

The Informed Buyer's Guide



COMPLIMENTS OF MADISON MELO

Sotheby's | Canada
INTERNATIONAL REALTY



Madison Melo

REAL ESTATE PROFESSIONAL

c 519.615.1787

o 519-615-1787

madison.melo@sothebysrealty.com



An Introduction

For most people, buying a home represents one of their most significant financial investments. Whether you're buying your first home or looking to expand your real estate portfolio, there are many important decisions you'll have to make throughout the buying process to avoid costly errors and to ensure that your purchase decision is well-informed and aligned with your goals.

This essential guide walks you through the general buying process in Canada and was developed to help you understand what to expect, the roles of those involved, and address frequently asked questions. However, in an ever-changing real estate market, home buyers are encouraged to consult an experienced buyer's real estate agent for guidance specific to their needs and situation.

From helping you understand legal and property documentation, to making sense of market trends and data, to negotiating a favourable price and terms, our experienced buyer's agents are here to advocate for your interests and priorities throughout one of the most significant financial and personal decisions you can make.

If you have any questions about this guide or the buying process, please do not hesitate to reach out.

To help you understand the buying process outlined, we've provided a Glossary for Buying on page 58.



MLS R2974677

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Safeguarding Your *Investment*

Trusted by the world's sophisticated buyers and investors, our real estate agents are market leaders who have supported many clients in building wealth through real estate. We help you work toward maximizing the long-term value of your property with negotiation skills and strategies that help secure your home at a competitive price given today's market conditions.

We have processes to assist you in avoiding costly oversights and minimizing potential challenges by guiding you through complex property disclosure reports and documents, identifying potential risks, navigating stressful negotiations and procedures, and prioritizing your interests every step of the way.

Whether you're buying your first home in Canada, searching from abroad, or are looking to add to your growing real estate portfolio, we provide expert advice, up-to-date market and property information, access to coveted properties, and the highest level of service and discretion. With our in-depth knowledge, you'll feel confident making well-informed decisions.

If you have not yet started your property journey with a real estate agent, we encourage you to get in touch today.





The Power of *Local Expertise*

As a global brand, we pride ourselves on our local expertise. Your community is our community.

With offices coast to coast, our national team of elite Canadian real estate agents have in-depth knowledge of — and extensive experience in — your desired neighbourhood. We're not just real estate advisors, we're dedicated partners who aim to support you in navigating an ever-evolving marketplace with you. We'll create a customized approach tailored to your needs.

Our real estate listings feature a wide range of properties, from houses, condos, and townhomes in neighbourhoods nationwide to some of Canada's most extraordinary luxury estates and vacation properties for sale. We believe that luxury is an experience, not a price point. That's why you'll receive exemplary white-glove service, regardless of your desired neighbourhood or budget.

We're recognized as one of Canada's most prestigious real estate brokerages, with multiple offices in Canada's major metropolitan areas, including Toronto, Montreal, Vancouver, Calgary, and Halifax. Our advisors serve clients in key markets nationwide, including Saint-Sauveur, Brossard, Knowlton, Laval, Mississauga, Oakville, Hamilton, Paris, King City, Niagara-on-the-Lake, Collingwood, Gananoque, Huntsville, Port Carling, Gravenhurst, Bala, Canmore, Edmonton, West Vancouver, Victoria and Vancouver Island, Salt Spring Island, Kelowna and the B.C. Interior.

With real estate experts in communities across Canada, we're ready to guide you through every step of your journey.



A Global Network *at Your Service*

Whether you want to move in your neighbourhood, across Canada or abroad, you can work with our global network of 26,000+ real estate experts in over 1,100+ global offices. We have experts on six continents in 80+ countries and territories around the world who can guide you at each stage of your journey to finding the home that meets your needs.



Parties Involved

When Buying

There are several key individuals and/or groups of people you will be working with. This section is a brief overview of their roles in the buying process.

The descriptions provided broadly align with the role and responsibilities of each party in Canada, however, there are differences and variations based on the province or territory, and the details of your transaction. Don't hesitate to reach out to ask for additional information. A Glossary for Buying with terms used throughout this guide is available on page 58.

YOUR REAL ESTATE AGENT (BUYING AGENT)

Your real estate agent is your dedicated guide throughout the home buying process, supporting your financial, transactional and personal interests while helping you find properties and neighbourhoods that fit your most important criteria. An experienced agent will help you understand important property disclosure reports and documents, highlight potential concerns with a property, guide you through stressful negotiations and procedures, and advocate for your needs and preferences at all times. Once you have found your ideal home, they will draft an offer of purchase and negotiate the deal with the seller with your interests in mind. Your agent can also help you arrange a property inspection and complete any documents required during the due diligence process before completion.

THE SELLER'S REAL ESTATE AGENT (LISTING AGENT)

The seller's real estate agent – also referred to as the listing agent – is responsible for listing the property for sale and marketing it. Typically, they conduct a comparative market analysis (CMA) of recently sold comparable properties in the area to help determine an appropriate asking price. Once a buying agent has submitted an offer, the listing agent negotiates with the buying agent to reach acceptable terms for both the buyer and seller.



MORTGAGE BROKER

A mortgage broker is an intermediary between you, as a home buyer, and potential mortgage lenders. They offer access to a network of different lenders and act on your behalf to gather options for loan offers, terms, and interest rates from financial institutions. Your mortgage broker will be able to provide advice on what type of mortgage might suit your financial situation and can negotiate with lenders to secure the best loan terms for you.

MORTGAGE LENDER

A mortgage lender can be a bank, credit union, or private financial institution that provides the funds for your mortgage. They are responsible for reviewing your pre-approval or loan application, including your credit history and any debts and assets in your name, and providing the loan once approved.

INSURANCE BROKER

An insurance broker connects the homeowner with a home insurance provider and policy that best suits their needs and financial situation. They present different options for policies, coverage, and rates, and provide advice while taking into consideration any potential risk factors with the property's location or features.

INSURANCE COMPANY/PROVIDER

The insurance company issues the actual home insurance policy and collects the premium payments. In the event of any loss or damage covered by your insurance policy, the insurance company processes those claims. In many cases, mortgage financing can be contingent on obtaining insurance coverage on the property.

APPRAISER

The role of an appraiser is to provide an unbiased assessment of the home and property. This assessment helps determine an accurate market valuation of the property. The appraiser considers recent comparable sales in the area, the property's characteristics, and current or anticipated market trends that may affect the property's value. The appraiser will submit a detailed report on their valuation of the property to the mortgage lender, which is then used to verify that the loan amount is appropriate for the property's actual value.

REAL ESTATE LAWYER

A real estate lawyer provides legal expertise and guidance to ensure that your property purchase is completed smoothly and in accordance with the law. They typically become involved once an offer has been accepted, and their responsibilities include conducting a title search to ensure there are no liens or legal disputes on the property, reviewing contracts, assisting with negotiations, and overseeing the legal aspects of the closing process. In some provinces, working with a lawyer is required to complete the transaction. Each real estate transaction is unique and may carry specific legal implications. It is always important to consult with a legal professional to ensure that every aspect of your purchase is properly understood and managed.

NOTARY

In certain regions, a notary may fulfill a similar role to that of a real estate lawyer. A notary ensures the legal accuracy and validity of the real estate transaction by verifying the title, preparing and reviewing the necessary documents, and ensuring the property is legally transferred to your name. Notaries are trained legal professionals who help ensure the purchase process is legally sound. As with any real estate transaction, it's essential to check with a legal professional to review the details of your specific purchase. Every transaction is different and may involve distinct legal considerations that should be addressed early in the process.

PROPERTY INSPECTOR

It's often recommended to include a property inspection clause in the home sale contract so that you can verify with a professional that there are no significant issues with the property before closing the deal. A property inspector inspects the home and property, evaluating structural components, roofing, plumbing, electrical systems, exterior features, insulation, and more. They should provide a detailed report of their findings, outlining any potential problems, defects, safety concerns, or code violations that the buyer can use to ensure the property is up to their expectations and that disclosures made by the seller have been reasonably reviewed.

CONDO MANAGER OR PROPERTY MANAGER

Depending on your local area, the roles and responsibilities of a condo manager and a property manager may be similar or vastly different. For properties within a condo complex, a condo manager enforces adherence to the condominium's rules and regulations, oversees the maintenance of common areas, and manages finances, including collecting fees and holding or dispersing funds as needed. If the property you are buying is part of a condo community, the condo manager may be involved to confirm that the transaction complies with the condo's rules and regulations.

Property managers, on the other hand, work on behalf of individual property owners (who may or may not be in a condo complex). They oversee maintenance and repairs, manage documents related to the property (such as property disclosures and inspection reports), and may be needed to assist with showings and inspections. Property managers also ensure that the property is properly maintained throughout the sales process.

LAND SURVEYOR

A land surveyor provides a detailed document that includes a drawing and explanation of the property (a survey). The survey outlines the property's legal boundaries and information about the land's topography, elevation, structures and their measurements, and natural land features such as trees or rivers. Depending on the property and specifics of the sale, a survey or certificate of location may be requested for mortgage approval.





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Buying a Home *in Canada*

Finding and buying a home involves the many steps outlined in this section—and more. An experienced real estate agent can provide specialized advice and assistance based on your unique financial, property, and personal needs. Whether you're searching for your first home, looking to buy property from overseas, or aiming to expand your investment portfolio, our experienced agents are trusted guides who will work to support your interests at every step.

We are committed to serving you.

Let's get your home buying process started.

The Journey of

1. DEFINE YOUR GOALS

Define your personal property preferences, lifestyle, and goals

3. SELECTING YOUR AGENT

Determine the right real estate professional to advocate for your best interests

5. SUBMIT YOUR OFFER

Understand market conditions

7. MANAGING THE SALE

Coordinate inspections, financing, moving, and necessary paperwork

2. SECURE YOUR FINANCING

Define your budget and price range

4. FIND YOUR HOME

Find the right home for you

6. NEGOTIATE SUCCESSFULLY

Negotiate a favourable price and terms for your purchase

8. CLOSE THE DEAL

Your new home awaits. Welcome home.

Purchasing a *Home*

Step 1: Define Your *Goals*

Before an initial consultation meeting, it's important to consider your budget, personal property preferences, and your current lifestyle. Most people aim to find a property and neighbourhood that aligns with their needs for the next five to ten years. As a starting point for your consultation, the following worksheet can help you identify key factors to help prepare for your discussion.

BUDGET RANGE

Target Budget _____ Maximum Budget _____

PREFERRED PROPERTY

- ☐ Condo/Apartment
- ☐ Townhouse
- ☐ Single-Family Home
- ☐ Multiplex
- ☐ Vacation Home
- ☐ Other

PRIMARY PROPERTY

- ☐ Primary Family Home
- ☐ Vacation/Secondary Property
- ☐ Investment/Revenue Property
- ☐ Other

PROPERTY FEATURES

- How many bedrooms do you need?

Need _____ Want _____
- How many bathrooms do you need?

Need _____ Want _____
- Do you need space for a home office?

☐ Yes ☐ No
- Do you require storage or hobby space?

☐ Yes ☐ No
- Do you require air conditioning? If so, what type?

☐ Yes ☐ No
- Do you require garden/outdoor space?

☐ Yes ☐ No
- Is a fireplace on your list?

☐ Yes ☐ No
- Is a swimming pool high on your list?

☐ Yes ☐ No

What kind of parking facilities do you need? For how many cars? _____

Do you want special features to save energy, enhance indoor air quality, or reduce environmental impact?

LIFESTYLE AND LIFE STAGE

Finding the right property means thinking beyond today, it could be where you see yourself in the next five to ten years. Our goal is to support you in choosing a property and neighbourhood that aligns with your current and future lifestyle and needs.

How long do you plan on staying in this home?

Will you need a home that can accommodate different stages of life?

Do you have children or plan to have children?

Do you have teenagers who will be moving away soon?

Do you have family members with special needs?

Are you close to retirement?

Do you have an older relative who might come to live with you?

Together with Sotheby’s International Realty Canada, we aim to help you evaluate how any current, anticipated life milestones or lifestyle changes may impact the type of property or neighbourhood best suited to your needs.

Step 2:

Secure *Your Financing*

It is important to evaluate your financial situation and determine a budget for your new home. If you need financing, take the time to meet with at least one mortgage lender to discuss mortgage options.

We can connect you with qualified professionals who can assist with your loan process efficiently and effectively. We believe your home is a foundation for financial security, wealth, and a life well-lived. Understanding your personal and financial goals is our first priority.

ESTABLISH YOUR BUDGET

As a general guideline, the Canada Mortgage and Housing Corporation (CMHC) recommends that total monthly housing costs for your primary home — including mortgage payments, taxes, maintenance fees, insurance, interest charges and utilities — should not exceed about 32% of your gross monthly household income.

If you want to purchase an investment property, we recommend that you consult with real estate and financial advisors to understand the tax and financial implications of this type of purchase. We advise you to seek advice from a financial professional to address specific questions or scenarios.

CONFIRM A DOWN PAYMENT

Once your offer is accepted, you'll be expected to provide a deposit. This amount is typically a portion of your down payment and is due as soon as possible after acceptance. The exact amount can vary depending on the agreement and local market practices. Your real estate agent can provide guidance based on local regulations. Typically, many buyers aim for a down payment of at least 20% of the home's total purchase price. If you are unable to provide the minimum down payment, you may be required to purchase mortgage loan insurance that guarantees the debt against default. It is strongly recommended to consult with a mortgage lender or a financial professional for specifics and any questions about down payments.

CHECK YOUR CREDIT REPORTS



Your credit report is important in the mortgage approval process in determining the interest rate and loan terms that you may be offered. It's a good idea to review your credit report before meeting with a lender, giving yourself time to address any potential issues in advance. Be sure to consult your mortgage broker with any questions or concerns before initiating a formal credit check, as a hard inquiry can impact your credit score.. You can access your credit report through a number of financial institutions and third-party companies. Before providing any personal information, make sure to do your research. Carefully review the terms of use and privacy policy to understand how your data will be collected, used, and stored.

GET WRITTEN PRE-APPROVAL

When there is a high demand and a low volume of the type of property you wish to purchase, written pre-approval is essential and gives you the competitive edge for securing your desired home. For example, when a seller receives two similar offers — one accompanied by a letter confirming financing pre-approval and one not — the former offer is often considered first. Getting pre-approved reassures you that you'll most likely be able to secure financing for the price/budget you want. It also prevents the worry of load delays, which could result in the home you want going to a different buyer.



UNDERSTAND MORTGAGE TYPES

You'll have the option of either a closed mortgage or an open mortgage. Mortgage options and terms vary and should be discussed with a mortgage broker or lender to ensure they meet your specific needs.

- **Closed Mortgage** — A closed mortgage is a loan that cannot be paid – in whole or in part – before the end of its term. With a closed mortgage, you'll have fixed payments for the duration of your mortgage term. This is a good option if you prefer predictable payments. However, with a closed mortgage, you may face penalties or restrictive conditions if you pay more than the pre-set amount, so this may not be the best option for you if you decide to sell before the end of the term or if a decrease in interest rates is anticipated.
- **Open Mortgage** — An open mortgage is flexible. You can typically pay off part of it or the entire amount at any time without penalty. This may be a good option if you plan to sell your home soon or intend to pay off a large part of your mortgage loan. Most lenders allow open mortgages to be converted to closed mortgages at any time, though a fee may apply.
- **Conventional Mortgages** — A conventional mortgage is a mortgage loan equal to, or less than, 80% of the lending value of the property. The lending value is the property's purchase price or market value — whichever is less. For a conventional mortgage, the down payment is typically at least 20% of the purchase price or market value.
- **High Ratio Mortgages** — If your down payment is less than 20% of the home price, you may need a high-ratio mortgage. A high-ratio mortgage usually requires mortgage loan insurance. Your lender may add the mortgage loan insurance premium to your mortgage or ask you to pay it in full upon closing.

AMORTIZATION

Amortization is the length of time the entire mortgage debt will be repaid. Typically, mortgages are amortized over 25 years, but longer and shorter periods may be available depending on your situation. The longer the amortization, the lower your scheduled mortgage payments, but the more interest you pay in the long run.

MORTGAGE TERM

The term is the length of time your mortgage contract conditions are in effect. Depending on your options, the term can be from a few months to 5 years or more. It's important to compare the costs and terms carefully and understand how they align with your financial goals. While a longer term can protect you from interest rate increases, it may not offer flexibility if interest rates fall. It is always best to consult with your mortgage lender and/or a financial professional to further understand the pros and cons of different mortgage terms.

OPTIMIZING YOUR MORTGAGE

Your lender can work with you to help optimize your mortgage payment schedule for your unique situation. Many primary homeowners aim to pay off their mortgages as soon as possible through more frequent installments. Your mortgage may also be structured to allow for an increase in payments as cash flow permits. You may also have the opportunity to make an anniversary lump sum payment each year that is applied directly to the principal. If you're purchasing real estate solely for investment purposes, other considerations, such as tax implications, are important to plan for. It is recommended that you consult with tax and financial professionals before making investment decisions to understand any implications of the purchase for your scenario. Our network of agents across Sotheby's International Realty Canada are experienced in purchasing investment properties in all markets and can provide referrals to qualified professionals for consultation regarding your specific situation.



INTEREST RATES

Mortgage interest rates can be fixed, variable or adjustable.

- A **fixed mortgage interest rate** is a locked-in rate that will not change for the term of the mortgage.
- A **variable mortgage interest rate** fluctuates pending market conditions while the mortgage payment itself remains unchanged.
- With an **adjustable mortgage interest rate**, both the interest rate and the mortgage payment change based on market conditions.

We can help you during this stage by referring you to reputable mortgage brokers and lenders to help you understand which options are best suited to your needs and financial situation.

Step 3: Select the *Right Agent*

Working with a real estate agent gives you a valuable edge when navigating a significant financial transaction you'll make. Begin by reaching out to one or more real estate agents who have experience in your local market and are familiar with the type of property you're interested in. Meeting with a few agents can help you compare their services and find someone whose approach and communication style align with your needs.

During your initial consultations, ask about their search strategies, the tools they use to find and evaluate properties, and how they support clients throughout the buying process. This is also the time to outline your goals, including your preferred timeline, price range, or specific must-haves for your home.

If you're also looking to sell a property, share this information early so that they have a clear picture of your overall plans and priorities.

At Sotheby's International Realty Canada, we have access to an exclusive network of thousands of agents across Canada and beyond, ready to help you find your perfect home. To help you confidently make informed decisions, don't hesitate to reach out to schedule a complimentary consultation. We can provide the latest market insight, research, strategic advice, and more.





Photo Credit: Unsplash

Select the Right Agent - continued

WHAT TO EXPECT FROM YOUR AGENT WHEN BUYING

Purchasing a property is a major milestone; having the right agent can make the entire experience smoother, well-informed, and less overwhelming. From your very first conversation, your agent should take the time to understand your lifestyle needs, budget, and long-term goals. They'll guide you in refining your search criteria, help you explore different neighbourhoods or property types, and provide tailored advice at every step of the buying journey.

Your agent will stay on top of the latest listings and proactively share options that fit your preferences. In some cases, they may even have access to exclusive or off-market properties, giving you a competitive edge in a changing market. As you tour potential properties, they should help you assess each one objectively, highlighting key features, noting possible concerns and issues, and advising how each property aligns with your short and long-term goals.

When it is time to make an offer, your agent should recommend a strategy based on current market conditions, your level of interest, and recent comparable sales in the area. They will draft and submit the offer, negotiate on your behalf, and advise you on including any conditions you might want to include, such as financing, property inspection, or appraisal contingencies to help protect your interests.

After your offer is accepted, your agent should continue to manage the details, including scheduling a property inspection, staying in touch with your mortgage broker or lender, liaising with your lawyer or notary, and ensuring that all required documentation and deadlines are met. Your agent's role is to facilitate communication and assist in coordinating with other professionals involved in the transaction to avoid last-minute surprises as you approach closing.

Throughout the entire process, your real estate agent is your trusted advisor. They are there to help you simplify the process, answer any of your questions, and ensure your best interests are top of mind.

We provide expert advice at every step of the selling process. From interpreting detailed information on local market conditions and real estate trends, to searching for your ideal property, to negotiating and closing the sale — we are committed to prioritizing and protecting your legal and financial interests



Select the Right Agent - continued

WORKING WITH SOTHEBY'S INTERNATIONAL REALTY CANADA

For many Canadians, buying a home is their top financial investment. Our experienced, specialized team aim to help protect you from expensive errors and major inconveniences. We guide you through complex property disclosure reports and documents, identify potential risks and problems, navigate stressful negotiations and procedures, and advocate for your best interests.

Your Professional Advocate

By working with us, you have the advantage of a professional advocate fully dedicated to advising you and negotiating in your best interests.

Local Expertise

As established local market experts, we offer a wealth of experience to help you purchase your next home and real estate investment across a diverse array of neighbourhoods, price points, and property types. In a changing market, our experience helps you reduce exposure to financial and legal risks, navigate complex paperwork and processes successfully, and maximize returns from your home investment.

We're recognized as one of Canada's most prestigious real estate brokerages, with multiple offices in Canada's major metropolitan areas, including Toronto, Montreal, Vancouver, Calgary, and Halifax. Our advisors service clientele in key markets nationwide, including Saint-Sauveur, Brossard, Knowlton, Laval, Mississauga, Oakville, Hamilton, Paris, King City, Niagara-on-the-Lake, Collingwood, Gananoque, Huntsville, Port Carling, Gravenhurst, Bala, Canmore, Edmonton, West Vancouver, Victoria and Vancouver Island, Salt Spring Island, Kelowna and the B.C. Interior.

Skilled Negotiators that Maximize Value

Sotheby's International Realty Canada is trusted by the world's most sophisticated buyers and investors. Our real estate agents are market leaders who have helped many clients build wealth through real estate. We help maximize the long-term value of your property with negotiation skills and strategies that help secure your home at a competitive price, given today's market conditions.

If buying your next home depends on selling a current one, Sotheby's International Realty Canada helps you maximize the return from your property sale with our global marketing platform and distinguished brand positioning.

Real Estate Specializations

We specialize in diverse real estate types and neighbourhoods. No matter where you are or where you want to be in Canada, we are a network of agents with knowledge and expertise to help you. Whether you're purchasing your first home, investing in real estate, or exploring options like single-family homes, condos, multiplexes, waterfront estates, golf properties, ski resorts, vineyards, or islands, we can expertly guide you through each step of the process.



Step 4:

Find Your *Home*

Once your real estate agent or broker has an understanding of your budget, property needs, and preferences, you can expect them to provide you with:

VIEWINGS & PRIVATE TOURS

When you find properties that appeal to you, whether on your own or through your real estate agent, your real estate agent can schedule private tours according to your schedule and availability or can accompany you at open houses.

PROPERTY UPDATES

Your real estate agent should provide immediate property updates for new listings that fit your budget and property criteria. As soon as a property that meets your criteria is posted on the MLS, your agent will alert you to that listing.

EVALUATIONS

It can be difficult to determine a property's fair market value and to assess whether it is "good value" for its listed price and your budget. Variables that impact the value of a home or property can include its location, neighbourhood, proximity to amenities, lot attributes, views, property size, interior and structural condition, construction type, age, unique features, and the state of the local real estate market, among many others.

Your real estate agent should offer expert knowledge of how all of these factors influence the value of a property and should advise you with your interests as the utmost priority.



Photo Credit: Unsplash

SEARCH FOR HOMES ONLINE

With nearly all home buyers starting their property search online, you want to use a reputable website that gives you details and insights about properties and neighbourhoods that fit your match.

Our website, sothebysrealty.ca, uses immersive content and features, such as high-resolution photography and video, 3D and virtual reality tours, currency conversions, language translations, and more, to help you visualize your new home. To make online browsing even easier, you can create a [Folio](#) account to save your search criteria and favourite properties on sothebysrealty.ca.

Our job is to ensure that you've explored all the options that meet your property search criteria, have had adequate opportunities for private tours and viewings, and have all the info needed to make an informed decision. Allow us to assist you in comparing the pros and cons of the home(s) you're interested in and provide insight on recent comparable property sales so that you can come up with an offer.



Step 5: Submit Your *Offer*

Once you've found a home you want to place an offer on, it's important to sit down with your real estate agent to prepare your offer, as it is a legally binding document. With real estate laws varying from region to region, it's important to work with a real estate professional who is aware of any specific contractual contingencies unique to your area or desired home and who will keep your legal and financial interests protected.

Not only can they walk you through the process, but they can provide information on comparable sales, competing bids, and the reason for the sale — all of which help you determine an accurate valuation for your offer and a reasonable timeline for the contract. Some general considerations include:

VALUATION

Before submitting your offer, your real estate agent should provide you with information on recent comparable sales, local market information, and background on whether there are competitive bids. This information will help you determine your initial offer and target price for this specific property.

LEGAL AND CONTRACTUAL OBLIGATIONS

In Canada, you are committed to legal and contractual obligations as soon as the other party has accepted your offer. Before submitting an offer, ensure you're clear and understand all the legal obligations you are undertaking, should the offer be accepted. Your real estate agent can write the offer, but only a lawyer should advise you on legal and contractual obligations in your region.

BACKGROUND RESEARCH

With some investigation, your agent may be able to assess your seller's background and selling objectives. This information may be useful in helping you to craft a competitive offer.

OFFER DETAILS

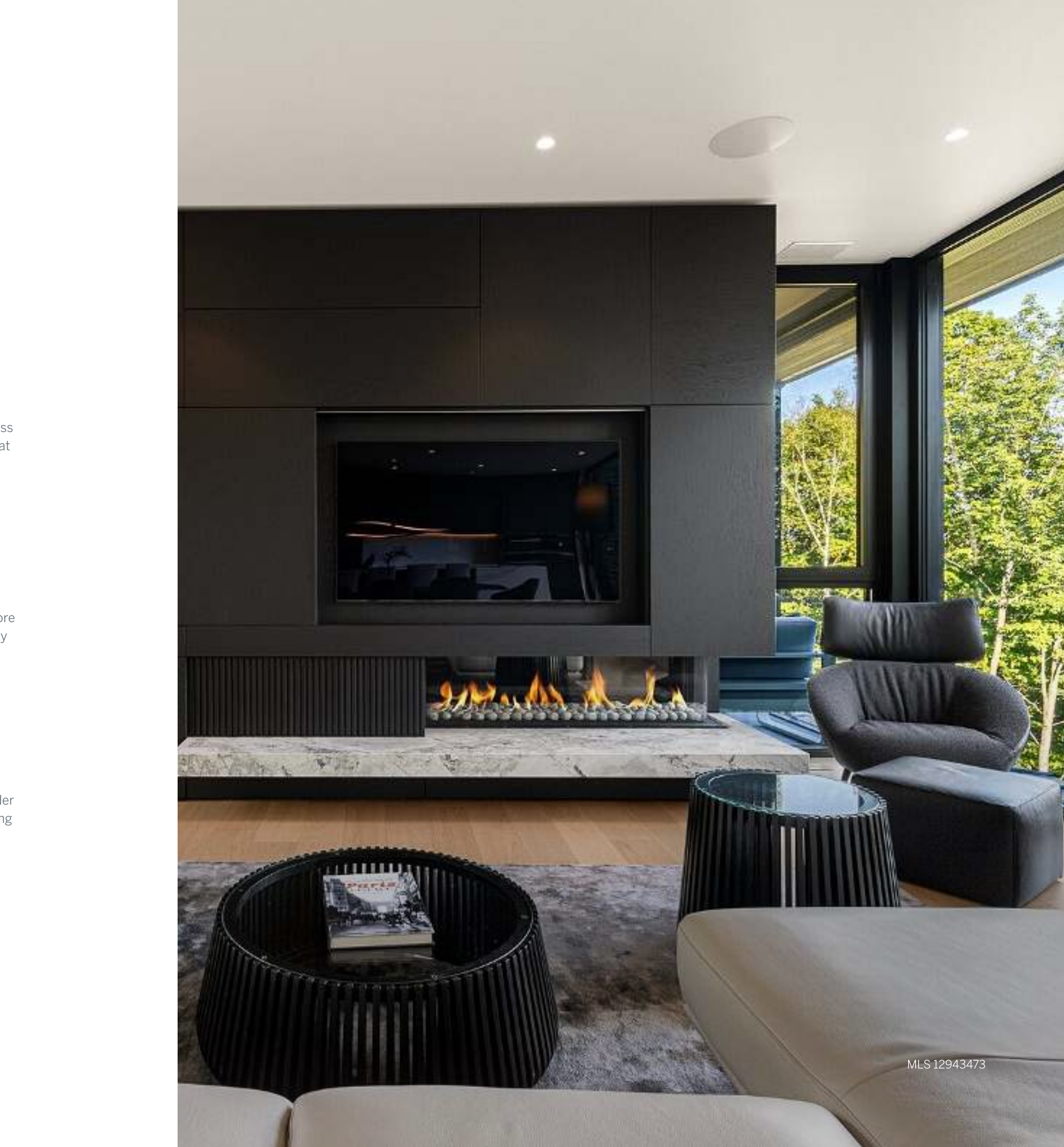
The details of an offer typically include your legal name and that of the vendor, the legal address of the property, the price you're offering to pay, inclusions (items in or around the property that are included in the sale should be specifically stated in your offer, such as appliances, lighting fixtures or window coverings), amount of your deposit, dates you take legal and physical possession of the property, legal conditions upon which the contract becomes final (such as satisfactory property inspection report or financing approval), and the date the offer expires.

PROFESSIONAL INSPECTIONS

Your real estate agent can advise whether a professional inspection should be conducted before or after submitting your offer. While generally recommended, this may depend on the property age and type and whether competitive bids are anticipated. A professional inspection helps identify potential issues with the property or the home.

TIME FRAMES

Ensure that any time frames indicated in your contract are realistic. If your offer is subject to securing a mortgage loan, obtaining a mortgage approval may require more time. Also, consider your current living situation and plan accordingly if you'll need time to move out of your existing home or rental. Factoring in these details early can help ensure a smoother transition.





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Step 6: Negotiate *Successfully*

After submitting an offer, you should be prepared to negotiate not just the initial price but all key factors impacting the sale of the property. These include deposits, inclusions, completion and possession dates, and terms and conditions deadlines. Ensure you know your budget and other requirements before submitting your offer to avoid committing to extra costs during what can be an emotional, exciting, or heated process.

DEALING WITH MULTIPLE OFFERS

In a high-demand market, you may find yourself bidding against other buyers. Frequently, the seller is looking to secure the highest selling price possible. This means that due diligence is required on your part and your real estate agent to ensure that your offer is strategic, competitive, and reflects what you're ultimately willing to pay for the property. Sometimes, the seller is also willing to accept a lower offer than the listed price if the closing terms meet the seller's expectations. Securing mortgage pre-approval before your home search—and well before submitting an offer—can work to your advantage when competing with multiple buyers. This strengthens your ability to negotiate successfully in a multiple-offer situation.

POTENTIAL RESPONSES

After submitting your offer, you can expect one of three responses from the seller:

- **Accepted** — The seller agrees with the terms of your proposed offer, and the deal is complete. Once signed by the seller, the offer becomes a legally binding contract.
- **Counteroffer** — The seller proposes changes to your offer, such as adjustments to the price, closing date, or conditions. You may accept the changes proposed in the counteroffer and close the deal by signing the document, or you may make a counteroffer back to the seller.
- **Rejection of the offer** — The seller rejects your offer, and the sale will not go through.

OFFER ACCEPTANCE

Once both parties agree to the terms and both parties sign the purchase agreement, the offer becomes legally binding. However, if the offer includes any conditions, the agreement isn't considered final until all those conditions are met within the agreed-upon timeframe.

Here are some key elements to consider:

- **Deposit Confirmation** — Upon acceptance, the buyer will typically submit a deposit. This payment demonstrates the commitment and is held in trust until closing.
- **Subject Removal Period** — During the subject removal period, you'll need to fulfill any conditions included in your offer, such as completing a property inspection or securing financing. Your real estate agent will work closely with the seller's agent and other professionals to ensure that all deadlines are met and that every required step is completed, helping to keep your purchase on track. If your offer included special conditions, like needing to sell your current home or obtain a specific type of financing, your agent will help monitor these closely to ensure they're satisfied within the agreed-upon timeframe.
- **Communication with Other Parties** — Your agent will be in constant communication with the seller's agent, legal representatives, and any other professionals involved (e.g., inspectors, mortgage brokers). This ensures a smooth and timely removal of conditions.





Photo Credit: Unsplash

Step 7:

Managing *the Sale*

Once your offer has been accepted, your real estate agent and lawyer (or notary) will guide you through the necessary steps to ensure a smooth transition from accepted offer to closing day. During this time, you'll be focused on fulfilling conditions, securing financing, and preparing for your move.

REVIEWING CONDITIONS IN THE OFFER

Work with your agent to make sure all conditions in your accepted offer are addressed and fulfilled on time in order for the sale to proceed. One of the most common conditions is the property inspection, which allows you to assess the overall condition of the property. After the inspection, you and your agent will review the results, discuss any major concerns such as structural issues or aging systems (like roofing, plumbing, or electrical), and decide how to proceed. In some cases, this may involve requesting repairs, renegotiating the purchase price, or even walking away from the deal if the issues are significant.

Another common condition is financing, confirming that your mortgage has been fully approved. This ensures you have the funds in place to complete the purchase. You may also need to meet appraisal requirements, especially if your lender wants to verify that the property's market value aligns with the purchase price.

Depending on your agreement, other buyer or seller obligations may also be included. These can range from ensuring that certain appliances or fixtures are left in the home, the seller may need to complete specific repairs or provide proof of work before the condition can be waived. Your agent will track all deadlines, follow up with the necessary parties, address any other buyer or seller obligations outlined in the agreement, and keep you informed.

MORTGAGE CONSIDERATIONS

Now is the time to finalize and complete your mortgage application. If your offer was conditional on financing, you must secure mortgage approval within the timeframe specified; otherwise, the deal could fall through. Your mortgage broker or lender will work with you to ensure all documentation, such as proof of income, credit checks, and property details, is submitted and verified.

If you're also selling a current property, you will want to understand how your existing mortgage may impact your next steps. Depending on your mortgage terms, breaking a mortgage early can result in prepayment penalties or administrative fees. It's important to discuss all available options with your mortgage broker or lender so you can make informed decisions that align with your financial goals and moving plans. They can also help you estimate closing costs and walk you through the next steps, ensuring you're prepared well before closing day.

PREPARING FOR MOVING

If you're moving out of one home and into another, you'll want to coordinate move-in and move-out timelines to avoid last-minute stress. You should also review, transfer, and/or cancel services like utilities, internet, and subscriptions tied to your current address.

LEGAL REVIEW AND PAPERWORK

It is strongly recommended to consult with a lawyer or notary to assist with key aspects of your real estate transaction. These may include reviewing the purchase agreement, conducting a title search, verifying legal details, facilitating the transfer of funds, coordinating registration of the property, assisting with the closing date, and preparing a final statement of adjustments. Legal professionals provide valuable support in helping you navigate the process and ensuring that important details are addressed accurately and in accordance with applicable laws and procedures.

YOUR AGENT'S ROLE

During this time, your real estate agent will continue to support you by monitoring deadlines and conditions. They will liaise and communicate with all parties involved (including the seller's agent, your lender, and your lawyer) to ensure the transition is smooth. They'll also provide referrals to trusted professionals you may need, like property inspectors, movers, or contractors, and, of course, will be available to answer your questions and help you stay organized and informed throughout the closing process.





Step 8:

Close *the Deal*

The closing day is the day you take legal possession of your new home. As this day nears, your real estate agent will continue monitoring the transaction's progress to ensure there are no last-minute issues. Depending on your province or territory, you may need to work with a lawyer or notary to close the transaction.

On the closing day, legal property ownership is transferred to your name. The agreed-upon mortgage amount is transferred to your lawyer or notary by your lender, who will then pay the amount to the seller's lawyer or notary, complete legal paperwork, and register the property in your name at the appropriate land registry or land titles office. You provide the down payment (minus your deposit) to your lawyer or notary, and settle the remaining closing costs before closing day. Your lawyer or notary pays the vendor's lawyer or notary, registers the property in your name, and provides you with the deed to your new property.

You'll also receive a Statement of Adjustments, which outlines the financial transactions, including your balance owing, legal fees, property transfer taxes, and other closing costs.

CLOSING DAY CHECKLIST

To ensure you're prepared, here is a quick checklist of what you should bring with you when signing the closing documents. Consult with your real estate agent and/or your lawyer or notary to confirm all the necessary documents, as requirements may vary depending on your specific transaction.

- Photo ID (official government-issued ID such as a driver's license or passport)
- Proof of wire transfer or cashier's check for the remaining balance of your down payment (after subtracting your deposit)
- The closing disclosure
- Proof of insurance

We will walk you through each stage of closing the deal and will work to ensure that any agreed-upon legal conditions outlined in the contract between you and the seller are met on time leading up to the closing day.

Celebrating a *Successful Purchase*

Purchasing your property is a major milestone; it takes thoughtful planning, informed decisions, and perseverance. Reaching this point is an achievement to be proud of. We hope this guide has been a valuable companion on your property journey.

Whether you're settling into your first home, upgrading to a new space, or adding to your real estate portfolio, your real estate journey doesn't end here. At Sotheby's International Realty Canada, we are here to support you long after the keys are in your hand—with trusted referrals, expert advice, and resources for every step ahead.

Thank you for trusting us with one of your most important decisions.

If you have questions, need personalized advice, or are ready to begin your next real estate chapter, connect with us today. We're here to help—every step of the way.



Glossary for *Buying*

Adjustable-Rate Mortgage (ARM): With this type of mortgage, the interest rate and mortgage payment amount vary according to market conditions. While the initial interest rate with an adjustable-rate mortgage is often lower, it is less predictable than a fixed-rate mortgage.

Amortization: This is the length of time to pay off a mortgage loan in full. This is agreed upon by the home buyer and mortgage lender.

Annual Percentage Rate (APR): An APR is a percentage of the yearly costs of a mortgage loan. It includes the interest rate and other fees associated with the loan.

Appraisal: An appraisal is an unbiased assessment of a home and its property. The appraisal helps determine an accurate market valuation of the property being purchased. Conducted by a certified professional known as an appraiser, the appraisal considers recent comparable sales in the area, the property's characteristics, and current or anticipated market trends that may affect the property's value. These findings are provided in a report, which is then used by lenders to determine a loan amount.

Assessed Value: This is the value of a property assigned by a public tax assessor to determine property taxes charged to the owner.

Assumable Mortgage: This mortgage type allows a home buyer to take over the existing mortgage of the home's seller with its existing terms and conditions. This can be beneficial for the buyer to avoid having to secure a new loan. Not all loans are assumable and buyers must meet certain qualifications for this to take place.

Bridge Financing: Bridge financing is a short-term loan a buyer may secure from a lender to bridge the gap between the purchase of a new home and the sale of their current one. This type of financing is common in a seller's market to provide buyers with funds for a down payment before the proceeds from the sale of their current home are available.

Closing: This is when the purchase of a property is completed after all the terms and conditions included in the Agreement of Purchase and Sale have been met. During closing, ownership of the property is transferred to the buyer.

Closing Costs: These are the additional costs that must be paid in addition to the purchase price of a property to close the deal. Certain costs are owed by the buyer, while others are owed by the seller or both parties. These can include appraisal fees, title search and title insurance costs, legal fees, etc.

Commission: These are the fees paid to real estate agents for their services. Commission is typically based on the final sale price of a property, the details are to be discussed with your real estate agent.

Comparative Market Analysis (CMA): A CMA is a document prepared by a real estate agent to determine the market value of a property based on similar recently sold properties in the neighbourhood, the property's features, its location, and current market trends.

Conditional Offer: With this type of offer, the buyer agrees to purchase the property only if certain conditions are met within an allotted time. Often, a buyer may make the deal conditional on their ability to sell their current home, obtain financing, or on the condition that a professional property inspector does not identify any significant problems with the property.

Conditions: Specific requirements that must be met before the sale becomes firm. Common conditions include financing approval, a satisfactory property inspection, or the sale of the buyer's current property.

Condo Manager/Property Manager: A condo manager is a licensed professional hired by the condo corporation to oversee the financial and logistical responsibilities necessary to run a condo building. Their responsibilities may include collecting fees, maintaining records, addressing maintenance and repairs, and organizing and administering board and owners' meetings. Property managers serve a similar function; they tend to be more involved in handling issues within individual units. Their responsibilities typically include communicating with tenants to resolve issues within their units, preparing and showing vacant units to new owners, inspecting units, and overseeing repairs within individual units.

Contingency: This is a clause outlined in a real estate contract that requires certain conditions to be met before the contract is legally binding.

Contract: A contract is a legally binding agreement between two or more parties that outlines the terms and conditions of a legal and/or financial transaction.

Debt-to-Income Ratio (DTI Ratio): The DTI ratio is calculated by dividing an individual's total monthly debts (such as mortgage and car payments) by their gross monthly income expressed as a percentage. It is used by lenders to determine whether someone will be a high or low-risk candidate for a loan.

Deposit: This is an upfront payment amount a buyer provides the seller at the time an offer is accepted. This payment demonstrates that they are serious about the purchase. It is often held by a real estate lawyer or notary until the closing day, at which point it is applied toward the down payment and the total purchase price.

Down Payment: A down payment is the amount of money you put towards the purchase of a home. Your lender deducts the down payment from the purchase price of your home. Your mortgage covers the rest of the price of the home. According to the Financial Consumer Agency of Canada, the minimum amount you need for your down payment depends on the purchase price of the home. If your down payment is less than 20% of the price of your home, you'll typically need to buy mortgage loan insurance.

The minimum down payment in Canada depends on the purchase price of your home.

- For homes costing \$500,000 or less, the minimum down payment is 5% of the purchase price.
- For homes priced between \$500,000 and \$1.5 million, the minimum is 5% on the first \$500,000 and 10% on the portion above \$500,000.
- For homes priced over \$1.5 million, a minimum of 20% of the purchase price is required.

However, every loan is different, and banks or financial institutions may request a larger down payment depending on the circumstances of the loan. You should consult with your mortgage broker or lender to understand the specifics about your property purchase.

Expiration Date: The date and time by which a response must be made to the offer, or the offer becomes void.

Equity: This is the difference between the market value of the property and the remaining amount owing on the mortgage. Essentially, it is the portion of the home that has been paid off.

Firm Offer: A firm offer, also known as an unconditional offer, is when a buyer agrees to purchase a property without no conditions. This type of offer is often preferred by sellers because it provides certainty and ensures the transaction is guaranteed. However, it can pose more risk for the buyer, as there are no contingencies to back out of the deal if certain issues arise.

Fixed-Rate Mortgage: This type of mortgage guarantees that the interest rate and mortgage payment amount will remain the same for a predetermined amount of time.

Fixture: A fixture is an element of the home or property that is permanently attached and is therefore considered part of the property to be included in the sale. Common fixtures included in a home sale include built-in appliances like stoves and dishwashers or plumbing fixtures such as bathtubs.

Interest Rate: This is the percentage of the mortgage amount to be paid to the lender as a cost of borrowing.

Land Transfer Tax: This is a tax paid by the property buyer to the province or territory where the property is purchased, unless they qualify for an exemption. The amount varies based on a variety of factors, including the province or territory, the municipality where the property is located, the property's purchase price, the size of the property, etc.

Lien: A lien is a legal claim registered against a property, giving a lender the right to take possession of the property if the borrower fails to meet their repayment obligations. In the case of a mortgage, the lender holds a lien on the home until the loan is fully paid.

List Price: This is the price at which a seller offers their property on the MLS®/Centris and other marketing channels. The real estate agent will help determine an appropriate list price based on market conditions, the property's features and conditions, the goals for the sale, and comparable sales.

Listing Contract: This is the legal agreement between a seller and a real estate agent that outlines the terms and conditions by which the real estate agent will sell the property. It outlines important details such as the agreed-upon listing price, the agent's commission, the listing agent's responsibilities, and the listing period which the real estate agent has the exclusive right to market and sell the property.

Market Price: This is the amount that a willing buyer would pay for a specific property and that a seller would accept based on current trends, local supply and demand, and economic conditions.

Market Value: This is an estimate of a fair selling price for a property based on the property's features, its location, and the amount that similar properties have recently sold for.

Mortgage: A mortgage is a loan provided by a lender to an individual that is used to purchase real estate. It includes an agreed-upon amount for the loan, an interest rate, and an amortization period.

Mortgage Loan Insurance: This type of insurance protects mortgage lenders from losses in the case that a client has failed to pay their mortgage. The minimum down payment required for mortgage loan insurance depends on the purchase price of the home. Mortgage loan insurance is typically provided by the Canada Mortgage and Housing Corporation (CMHC); however, it can also be obtained from a private mortgage insurance company. Refer to CMHC to find the detailed requirements that must be met to qualify for CMHC's Homeowner Mortgage Loan Insurance.

Multiple Listing Service (MLS®): This is a database of properties currently for sale or rent that includes information on listings from various Realtors® and brokerages, all in one place. It is used by real estate agents to help clients search for properties based on various criteria such as property features (i.e. bedroom size), location, and price range.

Offer to Purchase: An offer is a legal agreement to purchase a home that is submitted to a seller. If all conditions outlined in the offer to purchase are met within the time that has been agreed upon, the buyer and seller cannot back out of the sale.

Possession date: The date the buyer intends to take physical occupancy of the property. This can be the same as, or shortly after, the closing date.

Principal: This is the amount borrowed from a lender to purchase a home, excluding the down payment amount and interest.

Property/Land Title: This is a legal document that includes information on a property's current owner, any previous owners, and any outstanding liens or disputes related to the property's ownership.

Purchase and Sale Agreement: The purchase and sale agreement is a legally binding contract between a home buyer and seller that outlines the terms and conditions of the sale, any contingencies that must be met, an agreed-upon closing date, and the purchase price, along with other important agreed-upon details.

Sale Price: This is the agreed-upon amount at which a property is sold after negotiations between a buyer and seller have been settled.

Status Certificate: A status certificate is a document that provides information about the current state of a condo property, including details on rules and by-laws, fees and common expenses, the financial status of the condo, any outstanding legal issues, and a recent reserve study.

Strata Fees/Common Expense Fees: These fees are expenses that individual condo owners pay toward the strata/condo corporation every month. These fees contribute to operating expenses such as concierge services, security, landscaping, cleaning, maintaining common areas, and property management services. The money collected through these fees is typically divided between operating expenses and the strata's/condo's contingency reserve fund.

Title Insurance: Title insurance is recommended to protect the home buyer and lender against losses related to the property's title or ownership, such as liens against the property's title, title fraud, or errors in property surveys.

Variable Rate Mortgage: With this type of mortgage, interest rates vary based on the lender's prime rate, which is influenced by the Bank of Canada's key interest rate. The mortgage payments remain the same, however, the proportion of the payment that goes toward the interest versus the principal will fluctuate.



FAQs of Buying *Real Estate*

WHAT ADDITIONAL COSTS CAN I EXPECT WHEN PURCHASING A HOME?

Along with the down payment and mortgage fees, there are several additional costs to be prepared for when deciding to purchase a home. Generally, you can expect to pay between 2% and 3% of a home's purchase price in additional fees on top of your down payment amount and regular mortgage payments.

In general, some of these costs can include:

- **Property appraisal fees:** Often, lenders will require that you hire an appraiser to determine the market value of a property as a condition of securing a mortgage. The cost of an appraisal may range from about \$350 to over \$800, but this varies greatly depending on the home and your local market.
- **Inspection fees:** Most real estate agents or lawyers will advise you to include a property inspection contingency in your offer to purchase. A property inspection uncovers any potential issues that need to be repaired. This may cost about \$500, but this varies greatly depending on the property and your local market.
- **Legal fees:** The associated fees vary but may be between \$1,500 and \$3,000. This range varies greatly depending on your needs and your local market.
- **Mortgage loan insurance premium:** If your down payment is less than 20% of the home's purchase price, you might be required to take out mortgage loan insurance. The premium is calculated as a percentage of your mortgage loan amount. This varies greatly depending on the specifics of your transaction.
- **Sales tax on new properties:** Real estate in Canada is subject to GST or HST at the time of purchase, but there are a number of exceptions depending on the type of sale and the property's location. Sales tax regulations can change over time; always consult your real estate agent and lawyer to understand the current tax implications when purchasing a property.
- **Land transfer tax:** Upon closing the sale, you'll be responsible for paying a tax to your province or territory, and in some cases, to your municipality or to the city. This tax is typically calculated as a percentage of the property's purchase price. There are also exceptions depending on the region, your real estate agent and lawyer would be able to provide you with expert advice.

FAQs of Buying a Home - continued

- **Moving costs:** Hiring a professional moving company can cost anywhere from \$50 to \$250 per hour and more, depending on factors such as location, distance, level of service, and the size of your move.

It's always wise to consult your real estate agent and professionals — such as a mortgage broker, lawyer, or notary — to gain a clearer understanding of the costs involved in your property purchase.

WHAT'S INCLUDED IN AN “OFFER/PROMISE TO PURCHASE”?

An offer to purchase should include:

- The name and contact information for both the buyer and seller
- The property's legal address (including the unit or suite number for a condo)
- The proposed purchase price you are willing to pay the seller, along with the payment terms and schedule.
- Purchase terms and conditions (or contingencies) must be met for the agreement to purchase to become legally binding. Some common contingencies can include that the buyer can sell their property and/or obtain a mortgage loan within a specific time or that the property passes a professional property inspection without any significant issues being uncovered
- Declarations and obligations: This should include an obligation for the seller to provide a deed and clear a title search and the obligation of the buyer to confirm securing a mortgage
- Occupancy date
- Acceptance deadline for the seller to respond to the offer (typically between 24 to 72 hours)

CAN I PURCHASE A HOME WITHOUT AN AGENT?

While it's not required to work with a real estate agent when looking to purchase a property, it's highly recommended. The majority of Canadians choose to work with a real estate agent, as their knowledge, expertise, and negotiation skills can protect you from costly errors when making a large financial decision.

Here are some benefits of working with a qualified real estate agent:

- **Access to properties** — Real estate agents have expert knowledge of local markets and real estate trends. They may also offer access to a larger number of properties, including those that may not be publicly listed on the MLS.
- **Continuous management** — Between reading through listings, coordinating showings, and negotiating with sellers, many people find that they simply don't have enough time to dedicate to this while maintaining their other day-to-day obligations. Your real estate agent is committed to assisting you at all times, making the process as smooth as possible.
- **Unbiased guidance** — A real estate agent is an excellent sounding board during what can be an emotional experience. Their knowledge can prevent you from making an impulsive or impractical decision and provide reassurance that you're making a smart investment.
- **A network of resources** — A qualified real estate agent can refer you to a range of professionals, including mortgage brokers, property inspectors, real estate lawyers, appraisers and more. This will save you the time and stress of trying to find the right people to work with.
- **Expert negotiation skills** — Once you've found your ideal home, your buying agent will help you come up with a reasonable initial price for an offer based on current market conditions and the property's condition and features. They'll advise you on what clauses to include in your offer to best protect your interests and will negotiate for a lower price if there are certain issues with the property.
- **Organizational skills** — Your agent will assist you with all the legal and financial paperwork involved, and will keep track of the process from the time you place your offer until the closing of the sale. This will help you avoid any delays or unexpected problems that may occur.

HOW DO I KNOW IF I'M FINANCIALLY READY TO BUY A HOME?

Before you begin searching for homes, it's important to assess your financial readiness. You'll need to show that you can provide a down payment and have a strong credit history and credit score. In addition to the down payment, be sure to budget for other upfront expenses like a property inspection, legal and appraisal fees, insurance, and property taxes. Most importantly, think about what mortgage payment fits comfortably within your budget to maintain long-term financial stability.

The best way to get a sense of whether or not you'll be able to purchase a home is to meet with a mortgage advisor and undergo the mortgage pre-approval process. During the pre-approval process, a lender or mortgage broker will look at your assets, debts and income and run a credit check. They will then provide you with an estimate of the maximum amount of a mortgage you may qualify for and mortgage payment options, along with the option to lock in a mortgage interest rate for a short period.



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Madison Melo

REAL ESTATE PROFESSIONAL

c 519.615.1787

o 519-615-1787

madison.melo@sothebysrealty.com