

Presented by Ted Neal

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# YOUR GUIDE TO HOMEOWNERSHIP

EVERYTHING YOU NEED TO KNOW  
ABOUT BUYING A HOME.



# A SOUND DECISION



Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.

# YOUR NEEDS COME FIRST

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.



YOUR DREAM HOME

## **VISUALIZE YOUR DREAM SCENARIO FOR BUYING YOUR HOME.**

### **WHAT'S THE ONE THING THAT HAS TO HAPPEN TO MAKE THAT DREAM SCENARIO A REALITY?**

How can I make that happen for you?

Why is that important to you?

### **IF WE COULD ADD JUST ONE MORE THING TO MAKE THIS PROCESS EVEN BETTER, WHAT WOULD IT BE?**

Why is that important to you?



# YOUR HOME WISH LIST

## TO BEGIN

Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

What are the non-negotiables for your home?

If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

# YOUR HOME WISH LIST

## INTERIOR

What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

## BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

## BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the primary suite?

## KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?



# YOUR HOME WISH LIST

## LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? (e.g., playroom for children, studio, mud room)

What else do you see for living areas?



## DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room – how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture I should take into account?



YOUR NEIGHBORHOOD

# MAP YOUR MOVE

## WHEN IS THE BEST TIME TO BUY?

There's only one right answer: **When you find a home that you love.**

Inventory and economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. Below, take a comparative look at neighborhoods with inventory that fits your preferences.

# HOW BUYING A HOME WORKS

## 1. PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

## 2. GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for closing costs
- Obtain a pre-approval letter from lender

## 3. FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## 4. MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review recent sales around the home
- Converse about strategy for offer
- Review contract terms and time limit for offer
- Submit offer
- Negotiate terms and price
- Get offer accepted
- Firm up conditions if offer is conditional
- Deliver 5% min deposit cheque within 24 hours



# HOW BUYING A HOME WORKS

## 5. UNDER CONTRACT

- Secure a home loan \*more details to follow
- Acquire home insurance and send proof to your lender. .
- Most of this section is done with the lawyers
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

## 6. BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through Canada Post, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and lawyer

## 7. CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Government-issued photo ID(s)
- Social Security numbers
- Your cheque book
- Proof of homeowner's insurance
- Your copy of the contract
- Anything the lawyer requests you to bring

## 8. CLOSING DAY

- Sign closing disclosure, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

**Stay in touch** with your agent for current or future recommendations in regard to your new home.

# FINANCING YOUR FUTURE HOME

## HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

## HAVE-ON-HAND

A month's worth of your most recent pay stubs

Copies of your last two years' federal tax returns and W-2s

The names and addresses of your employers over the last two years, compiled into one list

Last three months of bank statements

A copy of your real estate agreement

The names and addresses of your landlords over the past two years

Divorce/separation decree

Child support papers

Bankruptcy, discharge of bankruptcy papers

## CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to protect your loan.

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

# YOUR TRUSTED PARTNER

MY PROMISE



From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both. After your purchase, ask me to recommend fully-vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action: just say the word!

“

“This was our first househunt. It felt daunting and overwhelming - until we met Ted. He made the process feel manageable, and at times even... fun!?”

He started out by explaining the entire house-purchasing process in thorough, laypersons terms. That alone was gold. Learned so much in that first meeting. And from there (i.e., viewing dozens of homes together), he always made sure we understood what to look for and what to avoid. He listened to our "must-haves" and catered the viewings accordingly. Highly recommend Ted!

We love our house!!.”

**Erica and Julien, CLIENTS SINCE 2023**

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“Ted is fantastic, he helped us buy & sell our place in Toronto a few years ago and was our first call when we started thinking about our next move. He’s knowledgeable and transparent about the market and talked us through our expectations and budget and showed us some great homes in neighbourhoods we loved before settling in to our current place. Ted seems to be accessible 24/7 and made us feel like we were his sole client. I would absolutely recommend working with Ted to any of our family and friends!.”

**Cal, CLIENT SINCE 2020**

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“Had an amazing experience with Ted. My situation was complicated, so the search was long. Ted was very patient every step of the way. Ted’s guidance with the market was very helpful, and he was always available. Even after the sale, Ted was around to help with a few outstanding items and had some good recommendations. Can’t recommend Ted enough!!”

**Jeremy, CLIENT SINCE 2024**



# A PROMISE TO YOU



To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you – after all, that is what my business is built on

To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side



# THE BOTTOM LINE

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions – from search to close – I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent – you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.