



FIRST TIME HOME BUYERS **YOUR GUIDE** 2025



ELISA SHANNON REAL ESTATE

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REAL BROKER ONTARIO LTD., BROKERAGE

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YOUR GUIDE TO BUYING YOUR FIRST HOME

PRESENTED BY ELISA SHANNON

HELPING FIRST-TIME BUYERS NAVIGATE THE PATH TO
HOMEOWNERSHIP WITH EASE!


CONTACT INFORMATION

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Dear Homebuyer,

Congratulations on taking the first step toward buying your first home! I know this process can feel overwhelming, but that's why I'm here. With my deep knowledge of the Durham Region, and surrounding area along with my passion for helping others, I'm dedicated to making your home-buying journey as seamless and enjoyable as possible.

I look forward to guiding you every step of the way and helping you find a home you'll love for years to come.

Warmly,
Elisa Shannon
Real Estate Agent

NOT INTENDED TO SOLICIT ANY BUYER OR SELLER UNDER CONTRACT WITH A BROKERAGE.

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Discover the step-by-step journey to owning your first home, from setting your budget and searching for the perfect property to making an offer and closing the deal with confidence.



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EXPERT ADVICE

Gain valuable insights and strategies to help you navigate the home-buying process with confidence and ease.



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WHY WORK WITH ME

Discover how my personalized approach, local expertise, and dedication to your success make me the ideal partner for your home-buying journey.

THE HOME BUYING PROCESS

Determine Your Budget

Start by understanding what you can afford. A mortgage pre-approval is key—it shows sellers you're serious and helps you focus on homes within your range. Need a trusted mortgage broker? I've got you covered.

Understand What You Want

Think about your needs now and in the future. Do you need three bedrooms? A home office? A big backyard? I can help you prioritize your must-haves and nice-to-haves.

Start the Search

This is where the fun begins! I'll help you find homes in your ideal location and price range, leveraging my expertise in local markets.

Making an Offer

Once you've found the perfect home, I'll guide you through the offer process and negotiate on your behalf to get you the best deal.

Closing the Deal

I'll help you navigate inspections, appraisals, and legal requirements so you can close on your new home with confidence.



WHAT TO EXPECT



UPFRONT COSTS

- Down Payment: Typically 5-20% of the home price, with first-time buyer incentives available.
 - Home Inspection: A critical step, costing around \$300-\$600.
 - Appraisal Fees: Often required by lenders, typically \$300-\$500.
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CLOSING COSTS

- Legal Fees: On average range from \$1000 - \$2000, but can increase with complex transactions.
 - Land Transfer Tax: are based on the price of the home but in general ranges from 3-4% of the price.
 - Title insurance: This protects you as the homeowner against challenges to the ownership/title of your home and usually costs between \$250-\$500.
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ONGOING COSTS

- Property Tax: is typically based on the assessment value of your home, municipal tax rate and education tax rate.
 - Home Insurance: Varies based on many factors and generally costs \$1000 - \$2500 per year.
 - Utilities and repairs should also be factored into the budget when buying a home.
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EXPERT ADVICE

Think Long-Term

Consider your future needs—space for a growing family, schools, or resale value.

Location Matters

Proximity to work, amenities, and community vibe are key.

Don't Skip Inspections

It's better to know potential issues upfront.

Work with an Expert

A realtor simplifies the process and looks out for your best interests.





WHY WORK WITH ME



Local Expertise

I specialize in the Durham Region and surrounding area, giving you access to the best neighborhoods and hidden gems.

Personalized Service

As someone with a background in healthcare, I bring a caring and attentive approach to real estate. My focus is on you and your needs.



Negotiation Power

As your realtor, I'll advocate on your behalf, using my strong negotiation skills to secure the best deal for you. Whether it's navigating multiple offers, or ensuring favourable contract terms, I'll work diligently to protect your interests and maximize your investment.

Strong Network

I connect you with trusted professionals, including mortgage brokers, home inspectors, and real estate lawyers, to ensure a smooth and stress-free home-buying process.



THANK YOU!

THANK YOU FOR CONSIDERING ME AS YOUR PARTNER IN THIS
EXCITING JOURNEY. I LOOK FORWARD TO WORKING WITH YOU AND
MAKING YOUR DREAM OF HOMEOWNERSHIP COME TRUE!

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