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BROKER OF RECORD · RE/MAX QUANTUM REALTY

DREAM HOME NAVIGATOR

Buyer's Guide

Buying a home in Toronto and the GTA is one of the biggest decisions you will make. This guide gives you a clear, step-by-step path — so you move with confidence and avoid the costly surprises that catch many buyers off guard.

01 Get pre-approved first

A pre-approval tells you exactly what you can afford and holds your rate while you shop. It also makes your offer far stronger when it counts.

> *Know the difference between pre-qualification (an estimate) and pre-approval (a verified commitment).*

02 Define your must-haves

Separate needs from wants before you tour.

- Location, commute and transit access.
- Property type and size for your next five years and beyond.
- Schools, amenities and future resale.

03 Understand the full cost

Your purchase price is only part of the picture. Budget for:

- Down payment and, if under 20%, mortgage default insurance.
- Ontario land transfer tax — plus the additional Toronto municipal LTT inside the city.
- Legal fees, home inspection, appraisal and moving costs.

> *First-time buyers may qualify for land transfer tax rebates — ask me to check your eligibility.*

04 Tour smart

Look past the staging. I help you read the bones of a home — layout, light, age of major systems, signs of water and renovation potential.

05 Make a competitive offer

In a multiple-offer market, structure wins. We balance price with deposit, conditions and an irrevocable period that keeps you protected without losing the home.

06 Inspection and closing

Due diligence protects your investment. After conditions are met, your lawyer manages adjustments and title, and we count down to keys.

BUYER READINESS CHECKLIST

- [ ] Pre-approval in hand and rate held
- [ ] Must-haves and deal-breakers written down
- [ ] Full closing budget, not just the price
- [ ] Lawyer and inspector chosen in advance
- [ ] Deposit funds accessible on short notice
- [ ] Offer strategy agreed before you view

Not sure where you stand? Send me your budget and your must-haves and I will tell you honestly what it buys in the areas you are considering — including when the answer is to wait.