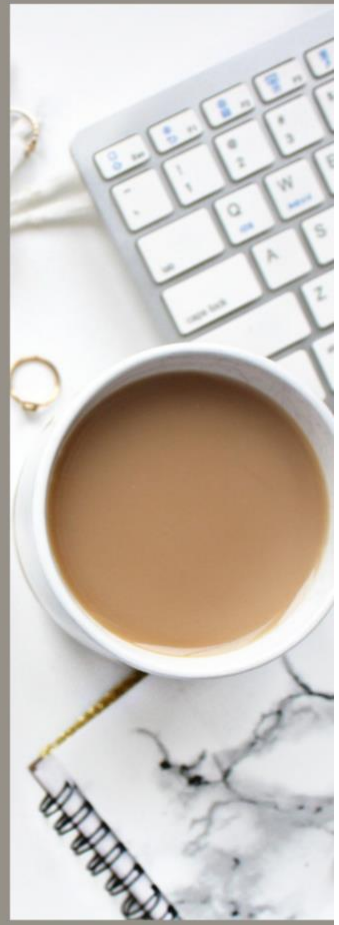




what you
need to
know

Buying Edition



BECOME A HOMEOWNER

First-Time Home Buyer Guide

ABOUT ME



Growing up in Simcoe County and watching this area grow made the decision to raise my family and build my roots here a very easy one. After years in the sales industry, I realized my true passion was for Real Estate and my genuine love for helping people made the decision to change my career a natural choice. When I am not making homeownership dreams come true for my clients, I enjoy spending time with my family & friends and volunteering in my community making sure I never take either for granted.

Thank you for trusting me to support you alongside your real estate journey. I am honored to represent you and guide you through the buying process. My goal is to ensure that you are comfortable every step of the way.

Have questions? I'm always available to help! Shoot me a text or give me a call for the quickest response.

CELL

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Why Choose Me As Your Realtor?

- If you have any questions or concerns and pick up the phone you will ALWAYS get me not an assistant or another team member.
- I will invest 100% of my efforts delivering first-class service with ongoing communication. I am always just a call, click or text away.
- I am committed to engaging in honest and ethical business practice at all times.
- I have accessibility to travel throughout all of Simcoe County so you can rest assured that no matter where you are looking, I have the area covered!

The Buying Process

■ Financing

Be sure your pre-approval commitment is in writing, clearly stating the interest rate and the period of time it is in effect.

CAUTION: DO NOT make any large purchases, buy a car, apply for credit or change jobs until AFTER you have purchased your home

■ Mortgage Insurance

This is mandatory when you are putting less than 20% down payment on a purchase. Example: When purchasing a home at \$400,000 with 10% down, the mortgage insurance cost would be approximately \$11,000 and this would be added to the mortgage. You are in the best position when you are pre-approved for financing.

■ Land Transfer Tax

Paid on all home sales in Ontario. If you are a "first-time buyer" you will get a rebate up to \$4,000 (subject to change). Example: When purchasing a home at \$400,000 the land transfer tax will be approximately \$4,500.

■ Lawyer Fees

You need a lawyer to close the transaction. The lawyer makes sure the title is clear, then registers the property in your name and takes care of all the legal aspects of your purchase. Cost can range around \$800 - \$1,200.





Home Inspection

- A must for any home you buy. I can give you a list of reputable inspectors. The process takes about 3 hours and I highly recommend that you be present. Approximate cost \$400-\$600 +HST

Let's go see Homes!

- I will set up appointments for you to see homes that meet your needs.
- I will give you a copy of each listing we are going to see, where you can write down the pros and cons of each home. This helps to remember the features of each home. After each viewing we will decide if each home is a YES, a MAYBE or a NO.
- Buying a home can be a very emotional and exciting time. Keep me informed of your needs. If anything changes, let me know so I can alter our search criteria.
- How many homes will we see? The perfect home may be waiting for you on the first appointment or the last appointment. Once you narrow it down to a few choices, it is often good to see them for a second time.

When you want information about any home, whether it's an MLS listing, private sale or an open house...PLEASE CALL ME FIRST.

The OFFER!

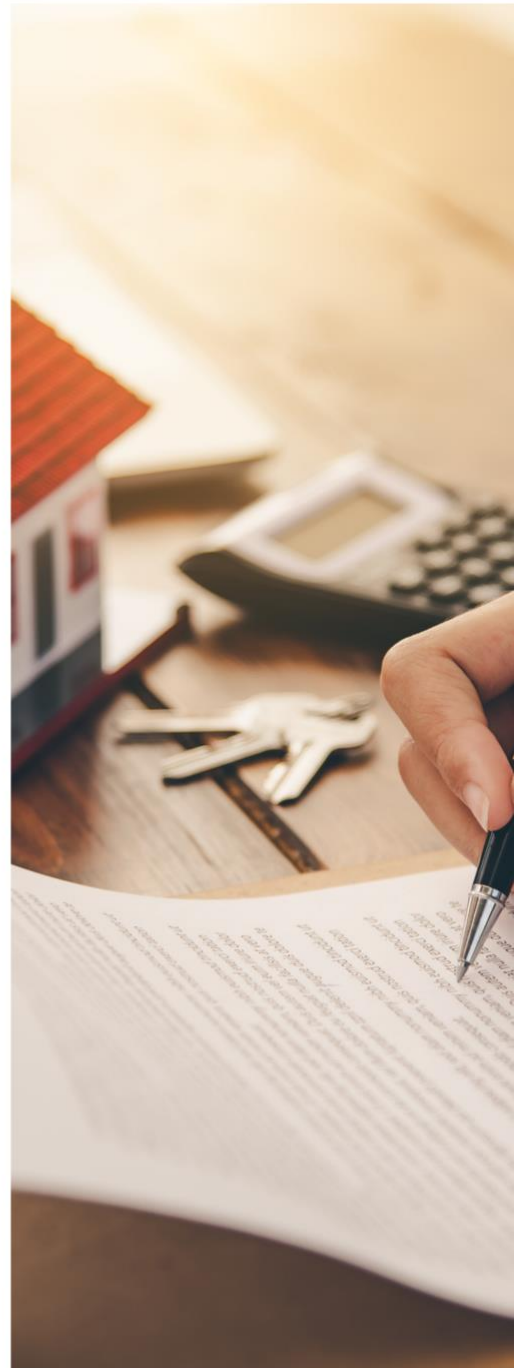
- When you have found that special house you want to call home, you will probably feel excited and a bit nervous. I will be ready to help you through this important time. I will prepare and "Agreement of Purchase and Sale", often called and "Offer". An offer is a legally binding contract that you will sign and date. Your offer will have a time limit for the Seller to accept, reject, or make a Counter Offer. If a Counter Offer is made, you have time to respond. Offers go back and forth until one is accepted, or one party decides to end negotiations.

How much do I offer?

- I will prepare a market report on the home you want to buy and check comparable sales in the area to confirm market value.

What is the Deposit?

- When you sign the Offer you must provide a deposit. Depending on the value of the property the amount of the deposit may vary; in Simcoe County it is typically \$10,000 - \$30,000.





Conditions in the Offer

- It is very important for you to understand the conditions that go into an Offer. The most common conditions in an offer are:

FINANCING - Even though you have been pre-approved, the house may have to be appraised by the lender.

INSPECTION - Average cost is \$400 - \$600 and this is paid to the inspector at the time of inspection.

Once these conditions have been met, you will sign a "Notice of Fulfillment" - now the deal is firm!

The offer will be written so that you have approx. 5 to 7 days to complete these conditions. I will forward all documentation to your lender and your lawyer and help you arrange a home inspection.

YOU BOUGHT A HOME!

- Just a reminder, if you back out of an Offer once it is firm and all the conditions have been removed, you may forfeit the full amount of the deposit and may be liable for other costs incurred by the sellers.

Moving Day

- To keep moving day as hassle-free as possible, we recommend following this task list:

1 - Clearly mark and set aside items you don't want loaded: This will remind you to tell the driver what not to load as you conduct your walkthrough. Make sure your important paperwork pertaining to the move doesn't get packed and shipped with the rest of your possessions.

2 - Pack special items for the kids: Have the kids pack a box of their special items they'll want to have nearby as soon as you arrive at your new home.

3 - Remove trash: Eliminate as much trash as you can before moving day. Last minute garbage will accumulate, so have a plan to dispose of it.

4 - Reserve a parking space for the moving truck: If you live in a congested area, recruit friends and park your vehicles in spaces close to your home and don't move them until the truck arrives. The closer the truck can get to your home, the less chance of incurring additional charges.

5 - Set aside special items: When the movers arrive, point out the special items that require special care. Also point out the boxes you would like unloaded first.

6 - Take care of the movers: Consider their needs. Have some snacks and drinks on hand, it is a nice gesture and will be warmly received. Advise the movers where to find them so they don't have to ask you each time they need something. Also, advise the movers which restroom you want them to use.



Ready to become a homeowner? I'm here to help!

It's never too early to start preparing for the home buying process.
Text me or give me a call at 249-877-4045 and let's get started!

Thank you for trusting me to support you alongside your real estate journey. I am honored to represent you and guide you through the buying process. My goal is to ensure that you are comfortable every step of the way.



 joseesavardbarrierealestate

Follow along on Instagram for all things Simcoe County,
homeowner hacks, and the latest in real estate.