



# Home Buyer's Guide Prince Edward County

**ROB & KATE**  
PLOMER & VADER  
SALES REPRESENTATIVES

**CHESTNUT PARK.**  
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**CHRISTIE'S**  
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# FIND YOUR DREAM HOME, QUICK AND EASILY



## COUNT ON US FOR AN OUTSTANDING CLIENT EXPERIENCE

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For those seeking a cottage country getaway, adapting to growing needs of the family environment or an enlivening retirement community with first rate amenities look no further than Prince Edward County. It is fast becoming the premier community in Ontario. Serving the diverse needs and tastes of many demographics and those looking to embark on a restorative break from urban living. We go beyond face value of offerings to keep you focused on your future investment. We are not like other brokerages or teams. We strive to fully understand your needs and goals and work proactively to find you the best possible property that meets your 'must have list' desired budget range and lifestyle goals!

### **ROB PLOMER** SALES REPRESENTATIVE

2019 CHAIRMAN'S AWARD / 2016 VICE-CHAIRMAN'S AWARD /  
2015-2017-2018 PRESIDENT'S AWARD / 2012-2014 DIRECTOR'S AWARD

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# REASONS TO WORK WITH US



***We will help you find your dream home and negotiate the best possible price, with the least inconvenience to you.***

## **Unparalleled service**

You will receive unparalleled service customized to your unique needs. We take the time to discover what matters most to you and your family and provide advice, insight and access to the properties and neighbourhoods that best match your needs.

## **Market knowledge**

With access to the best market reports, statistics and local intelligence, We have our fingers on the pulse of your most desired neighbourhoods. We feel movements and shifts immediately and respond quickly to new property opportunities on your behalf.

## **Unmatched access to exceptional homes**

You will have access to some of the most extraordinary properties in Ontario's most desirable locations many of which may be unavailable to the public through the MLS system.

## **Price expertise**

Each individual home is assessed to determine if it is reasonably priced, using our proven evaluation process and extensive knowledge of current market conditions.

## **Negotiation skills**

We are constantly brokering deals in the communities we serve, so we know exactly what's going on in terms of trends, pressures and opportunities. We use this knowledge to develop a strong bargaining position so you achieve the best possible results at the negotiating table.

## **Professional networking**

You will have access to our network of top-rated local specialists including property inspectors, mortgage brokers, lawyers, cleaning services, contractors and more.

# SELECT YOUR REALTOR

## HOW WE FIND YOU THE RIGHT HOME

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### **Prioritize your wants and needs**

We meet with you to establish your wish list and budget, discuss current market conditions, and explain the buying process. We sign a Buyer's Agency Agreement, committing both you and us to the process.

### **Conduct your home search**

We monitor and inspect MLS listings and exclusive offerings daily and reach out to our extensive network of contacts to find properties not listed publicly.

### **Schedule property tours**

We prepare a market analysis and schedule showings for properties that match your wants and needs.

### **Guide you through the offer process**

We guide you through the offer process and together, we establish the right price, expectations and limits.

### **Arrange home inspection**

We organize and attend home inspections, if required.

### **Negotiate the offer**

We are skilled at comparing the incomparable—a necessity for determining the market value of one-of-a-kind properties. We prepare the offer, talk you through the paperwork, and negotiate the best possible price.

### **Closing**

We provide financing referrals, discuss related costs and help your transaction close smoothly.





# UNDERSTANDING AGENCY RELATIONSHIPS

**The relationship between a real estate brokerage and a client is called an "agency" and there are three kinds of agency relationships:**

## **SELLER REPRESENTATION**

Represents the seller exclusively and must do what is best for the seller of the property. They are legally obliged to tell the seller anything known about a buyer, including whether that buyer is willing to pay more. A written contract called a listing agreement creates an agency relationship between the seller and the brokerage and establishes seller representation. This agreement ensures that the realtor and brokerage look after your best interests, establishes a fee arrangement for the realtor services and helps clarify who is responsible for what. Confidences a seller shares with a seller's agent must be kept confidential from potential buyers and others.

## **BUYER REPRESENTATION**

Represents the buyer exclusively and must do what is best for the buyer. A written contract called a buyer representation agreement creates an agency relationship between the buyer and the brokerage and established buyer representation. This agreement ensures that the realtor and brokerage look after your best interests, establishes a fee arrangement for the realtor services and helps clarify who is responsible for what.

## **MULTIPLE REPRESENTATION**

Occasionally, a real estate brokerage will represent both the buyer and the seller. Both the buyer and seller must provide written consent and the realtor must always provide full and timely disclosure of all pertinent information to both parties.

Representation agreements describe the rights and duties of everyone involved and any limitations to those rights and duties.





# GET A MORTGAGE PRE-APPROVAL

## FINANCING YOUR HOME PURCHASE

Having a pre-approved mortgage will give you the confidence of knowing exactly what you can spend on a home and how much of a down payment you can offer, before you start looking. You will also be protected against interest rate increases for a defined period of time while you look for your new home.

### **Access an extensive network of mortgage experts**

We connect you to our extensive network of lending institutions and mortgage specialists who will help you select the right type of mortgage and terms you can live with.

Your mortgage specialist will provide insights on common questions like:

- Buy or sell first?
- Amortization period?
- Fixed or variable mortgage?
- Open or closed mortgage?
- How to become mortgage-free faster?

# CHESTNUT PARK REALTOR PLEDGE OF SERVICE

## FROM INITIAL CONTACT TO LISTING OF YOUR HOME: HOME PREPARATION

1. Evaluate the market and provide you with a preliminary presentation package
2. Meet with you to prioritize your wants and needs and establish a budget
3. Execute a buyer's agency agreement committing both you and us to the process
4. Explain agency relationships, specifically buyer representation
5. Assist in connecting you with a reputable mortgage broker or financial institution who will assist you with mortgage pre-qualification



# FROM SEARCH TO OFFER

Monitor and inspect all appropriate listings

Connect with other agents to seek out exclusive properties not listed for sale on the MLS system

Preview properties during agents' open houses

Prepare a market analysis for properties that match your wants and needs

Arrange and accompany you to all showing of properties you are interested in viewing

Send you daily email updates of properties that meet your preferred criteria

Provide you with public open house information on a weekly basis







# FROM OFFER TO CLOSING & BEYOND: NEGOTIATING THE BEST PRICE

## OFFER

- Organize and attend home inspections, if required
- Provide you with a detailed list of estimated closing costs
- Provide you with a list of recommended professionals such as lawyers, home inspectors, surveyors, and mortgage professionals
- Prepare all paperwork associated with submitting an offer, present your offer directly to the seller and their agents where possible, and talk you through the detailed paperwork and its many clauses
- Advise you on negotiating strategies to obtain the best possible price under the best possible terms for you

## CLOSING

- Negotiate for your best interest, keeping you fully informed through the process and outlining your options
- Secure and deliver your deposit cheque to the listing brokerage as per the terms of the agreement
- Deliver executed paperwork to lawyers, mortgage professionals, and other necessary parties
- Coordinate with bank appraisers for the assessment of the property, as required
- Organize inspections to satisfy all outstanding conditions, as required

## BEYOND

- Coordinate and attend all purchaser visits prior to closing
- After closing, keep you up to date with frequent neighbourhood sales updates and monthly market reports

*I will act at all time with your best interest in mind, and comply with the Real Estate Counsel of Ontario Code of Ethics, The Ontario Real Estate Association, The Canadian Real Estate Association and the Privacy Code of C.R.E.A.*

# BUYER'S HOME COMPARISON TOOL

	House 1	House 2	House 3
Address			
Price			
Square			
Exterior			
Curb appeal: <i>Visually appealing?</i> <i>Well maintained?</i>			
Lot size			
How does it compare to neighbours?			
Yard and landscaping			
Number of garages/parking spaces			
Extras (e.g. pool, hot tub, cabana, shed, etc.)			
Interior			
First impression			
Floor plan: Well laid out?			
Condition: Well maintained or does it need work?			

# BUYER'S HOME COMPARISON TOOL

	House 1	House 2	House 3
Kitchen			
Layout: Is space appealing and functional?			
Are the cabinets and appliances up to date?			
Storage space			
Bathrooms			
Number of bathrooms			
Bathroom features			
Living Room, Dining Room, Family Room, Basement			
Living Room			
Dining Room			
Family Room			
Basement: (Un)finished? Storage?			
Neighbourhood			
Commute time			
Quality of schools			
Traffic			



# BUYER'S HOME COMPARISON TOOL

	House 1	House 2	House 3
Proximity to:			
Schools			
Parks			
Transportation			
Hospitals			
Shops			
Recreational activities			
Cultural Activities			
Overall Opinion			
Is this a property I might purchase?			
Desirable?			
Right location?			
Right price?			
Comments			

# CLOSING COSTS

In addition to the actual home purchase, there are a number of other expenses you may be expected to pay for:

Expense	Paid
Mortgage application	At time of application
Appraisal fee	At time of inspection
Home inspection	At time of inspection
Legal fees	At closing
Legal disbursements	At closing
Deed and/or mortgage registration	At closing
Land transfer tax	At closing
Mortgage interest adjustment (if applicable) and fee takeover	At closing
Adjustment for fuel, taxes, etc.	At closing
Mortgage insurance	At closing
Home and property insurance	At closing (and on-going)
Connection charges for utilities such as gas, water, electricity	On date of move
Moving expenses	On date of move

\* Approximately 1.5% of Purchase Price for Closing Costs is a helpful ball park number to understand what this will entail at time of Closing with a Lawyer\*

# COMMON REAL ESTATE TERMS

<b>Deposit</b>	Deposit cheques are typically 5% of the purchase price and are either submitted with your offer or within 24 hours after acceptance. Deposit cheques are held in the listing broker's trust account and may earn interest until the date set for closing.
<b>Terms</b>	Terms are the clauses that make up the contract. These are items that are agreed to and must be upheld to prevent a breach of contract. Along with standard terms, buyers and sellers can add terms, which are open for negotiation.
<b>Conditional offer</b>	An offer that includes conditions inserted by the buyer or seller that must be satisfied prior to the offer becoming firm and binding. Examples are conditions on home inspection, financing, status certificate, or sale of the buyer's home.
<b>Clean offer</b>	An offer to purchase without any conditions included. If accepted, the clean offer will become a firm and binding agreement between buyer and seller.
<b>Chattels</b>	A movable possession and/or personal property. Chattels are usually described as items that may be removed without injury to the real property. Examples could be appliances, window coverings, and electrical light fixtures. Chattels will be described as being either included or excluded in the purchase price within the Agreement of Purchase and Sale form.
<b>Fixtures</b>	Anything that has become permanently attached to the real property. All fixtures are included in the sale of the property unless specifically excluded in the contract.
<b>ELFs</b>	Electric light fixtures.
<b>Closing date</b>	The date when the title to the property transfers to a new owner.
<b>Title search date</b>	Also known as the requisition date, it sets out a time period within which the buyer's lawyer must complete all the necessary checks on the property. These include verifying that the buyer will be able to obtain good title to the property when they move into it, and ensuring they can use the property for the purpose they are buying it (i.e. single family residential). Other checks include confirming there are no outstanding work orders and that fire insurance can be obtained.



# COMMUNITY REFERRALS: UTILITIES

Below is a list of public utility and home-related service providers that may be of use to you:

<b>Hydro</b>	Hydro One, 1-888-664-9376 www.hydroone.com
<b>Gas</b>	Enbridge (Union) Gas Distribution, 1-877-362-7434 energyservices@enbridge.com www.enbridge.com
<b>Telecommunications</b>	Bell / Telus / Rogers
<b>Water &amp; Wastewater Services / Garbage &amp; Recycling / Residential Taxes / Planning Department / By-Laws</b>	Municipality of Prince Edward County (613-476-2148) Voice Automated System www.thecounty.ca "County Government" and "County Residents" These heading TABS are extremely helpful on this website with most general inquiries.
<b>School Board</b>	Hastings and Prince Edward District School Board (HPEDSB) www.hpedsb.on.ca / 613-966-1170
<b>Rural Internet</b>	Kingston Online Services www.kos.net / 613-968-7137 Xplornet www.xplornet.com / 1- 877-959-5717
<b>Septic Pump Out Services</b>	Angie's Pooper Septic Service / 613-243-1441 Eugene Craig's Septic Service / 613-962-9334
<b>Propane (Gas)</b>	County Farm Centre / 613-476-2171 Greer's Propane Service / 613-399-1089
<b>Cable / Internet Services</b> <b>*Limited Towns of PEC</b>	Eastlink www.eastlink.ca/ 1- 888-345-1111
<b>Hospital</b>	Quinte Health Care - Prince Edward County Memorial Hospital 403 Picton Main Street www.qhc.on.ca/ 613-476-1008 / 9-1-1

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