Coldwell Banker and Century 21 data is either as reported by Anywhere Real Estate Corporation on SEC10-K, Annual Report for 2023 or from company websites, the Canadian Real Estate Association (CREA) or other industry sources; data for all other competitors is from company websites, CREA and other industry sources. Actual transaction sides, office count, and agent count may differ. RE/MAX office, agent, and countries and territories is internal data as of 12/31/2023. ⁴Data not publicly available. ©2024 RE/MAX, LLC. Each Office Independently Owned and Operated. 24_315



**Unstoppable
Starts Here**

THE WINNING COMBINATION





I am thrilled to introduce you to WEEMAX Children's Charities – the philanthropic undertaking of myself and the RE/MAX Jazz family of REALTORS®. This exclusive, ground-breaking program partners with local charitable and non-profit organizations to provide much needed funds, equipment and support that otherwise would not be provided for here in our community. Only RE/MAX Jazz has WEEMAX Children's Charities; it is proudly our very own.

WEEMAX is all about local giving – seeing our donation dollars put to good use for our clients, neighbours, family and friends. I have personally committed myself and my resources to support the Pediatric Wing at Lakeridge Health Oshawa, the Pediatric Program at Hearth Place Cancer Support Centre in Oshawa, and Their Opportunity. Since 2015, WEEMAX has provided the neonatal ward with brand new life saving equipment, like new Infant Resuscitation Units and Cardio Respiratory Monitors – over \$125,000 worth of machinery. In addition, WEEMAX has donated \$150,000 to build and outfit a brand new pediatric wing at Hearth Place, where local children dealing with cancer can get the help and support they need. Most recently, we have completed a \$150,000 commitment to Their Opportunity, a pledge that saw thousands of underprivileged children and at-risk youth participate in sports, recreation and leadership programs across the Durham Region.

Last year, we unveiled something huge for WEEMAX Children's Charities and our local NICU at Lakeridge Health Oshawa! We are positively thrilled to announce that 2024 ushered in our largest, grandest and most audacious commitment to our community yet! Pledging \$250,000 to buy brand new incubators for the Oshawa hospital, RE/MAX Jazz – under its proprietary philanthropic umbrella WEEMAX – is going above and beyond to ensure this most vital equipment gets delivered to our hospital. In all, 18 new incubators are needed. At approximately \$75,000 each, our initial investment buys 3, with some additional funding ready for the next one! What a great start! Purchasing this lifesaving equipment for our littlest and most vulnerable residents is an absolute privilege for our outstanding sales team, but we can't make it happen without you. Every transaction I write carries with it a donation to this most worthy initiative. Thank you for recommending me to your family, friends and neighbours when they are thinking about making a move and by doing so, contributing to this amazing endeavour. Together, we can meet the need!

I build relationships with my clients that last a lifetime. I am committed to providing not only a level of service that exceeds your expectations, but a foundation of giving back to our community that will create a lasting legacy right here in Durham that impacts and transforms lives. Every client I serve is the catalyst to that goal. Together we can give hope. Thank you!

**WEEMAX CHILDREN'S CHARITIES CHAMPIONING
CHILDREN'S LIVES HERE AT HOME**

LET'S WORK TOGETHER

Guiding You Home

Purchasing a home or investment property is a major milestone, one that can feel overwhelming at times. With the right guidance, it becomes an exciting and rewarding journey filled with new opportunities.

That's where we come in. From our first conversation to the moment you get the keys, and beyond, we'll listen closely to your goals, offer clear, honest advice, and guide you through each decision with confidence. Our focus is on making the process smooth, stress-free, and enjoyable, so you can focus on the excitement of what's ahead.

Whether this is your first home, an upgrade, a downsize, or an investment, we'll help you move forward with clarity, peace of mind, and a strategy that protects your interests.

Let's take this step together. We're grateful for the opportunity to be part of your journey—and we look forward to Guiding You Home.



Here is a list of required forms that you must sign when engaging in real estate services with a licensed REALTOR®:

- ✓ **RECO Information Guide** – contains information that prospective clients should be aware of before entering an agreement with a brokerage or receiving any services or assistance from a real estate agent.
- ✓ **Buyer Representation Agreement** – contract between a Buyer and a real estate company that gives the real estate company permission to act on the Buyer's behalf in the purchase of a property. Required if Buyer Representation is selected on the "Working with a Realtor" pamphlet
- ✓ **Fintrac** – Government identification form required by the Proceeds of Crime and Terrorist Act
- ✓ **Receipt of Funds** – when deposit is received this form is required by the Proceeds of Crime and Terrorist Act



PATHWAY
REALTY GROUP

Guiding You Home

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



DON'T WORRY

WE'VE DONE THIS A MILLION TIMES



PATHWAY

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Guiding You Home

info@pathwayrealtygroup.ca
www.pathwayrealtygroup.ca

