

POWELL & GALLOP TEAM · ROYAL LEPAGE FRANK REAL ESTATE

# Home Buyer Guide

Finding your next home, step by step, with a plan built around what matters to you.


Marie Trottier

REAL ESTATE BROKER

Stouffville & York–Durham

416-805-0714

marietrottierrealty@gmail.com

marietrottierrealty.ca


THE POWELL & GALLOP TEAM

ROYAL LEPAGE FRANK Real Estate
INDEPENDENTLY OWNED AND OPERATED, BROKERAGE

WELCOME

# We believe in home.



Home is more than a physical space. It's where you'll make memories, share moments with the people you love, and feel most like yourself. Finding the right one should feel exciting, not overwhelming.

My job is to guide you through the buying process with transparency, expertise and a personal approach. I believe in building lasting relationships based on trust and clear communication, and that starts with understanding exactly what you're looking for.

Working with an experienced team means more market insight, more availability and seamless support from your first showing to closing day.

This guide walks you through how buying works, what it costs, and a short questionnaire that helps me focus your search. Fill it in on your computer or print it, whichever is easier.

## Marie Trottier

BUY SMART | SELL SMART

1

**Learn the process**

Pages 3–5: the steps, the costs and your team.

2

**Tell me what you want**

Pages 6–10: a short questionnaire to focus the search.

3

**Let's talk**

We'll meet, review your answers and build your plan.

THE PROCESS

# How buying works

Eight steps from first conversation to keys in hand. I'll be with you for every one of them.

**01 Consultation**
We meet to talk about your goals, timeline and must-haves, and sign a buyer representation agreement so I can work for you.

**02 Mortgage pre-approval**
A pre-approval tells you your budget, holds a rate for a period of time and makes your offer stronger.

**03 The search**
I set up listing alerts for the homes that fit, and flag new options, including ones you might have missed.

**04 Showings**
We tour homes together. I'll point out what to look for, from layout to condition to resale value.

**05 Making an offer**
I pull comparable sales, help you set price and terms, and negotiate on your behalf. A deposit is due once your offer is accepted.

**06 Conditions**
If your offer has conditions, this is when we confirm financing and complete your home inspection.

**07 Firm deal**
Once conditions are met, the sale is firm. Your lawyer takes it from here and your lender finalizes the mortgage.

**08 Closing day**
Funds are transferred, the deed is registered and you get your keys. Time to celebrate.

INCLUDED

## Your home inspection is on us

Once your offer is accepted, your home inspection by Trevor of A Buyer's Choice Home Inspections is included for clients with a signed buyer agreement. Know exactly what you're buying before you close.

a buyer's choice® HOME INSPECTIONS
Inspected Once. Inspected Right!

TYPICAL TIMING

**Pre-approval**
A rate hold often lasts 90 to 120 days, so start early.

**Conditions**
Usually about five business days to finish your inspection and financing.

**Closing**
Often 30 to 90 days after your offer, set in the agreement.

KNOW YOUR NUMBERS

# What it costs to buy

Beyond the purchase price, plan for a deposit, a down payment and closing costs. Here's what to expect in Ontario.

## Before closing

- **Deposit.** Due shortly after your offer is accepted, usually within 24 hours. It's held in trust and goes toward your down payment.
- **Down payment.** At least 5% of the first $500,000 and 10% of the portion from $500,000 to $1.5 million. Homes of $1.5 million or more need 20%.
- **Mortgage default insurance.** Required with less than 20% down. The premium is added to your mortgage, but the 8% Ontario sales tax on it is paid at closing.

## At closing

- **Ontario land transfer tax.** Based on the purchase price. First-time buyers can get a refund of up to $4,000.
- **Legal fees and disbursements.** Your real estate lawyer handles the title search, registration and funds.
- **Title insurance.** A one-time premium that protects you against title problems.
- **Adjustments.** Your share of property tax or utilities the seller already prepaid.

EXAMPLE

### Minimum down payment

| HOME PRICE | MINIMUM DOWN |
|---|---|
| $500,000 | $25,000 |
| $750,000 | $50,000 |
| $1,000,000 | $75,000 |
| $1,500,000 | $300,000 |

### Also budget for

- Home insurance, needed before closing
- An appraisal, if your lender asks for one
- Moving, utility hook-ups and first repairs

Rules and rates as of October 2026. Your mortgage advisor and lawyer will confirm your exact numbers. The worksheet on page 11 helps you add it all up.



MEET YOUR BROKER

# Say hello to Marie

Marie is a dedicated Real Estate Broker with a passion for helping clients find their dream homes and investment opportunities. A background in home renovations means she can see a home's potential and help you picture how to make it yours.

An experienced investor herself, Marie understands the market from more than one angle. Outside of work she loves baking, staying active with sports and travelling.

ROYAL LEPAGE NATIONAL TOP 2% AWARD 2025

ROYAL LEPAGE EXECUTIVE CIRCLE AWARD 2025

## Why work with a team?

With the Powell & Gallop Team, you get six agents and brokers behind your search. Someone is always available for a call or a showing, and you benefit from decades of combined experience, a wide network and more eyes on the market.



## Kind words

"Buying our first home was a bit overwhelming, but Marie made the whole process much easier and manageable. She was patient, attentive, and genuinely cared about finding the right place for us."

EMMA & RATHEE

"Finding a home for my family during COVID in such a competitive market was challenging, but Marie went above and beyond... Her hard work and strong market knowledge made all the difference."

PHIL & ALEXIS

YOUR QUESTIONNAIRE

# Finding your dream home

Narrowing your focus. Your answers help me find the right homes faster. Click any line or box to type, or print and fill in by hand.

BUYER 1

Name _____

Cell _____ Work _____

Email _____ Occupation _____

Best way to reach me ☐ Call ☐ Text ☐ Email

BUYER 2

Name _____

Cell _____ Work _____

Email _____ Occupation _____

Best way to reach me ☐ Call ☐ Text ☐ Email

**Have you bought or sold real estate before?** ☐ Yes ☐ No

If yes, tell me about your experience and anything you'd like to be different this time.

LET'S TALK NUMBERS

# Budget and financing

**1. Do you know your maximum purchase price?**

$ _____

**2. Is this your:**

☐ First home ☐ Move up ☐ Investment

☐ Downsize

**3. Will this be a cash purchase (no mortgage)?**

☐ Yes ☐ No

**4. If not, how much will you put down?**

% _____ or $ _____

**5. Where is your down payment coming from?**

☐ Sale of current home ☐ Savings or investments

☐ FHSA or RRSP ☐ Other

**6. Have you been pre-approved for a mortgage?**

☐ Yes ☐ No

**7. If yes, for how much?**

$ _____

**8. Has your mortgage advisor held a rate for you?**

☐ Yes ☐ No

**9. If yes, what rate and until when?**

Rate % _____ Held until _____

Not pre-approved yet? I can connect you with a trusted mortgage specialist.

LOCATION IS EVERYTHING

## Where do you want to live?

**10. Which communities, neighbourhoods or streets do you love?**

**11. What matters most to you? (check all that apply)**

☐ Short commute (under 30 min) from: _____

☐ Close to transit, shopping, hospital, parks

☐ Large backyard ☐ Private or ravine lot

☐ Yard doesn't matter

☐ Near primary school: _____

☐ Near high school: _____

☐ Near private school: _____

**12. Which way should the front of the home face?**

☐ South ☐ North ☐ East (sunrise) ☐ West (sunset) ☐ No preference



LET'S TALK SPECIFICS

# Your ideal home

### Type of home

☐ Detached ☐ Semi-detached ☐ Townhouse ☐ Condo ☐ Acreage or rural ☐ Undecided

☐ Bungalow ☐ Split-level ☐ Two-storey ☐ Duplex ☐ Other

### Style and condition

☐ Open concept ☐ Formal living and dining ☐ Main-floor primary bedroom

☐ Newer (under 5 years) ☐ Any age if in good shape ☐ Fixer-upper is fine ☐ Income property

### Bedrooms

☐ 1+ ☐ 2+ ☐ 3+ ☐ 4+ ☐ Undecided

### Bathrooms

☐ 1 ☐ 1.5+ ☐ 2+ ☐ 3+

☐ Must have a primary ensuite

### Garage and parking

☐ Single garage ☐ 1.5 garage ☐ Double garage ☐ 3+ garage

☐ Single driveway ☐ Carport is fine ☐ No garage needed ☐ Parking not needed

☐ Underground parking a must (at least 1 space)

YOUR WISH LIST

# Rate your favourite features

1 **Top priority** 2 **Nice to have,** could live without 3 **Bonus** feature

| | |
|---|---|
| ____ Main-floor laundry | ____ Primary ensuite |
| ____ Wood-burning fireplace | ____ Gas fireplace |
| ____ Home office | ____ Finished basement or in-law suite |
| ____ Lots of storage | ____ Energy efficient (windows, furnace, A/C) |
| ____ Appliances included | ____ Pool |
| ____ Definitely no pool | ____ Walkout basement |
| ____ Ravine or private lot | ____ Fenced yard |

**Any other must-haves for your new home?**



A FEW IMPORTANT DETAILS

# Planning ahead

1. Will you be sharing this home with anyone? If so, do they have specific needs?

2. If a home doesn't have every feature you want, how much would you invest after purchase, in money or sweat equity?

$ _____

3. What's your long-term plan? A forever home, a starter home, or an investment down the road?

WORKSHEET

# Closing cost calculator

Add up the cash you'll need. Your lawyer will give you the exact figures before closing.

| | |
|---|---|
| **Purchase price** | $ _____ |
| **Down payment** | $ _____ |
| **Mortgage amount**<br>Purchase price minus down payment | $ _____ |
| **Deposit**<br>Paid when your offer is accepted. Counts toward your down payment. | $ _____ |
| **Ontario land transfer tax** | $ _____ |
| **Less: first-time buyer refund**<br>Up to $4,000 if you qualify | $ _____ |
| **Legal fees and disbursements** | $ _____ |
| **Title insurance** | $ _____ |
| **Home inspection**<br>Included with A Buyer's Choice | INCLUDED |
| **Appraisal**<br>If your lender requires one | $ _____ |
| **Sales tax on mortgage insurance**<br>8% of the premium, if under 20% down | $ _____ |
| **Property tax and utility adjustments** | $ _____ |
| **Home insurance** | $ _____ |
| **Moving costs** | $ _____ |
| **Cash needed at closing (approx.)**<br>Down payment minus deposit, plus closing costs | $ _____ |

NOTES

# Additional notes

LET'S TALK

# Ready for your next move?

Call, text or email me anytime and we'll make a plan together.


## Marie Trottier

REAL ESTATE BROKER

416-805-0714

marietrottierrealty@gmail.com

marietrottierrealty.ca

@marietrottierrr

@marietrottierrealtor

@marietrottierrealtor




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