



Experience
Real Estate Excellence
in Prince Edward County



Find your dream home, Quick and Easily.

We are a top real estate sales team in Prince Edward County, specializing in helping buyers navigate the home buying process in rural and urban settings. With over twenty-five years of combined experience and local expertise, we have developed a reputation for being knowledgeable and reliable, always putting our clients' interests first. We are passionate about finding the perfect property for our clients, whether it's a dream home, an investment property, or a recreational retreat. We also understand the complexities of the local real estate market, ensuring that our clients are making the right purchase decisions. An extensive network of other real estate professionals, lenders, and other contacts in the area, allow us to provide the best service and advice possible. From searching for the ideal property to negotiating the price and other terms, we are the go-to real estate team to help buyers in The County.



ROB PLOMER & KATE VADER
SALES REPRESENTATIVES

Team Award 2021 - 2023 | Chairman's Award 2019 - 2023 | Vice Chairman's Award 2016
President's Award 2015, 2017 & 2018 | Director's Award 2014

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Reasons to Work with us

We 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 our best market reports, statistics and local Intelligence, our fingers are 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, some of which may never be available 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, to 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.

PRIORITIZE YOUR WANTS AND NEEDS

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 our 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-kinds 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.





NEIGHBOURHOOD INSIGHT

Prince Edward County

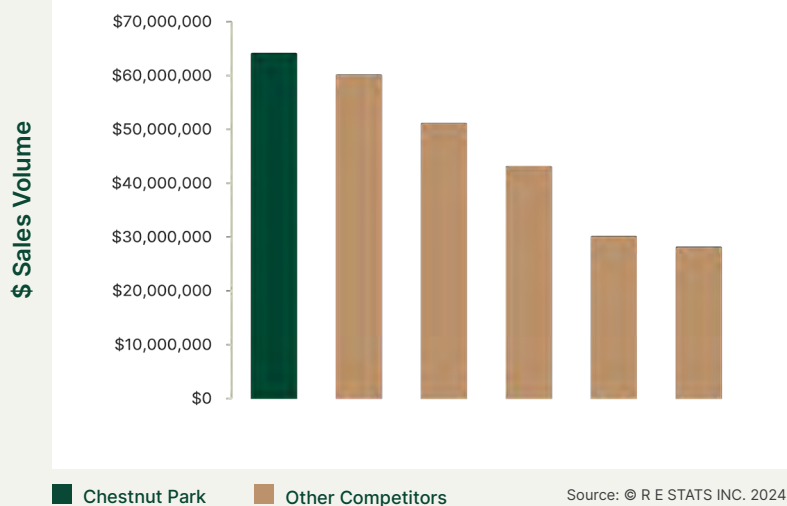
MARKET DATA: JANUARY - DECEMBER 2023



Numbers Talk.

We are proud to be the #1 Real Estate Brokerage for homes sold in Prince Edward County. Our Agent network holds a strong reputation for being the most knowledgeable and for delivering exceptional service to our Buyer and Seller Clients. **With Chestnut Park, you're choosing proven results.**

Total \$ Volume - Chestnut Park vs. Other Brokerages





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 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?

From search to offer

Monitor and inspect all appropriate listings.

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

Preview properties during Agents' open houses

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

Set up a portal for properties that match your wants and needs and send to you via email.





From offer to closing & beyond: Negotiating the best price

OFFER

- Organize and attend home inspections, if required
- 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

- 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



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 application |
| Home inspection | At time of application |
| 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 |

COMMON REAL ESTATE TERMS

| | |
|-------------------|--|
| Deposit | 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. |
| Terms | 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. |
| Conditional offer | 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. |
| Clean offer | An offer to purchase without any conditions included. If accepted, the clean offer will become a firm and binding agreement between buyer and seller. |
| Chattels | A moveable 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 electric light fixtures. Chattels will be described as being either included or excluded in the purchase price within the Agreement of Purchase and Sale form. |
| Fixtures | 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. |
| ELFs | Electric light fixtures. |
| Closing date | The date when the title to the property transfers to a new owner. |
| Title search date | 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 used to you:

| | |
|--|---|
| Hydro | Hydro One 1-888-664-9376 www.hydroone.com |
| Natural Gas (where available) | Enbridge (Union) Gas Distribution 1-877-362-7434 energyservices@enbridge.com www.enbridge.com |
| Telecommunications | Bell Telus Rogers |
| Water / Wastewater Services / Garbage / Recycling / Residential Taxes / Planning Department / By-Laws | 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 |
| School Board | Hasting and Prince Edward District School Board (HPEDSB) www.hpedsb.on.ca 613-966-1170 |
| Rural Internet | Kingston Online Services www.kos.net 613-968-7137 Xplornet www.xplornet.com 1-877-959-5717 Starlink www.starlink.com Bell Wireless Home Internet www.bell.ca |
| Septic Pump Out Services | Agnie's Pooper Septic Service 613-243-1441 Eugene Craig's Septic Service 613-962-9334 |
| Propane (Gas) | Country Farm Centre 613-476-2171 Greer's Propane Service 613-399-1089 |
| Cable / Internet Services* *Limited Towns in PEC | Eastlink www.eastlink.ca 1-888-345-1111 |
| Satalite TV | Bell www.bell.ca Shaw Direct www.shawdirect.ca |
| Hospital | Quinte Health Care - Prince Edward County Memorial Hospital 403 Picton Main Street www.qhc.on.ca 613-476-1008 9-1-1 |

If you need something not see on the list please don't hesitate to ask. We have an extensive
'County Rolodex' with many excellent trade contacts and services.

What Our Clients Have To Say

"There is a reason Rob and Kate are the go-to real estate team in Prince Edward County. They are completely professional, discreet, and brimming with insights"

ALAN GRATIAS, Chestnut Park Buyer

"We would unconditionally recommend Kate Vader and Rob Plomer to anyone wishing to either sell their home or purchase a property. We recently sold our home and both Kate and Rob were there every step of the way. When unexpected complications arose, they gently guided us through the process. They were there to answer our questions and explain the complicated legal minefield of selling your home. Most importantly they always understood the emotional journey we were on and offered their support throughout the process. They are, in our opinion, the very best team in town."

BRIAN & KATHLEEN HANNA, Chestnut Park Buyer & Seller

"We have worked with Rob and Kate to sell our home, purchase a condo and buy and sell a vacation property. They have been very professional, conscientious, and patient, listening to our needs and desires while steering us through some tricky negotiations. They have a thorough knowledge of The County and its geography and communities. We will continue to work with them in the future and also recommend them, without reservation."

BOB MUIR & MARTA SMITH, Chestnut Park Buyer & Seller

"Rob and Kate helped us through the most difficult real estate transaction we have ever experienced. Kate researched the market and determined a fair market price. The pair then prepared superb marketing materials that quickly attracted three offers. We accepted the best one, but prior to closing the potential buyers suffered personal problems that prevented them from completing the transaction. Rob and Kate saved the day by reviving one of the other offers and settling the first on terms that left us whole. Rob then went to extraordinary lengths to settle us in our new home, including providing advice about movers, down-sizing, and service providers. We were very fortunate to have Rob and Kate on our team."

CAROLYNN & ALAN WHITELEY, Chestnut Park Buyer & Seller

"If you want your house to sell and you want to get the right price for your investment then Rob and Kate are the only choice. Twice I made the mistake of trying someone else first. Sure, they gave me the price I wanted to hear or the commission rate that sounded good. The result was no showings and no offers. In contrast, after listing with Rob and Kate we had multiple showing requests supported with beautiful marketing materials. We went from months and in one case years of no success selling our properties and "sold". Rob and Kate are not just amazing Realtors to us; we think of them as a necessary party of any future real estate ventures and hope they consider us trusted friends as we do them. I will not be listing with anyone else ever again because as they saying goes whey settle for less."

ELAINE SWEENEY & RYAN MASON, Chestnut Park Seller



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