



# Buyer's Guide

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**BOSLEY**  
REAL ESTATE | EST 1928

# ELLEN HANBIDGE

## Finding the Right Neighbourhood

"I delight in sharing the unique character and variety of Toronto's diverse neighbourhoods: desirable schools, hidden parks, an outstanding new bakery, or simply the best place to buy flowers for a friend's dinner party. Finding the perfect home in the neighbourhood that just feels right for your lifestyle is what I love to do."



REALTOR ®

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I am thrilled to be part of the prestigious office of Bosley Real Estate Ltd. I take great pride in my 20+year career as a realtor and feel fortunate to market and sell Toronto's most appealing and unique homes.

My services are customized to fulfill each client's specific needs. Using state-of-the-art technology, my objective is to help you get the results you want while ensuring that every detail of your real estate transaction is covered to your best advantage. My skill is providing all of this with a minimum of stress and, hopefully, a dash of fun.

A thorough and professional approach is the corner-stone of all my business interactions, which brings great negotiating power when managing the details and provisions of your sale. With warmth, energy, and expertise, I am proud to have established a reputation for success.



## ACCOLADES AND APPLAUSE

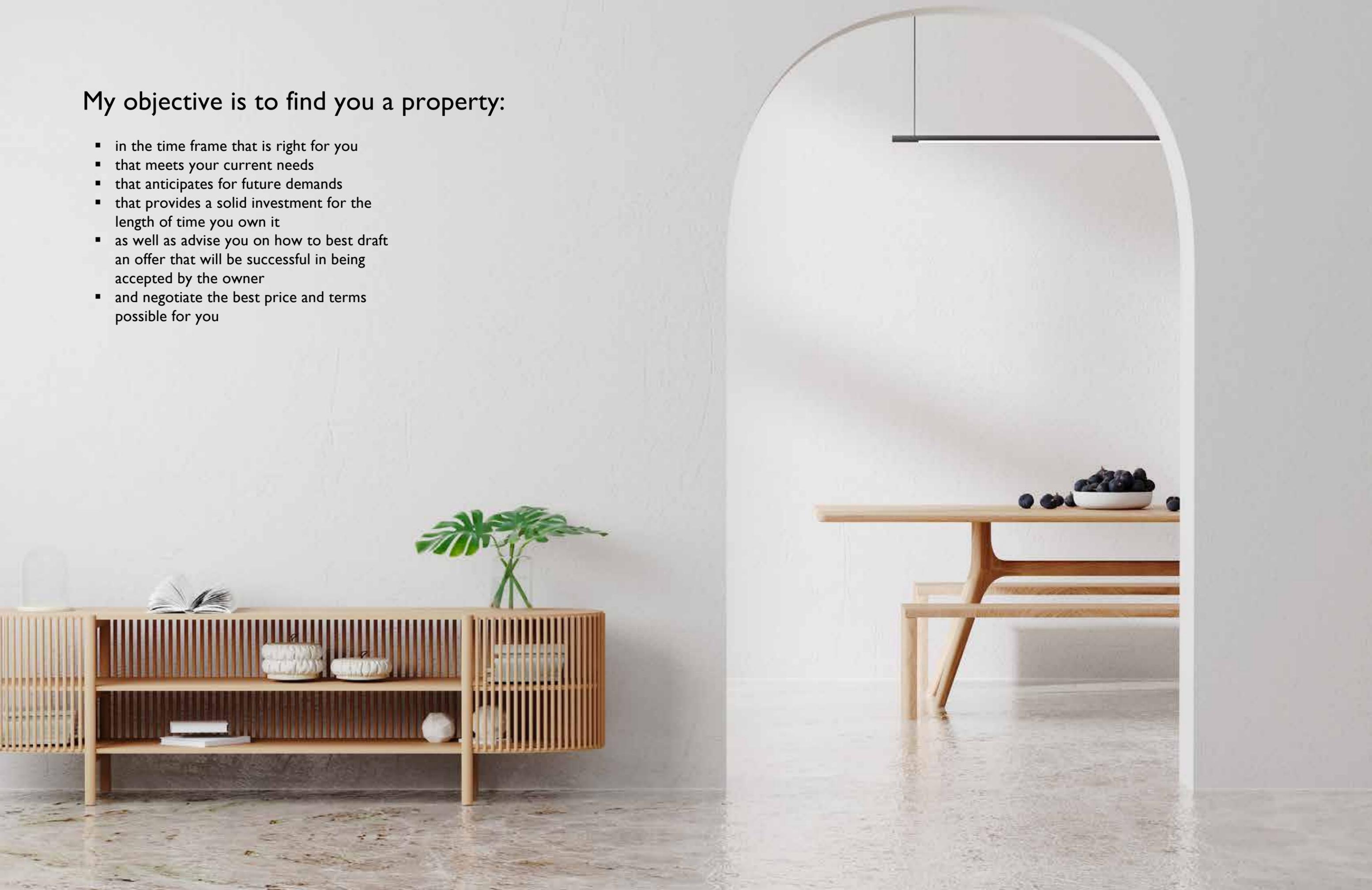
"I love my new condo and I know I wouldn't have found it without you. We saw so many townhouses and with the bidding wars I was ready to give up. You supported me through it all. You kept my spirits up and made it fun. Thank you Ellen!"

"I had an exceptional experience with my real estate agent, Ellen Hanbidge – she was incredibly attentive, unfailingly kind, and impressively organized throughout the entire home-buying process. Her dedication made the journey seamless, turning what could have been a stressful time into a smooth and enjoyable transition to my new home. I highly recommend her services to those looking to purchase a home in the GTA."

"...we wanted you to know how much we are loving the Don Mills neighbourhood. We never considered this as our target area but not only did you find us our perfect forever home, it turns out that the neighbourhood couldn't suit us better. We can't imagine living anywhere else. How lucky are we to have had you working with us!"

## My objective is to find you a property:

- in the time frame that is right for you
- that meets your current needs
- that anticipates for future demands
- that provides a solid investment for the length of time you own it
- as well as advise you on how to best draft an offer that will be successful in being accepted by the owner
- and negotiate the best price and terms possible for you



## WE ARE FULL SERVICE

As a Bosley agent, I have a dedicated team of professionals to help make sure that the buying process goes without a hitch.

Bosley has one of the best management teams in the country including a full-time corporate lawyer, a 24-hour appointment desk, a top real estate social media department, experienced professionals in mortgage assessment and advice, and our management team is always there to provide me and my clients with informed and candid advice when needed.





# WHAT TO EXPECT

## **What to expect from me as your representative:**

- Provide you with a customized buyer's pre-purchase information guide
- Meet with you to determine your needs, wants and expectations
- Ensure you are financially pre-qualified through our in-house Mortgage Broker who will arrange a mortgage with the best possible rates and terms
- Educate and advise you as to whether it would be best to buy or sell first, given current market condition, if necessary
- Ensure FINTRAC compliance
- Explain Agency Agreements in detail
- Execute the Buyer Representation Agreement
- Notify you of new listings that may meet your expectations
- Personally review new listings to ensure they meet your criteria
- Arrange convenient showing times for suitable properties
- Encourage detailed feedback from you to keep our efforts focused
- Provide you with information regarding real estate activity in your preferred neighbourhoods
- Research all relevant property and market information
- Arrange a home inspection/termite inspection etc., when necessary
- Request a status certificate, when necessary
- Arrange renovation quotes from our in-house builder/contractor
- Explain and clarify the Agreement of Purchase and Sale
- Discuss Land Transfer Tax, legal and moving costs and any other ancillary costs incurred with the purchase
- Prepare a Comparative Market Analysis for the subject property of interest
- Educate and advise you on an offering strategy based on current market conditions in order to achieve the best results
- Discuss possible scenarios and outcomes of the process
- Draw up the Offer and ensure its accuracy
- Professionally negotiate the best possible terms for you
- Encourage and coach the Sellers' agent, if necessary during negotiations
- Ensure any conditions or amendments are fulfilled and executed in the allotted time frame.

# ASSOCIATED COSTS

## LEGAL FEES:

Lawyers' fees vary. They may negotiate their fees and will provide individual quotes when requested.

## DISBURSEMENTS:

When your lawyer closes your deal, they will charge you back for a variety of expenses incurred. Such costs include fees for registering the deed and mortgage, building and tax certificates, hydro and water status reports etc.

## ADJUSTMENTS:

On a prorated basis the lawyer will apportion the following expenses as of the date of completion: taxes, oil, common expenses (condo), water (if metered)

## HST ON CMHC PREMIUM:

Although CMHC insurance premium may be added to your mortgage, the Ontario and Federal Government charges 13% HST on the premium. This is payable upon closing.

## DISCHARGE PENALTIES:

If you are selling a property, there may be penalties charged by your lender.

## SURVEY:

You may want a new survey for your property. They generally start at about \$1,000. The price goes up depending on the size and configuration of the property.

## TITLE INSURANCE:

Most mortgage lenders are prepared to accept title insurance instead of a survey. A Title Insurance policy costs about \$300-\$400 for most residential properties.

## PROPERTY INSPECTION REPORT:

Before you buy a property, it is wise to have it inspected by a qualified professional property inspector. The cost will be \$400.00 and up depending upon the inspector and the size of the property.

## TERMITE INSPECTION REPORT:

Before you buy a property, it may be useful to have it inspected by a qualified termite inspector (area depending). The cost will be approximately \$250 and up depending on the size of the property.

## MOVING COSTS:

Moving costs vary depending upon the distance moved and the amount of possessions moved. Get multiple estimates prior to booking your mover.



# LAND-TRANSFER TAX

If you are buying a residential home in Toronto, you have to pay BOTH the Ontario Land Transfer Tax, and the Toronto Land Transfer Tax.

If you're a first time buyer, most or all of both taxes can be rebated. First, here's how to calculate the taxes:

### **Ontario Land Transfer Tax Calculation:**

0.5% of the first \$55,000 of the purchase price

1.0% of the next \$195,000 of the purchase price

1.5% of the next \$150,000 of the purchase price, and

2.0% of the balance of the purchase price (for residential properties).

The City of Toronto charges an additional Land Transfer Tax, which is about the same as the Ontario Provincial Land Transfer Tax.

# THE BOSLEY GUARANTEE

## OUR PERFORMANCE GUARANTEE

Our reputation is built on trust, reliability and results, which is why you have our personal guarantee that your home will never be listed longer than you wish.

If we fail to meet these expectations, call us directly and we will take immediate corrective action.

Similarly, we would be delighted to hear your praise.



**Christan Bosley**  
President/Broker of Record

A handwritten signature in black ink that reads "Christan Bosley". The signature is fluid and cursive, with a long, sweeping underline.