

MILTON BUYER CLASS

What do you want to learn today?

66

All our dreams can come true, if we have the courage to pursue them.

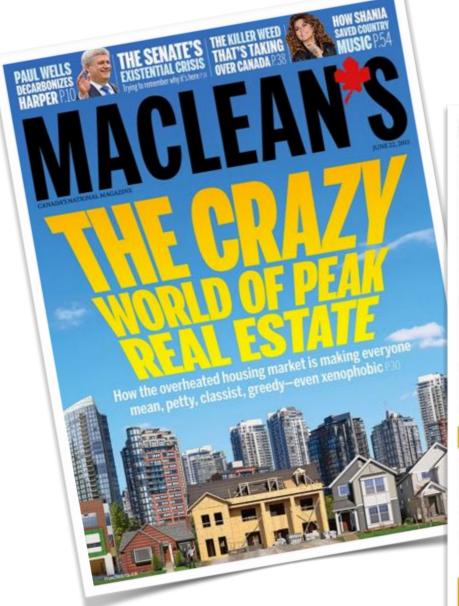
- Walt Disney















WHO DO YOU BELIEVE?





HERE'S WHAT WE'LL TALK ABOUT IN PART ONE...

- ➤ How much home can I afford?
- ➤ Is it better to rent or buy?
- ➤ What are typical closing costs?
- ➤ What government programs do I qualify for?
- > Four reasons getting "pre-approved" benefits you
- ➤ Do I qualify to receive up to \$10,000 (or more) of Free Government Money?
- ➤ Can I see my credit report? Is my credit good enough?
- ➤ How do mortgages work? What four things do lenders look for?
- ➤ How can I avoid getting stuck with a bad mortgage?
- ➤ Can I buy a home with no money down?

HERE'S WHAT WE'LL TALK ABOUT IN PART TWO...

- ➤ What are the eight steps I should take to buy a home?
- ➤ How can I guarantee my agent will protect my best interests?
- ➤ How can I get the best access to listings (before any other buyers)
- ➤ How can I avoid overpaying for a home? How do I know what it's worth?
- ➤ What are the differences between new and resale homes?
- ➤ Home inspections do I need one? What do they look for?
- ➤ What are the most common issues I should look for in a home?
- ➤ What is a lawyer's role in the process?

CHARLTON

ADVANTAGE



WE CREATE 5-STAR REAL ESTATE EXPERIENCES THAT PEOPLE LOVE TALKING ABOUT



YOU ARE NOT ALONE











1,600+



375,000+

1,500+

40%

BEFORE WE GET STARTED...

YOUR MONEY

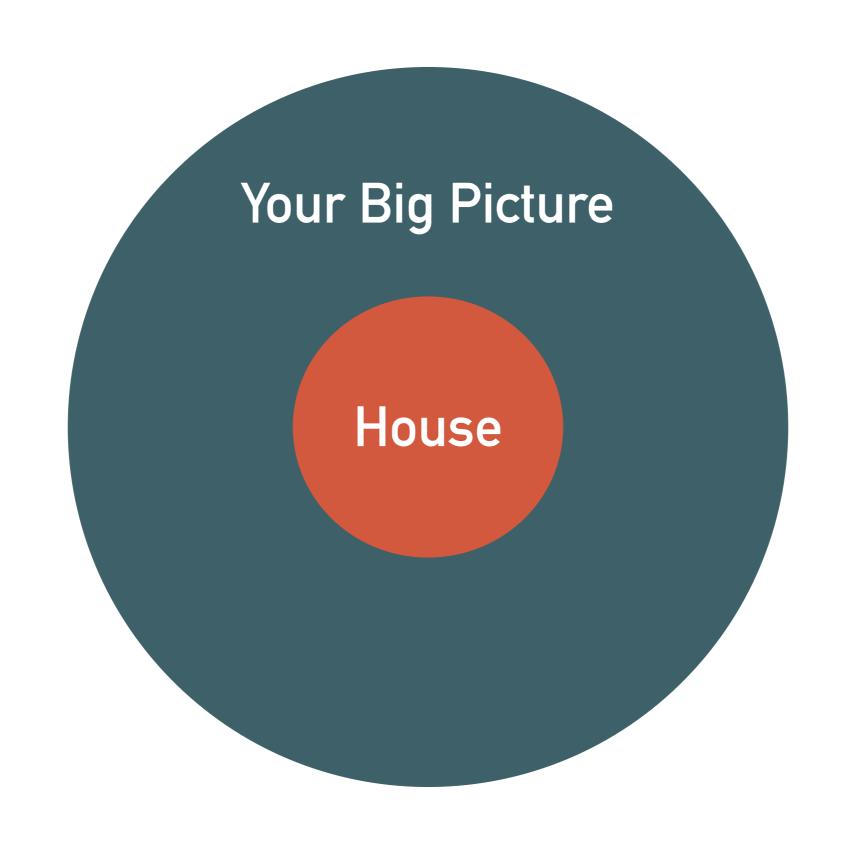
WHAT ARE YOUR DREAMS?



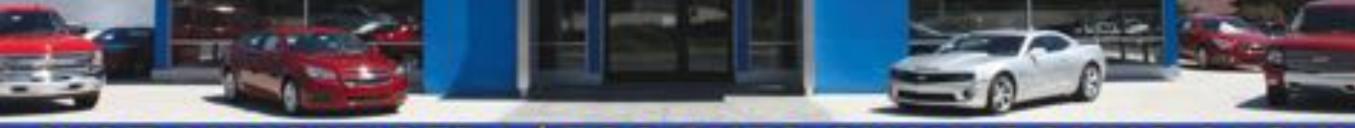








HOW MUCH DOWN? HOW MUCH PER MONTH?



JUST ANNOUNCED...\$500 AUTO SHOW BONUS CASH!

2014 CHEVY CRUZE 1LT



Lease For

\$141

- 45 Wil Fill Drabing
- XM Radio
- Premium Doth Ambient USS
- Stack Lighting Cruise Control

2015 CHEVY EQUINOX 1LT



Lease For

\$147

- Sriveri Convenience Mig.
- Fower Seats - Remote Start
- 45 Wi Fi Enabled
- -Dnitter

2015 CHEVY MALIBU 1LT



Lease For

\$165

- Convenience Pkip
- Remote Start
- At Season Tires
- Bear Vision Camers
- 40 Will Evalue
- Contition
- Power Seats

#88841 - 9999 Down - 36 Ms. Lease, 10k Miles/Year - NO Security Depositi

#68996 - 9999 Down - 24 Ms. Lewis, 10k Miles/fear - NO Security Deposit:

HB7976 - BISSS Down - 36 Mo. Leane, 10k Miles/Year - NO Security Deposit

2015 CHEVY SILVERADO DOUBLE CAB LT



Lease For

\$223

- · All Star Edition
- Remote Start Will Guar Zone Climate
- Control
 MyLink Color
 Touch Screen Rad
- Roar Vision Come: - 40 Wi Fi Enabled

2015 CHEVY TRAVERSE 1LT



Lease For

\$232

- Onditar
- Body Color Mordogs
- Chrome Door Handles
- B Passenger
- 3rd flow Sent

#87996 - 9999 Down - 36 Mo. Lease, 10k Miles/Year - NO Security Deposit

"The New" 2015 Chevy Trax

In-Stock and Ready for Immediate Delivery!



HE7533 - 9999 Down - 36 Mo. Lause, 10k Miles/Year - NO Security Deposit

WHAT ARE YOUR UPFRONT COSTS?

RENTING \$2,000/MONTH

- ➤ Rent \$2,000 x 2
- Security deposit?

BUYING \$500,000

- ➤ Downpayment: \$0 to \$500,000
- ➤ 5% vs 20%+ down?
- ➤ Legal \$1600 +/-
- ➤ Ontario land transfer tax (\$6,500)
- ➤ Toronto land transfer tax
- ➤ Minus rebate? (-\$4,000)
- ➤ 8% PST on Insurance Premium (if less than 20% down)
- ➤ Good rule of thumb: 1-1.5% first time buyers, 1.5-2% for homeowners
- ➤ Remember furniture and cash cushion
- ➤ New homes: Warranty, utility hookups, levies, HST, air conditioning, window coverings, fencing, appliances

WHERE DO YOU GET THE UPFRONT MONEY FROM?

Gift (need letter), savings, RRSP, other investments

WHAT ARE YOUR ONGOING COSTS?

RENTING \$2,300/MONTH

- ➤ Rent \$2,300
- ➤ Utilities
- ➤ Contents insurance

BUYING \$500,000

- ➤ Mortgage: \$2,000-2,500 with 5% down
- ➤ How much per \$100,000?
- ➤ Utilities
- Building and contents insurance
- ➤ Property taxes how much?
- ➤ Ongoing maintenance (1% per year)

MORTGAGE PAYMENT WITH 5% DOWNPAYMENT

Interest Rate / Purchase Price	\$400,000	\$500,000	\$600,000
3%	\$1,863	\$2,272	\$2,745
4%	\$2,071	\$2,525	\$3,051
5%	\$2,290	\$2,792	\$3,373
6%	\$2,519	\$3,071	\$3,711
7 %	\$2,757	\$3,362	\$4,062

WHY WOULD YOU BUY A HOME?

MORT GAGE



HOW LONG WOULD IT TAKE TO PAY HALF THE BALANCE ON A 25 YEAR MORTGAGE? (\$500K TO \$250K)

WHAT WOULD HAPPEN IF YOU DOUBLED YOUR PAYMENTS?

BI-WEEKLY, BI-MONTHLY, ACCELERATED...

FREE GOVERNMENT MONEY!



FIRST TIME HOME BUYERS RRSP WITHDRAWAL PLAN

Allows you to withdraw up to \$35,000 per person from your RRSP... tax free

OPTION 1

You already have money in your RRSP Take it out and use it!

(You received a tax refund in a previous year)

OPTION 2

Put YOUR money into your RRSP this year, and claim your tax refund in the upcoming tax year

OPTION 3

Borrow the money and create a tax refund using NONE of your own savings

(most people have NO idea you can do this)

POINTS TO REMEMBER

- ➤ Make sure you have the contribution room
- ➤ Needs to stay in RRSP for 90+ days
- Paying it back next 15 years
- ➤ If you don't pay, it's added to your income
- First-time buyers, or five years of no own
- > Speak to a professional!



THE PRE-APPROVAL



WHY GET PRE-APPROVED?

- ➤ SAVE MONEY with a "Rate Hold"
- ➤ Identify CONDITIONS that need to be met to qualify before buying
- ➤ FASTER turnaround on final approval
- ➤ SAVE TIME by shopping in the right price range
- ➤ MAKE SURE it's in writing, and they ask you for financial documents

WHAT WILL THE LENDER LOOK AT?

Income

(Employment letter, notice of assessment)

Downpayment

(Investment statement, gift letter, savings)

Debt Servicing Ratio

(total debt as a % of income)

Credit Score

(650 minimum for A-lending)



"A" LENDING

- ➤ High-600's credit (700 or above is ideal)
- ➤ 5% or more downpayment
- ➤ TDS of 40% (up to 44% max)
- ➤ GDS of 32% (up to 39% max)
- > Steady income

"B" LENDING

- Self-employed
- ➤ New to Canada
- ➤ Damaged credit

TOTAL DEBT SERVICING (TDS) RATIO

Total annual expenses / Gross annual household income

Mortgage \$2,000/month, Taxes, Heat = \$30,000

VISA minimum payment $$500 \times 12 = $6,000$

Car lease $$500 \times 12 = $6,000$

Total = \$42,000

Household income = \$105,000

 $TDS\ Ratio = \$42,000 / \$105,000 = 40\%$



YOUR CREDIT REPORT

- Request through Equifax or TransUnion
- ➤ Free through the mail, around \$30 for instant access
- ➤ Includes personal information, recent inquiries, repayment history, collection items, family services, bankruptcies, credit proposals
- ➤ Average score of 720
- ➤ 650-680 considered minimum for A-lending



HOW TO IMPROVE POOR CREDIT

- ➤ Don't max your balance each month, keep some available space
- ➤ Don't close unused cards length of time matters!
- Don't open new cards or request credit frequently
- ➤ Pay your bills on time even just the minimum payment

HIGH RATIO MORTGAGE INSURANCE

Required when you need a mortgage that is more than 80% of the purchase price

Whose interests is it protecting?

Downpayment	Premium	
5% to 9.99%	4%	
10% to 14.99%	3.1%	
15% to 19.99%	2.8%	
20% or more	0%	

HIGH RATIO MORTGAGE INSURANCE WITH 5% DOWN

Purchase Price = \$500,000

5% Downpayment = \$25,000

Mortgage = \$475,000

CMHC Premium @ 4% = \$19,000*

Total Borrowed = \$494,000

* 8% Provincial Sales Tax also applies to insurance premium, must be paid as a closing cost



STRESS-TEST NOTES

- ➤ When you put less than 20% down, you must qualify at the POSTED rate, which is typically 1.5-2% higher than the DISCOUNT rate that most borrowers receive
- ➤ Your payments will be based on the DISCOUNT rate, but your qualification is based on the POSTED rate
- Lowers maximum budget compared to the last few years
- ➤ Above 20% downpayment, same as before (for now)

YOU MARRY YOUR PURCHASE PRICE

YOU DATE YOUR MORTGAGE RATE

TYPES OF INSURANCE WHEN BUYING

- ➤ High ratio mortgage insurance
- ➤ Creditor insurance
- ➤ Building insurance
- ➤ Traditional insurance



HIGH RATIO MORTGAGE INSURANCE

- ➤ Protects the lender in case you don't pay your mortgage
- ➤ Required when the downpayment is less than 20%
- ➤ CMHC, Genworth, Canada Guaranty



CREDITOR INSURANCE

- ➤ Life, disability and critical illness
- Added to the mortgage payment
- Will pay off balance of mortgage
- ➤ Underwritten after incident
- ➤ Diminishing return over time (lower mortgage balance)
- Compare to traditional insurance



TRADITIONAL INSURANCE

- ➤ Life insurance = tax-free lump sum payout
- ➤ Critical illness insurance = lump sum protection to help with unforeseen costs
- ➤ Disability insurance = income replacement
- ➤ Your employer may provide this, but often it's inadequate or incomplete... ask a specialist



BUILDING/HOUSE INSURANCE

- > Fire, flood, theft protection
- ➤ Required to get a mortgage and close your purchase



AMORTIZATION TERM VARIABLE OR FIXED OPEN OR CLOSED

BUY WITH ZERO DOWN?

CMHC SHARED EQUITY PROGRAM

- ➤ Government matches 5% equity
- Purpose is to improve cash-flow and lower payments
- Eventually you will pay it back 25 years or upon sale
- ➤ Rule of thumb Max 4x income, up to \$120,000 per household
- Other co-buying providers exist like Key Living... do your homework!









8 SIMPLE STEPS

Move In!

Handle Details - Offer, Deposit, Home Inspection, Lawyer, Prepare to Close

Shopping for a Home

Real Estate Consultation, Start Home Finder Program

Mortgage Pre-Approval Finalized

Gather Information - Buyer Class, Tour of Homes, Milton Daily Homes

Mortgage Qualification & Ducks in a Row (check credit, gather documents)

Financial Plan



TURBULENCE

What could possibly go wrong?

HOME SEARCH

LISTING AGENT OR BUYER AGENT?

THE LISTING AGENT CAN PROVIDE THE FOLLOWING SERVICES:

- ➤ Arrange property <u>SHOWINGS</u>
- ➤ Assist with obtaining <u>FINANCING</u>
- ➤ Provide <u>BASIC DETAILS</u> about the property
- ➤ <u>REVIEW</u> forms and agreements
- ➤ But who are they legally <u>OBLIGATED</u> to work for?

THE BUYER AGENT CAN PROVIDE THE SAME SERVICES PLUS:

- ➤ Provide <u>CONFIDENTIAL</u> assistance
- ➤ Use clauses and strategies to <u>PROTECT YOU FULLY</u>
- Expert ADVICE on price, inclusions and reasons NOT to buy
- > Structure and NEGOTIATE the offer in your best interests
- ➤ <u>DISCOVER</u> and <u>DISCLOSE</u> information about the property
- ➤ Before the mid-1990's, buyers had no option to have their own representation
- ➤ Legal obligation to do anything within a Buyer's best interests

A BUYER AGENT

is the only way to legally ensure you're being fully protected in a transaction

HOW DO YOU HIRE A BUYER AGENT?

THE BUYER REPRESENTATION AGREEMENT

Indicates that we can accept compensation from the seller; but gives us permission to work on your behalf





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-	475 Main Street	East, Miton, Onlark	i:				
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HOW DO WE GET PAID AS AGENTS?

ARE THERE ANY DRAWBACKS TO HAVING A BUYER AGENT ON YOUR SIDE?

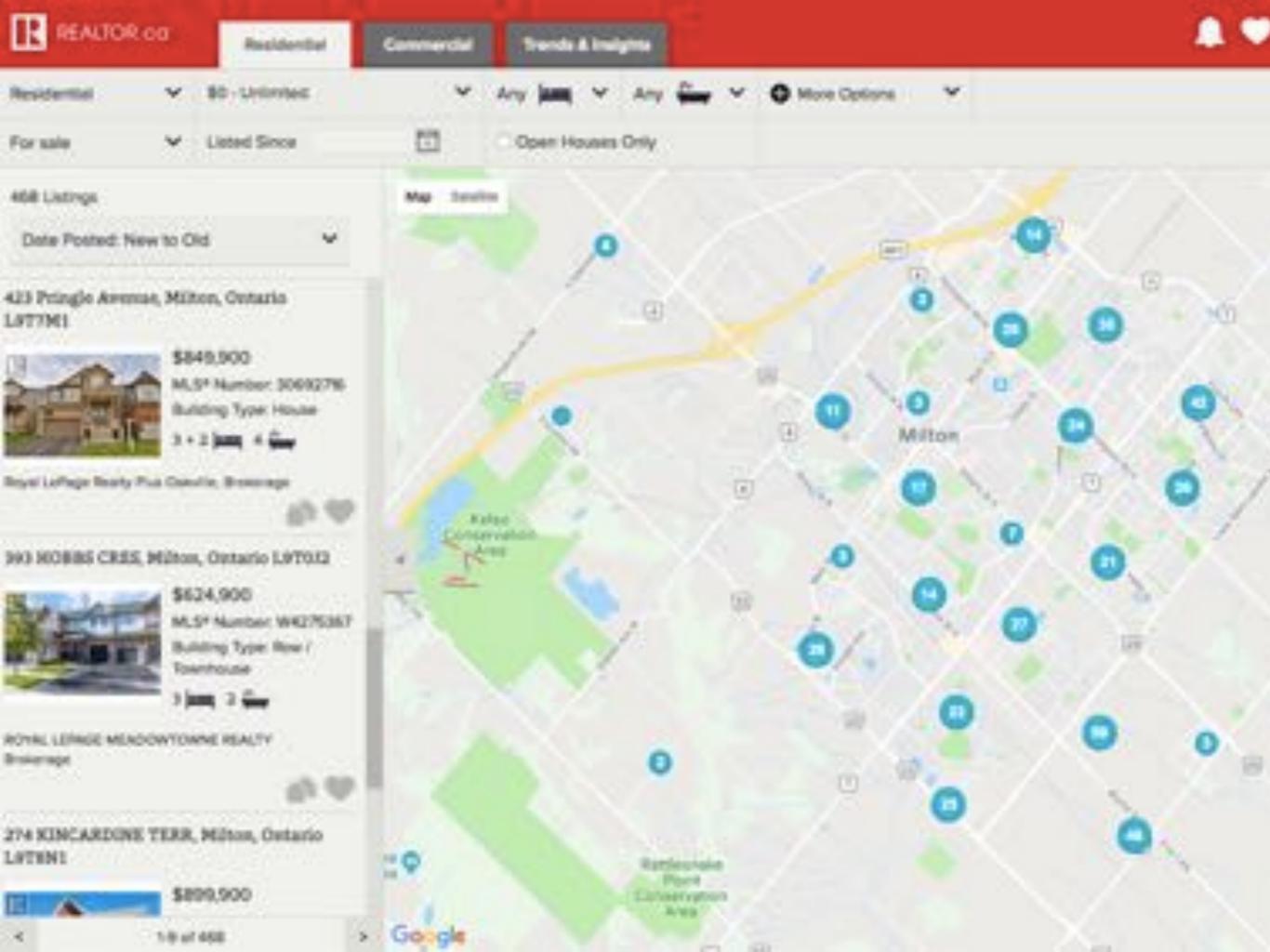


WHAT HAPPENS WHEN THE BUYER AGENT IS ALSO THE LISTING AGENT?

WORKING WITH A LISTING AGENT VS. A BUYER AGENT

- ➤ Would you like your agent to keep your information confidential?
- ➤ Would you like full access to your options on the market?
- ➤ Would you like your agent to point out reasons NOT to buy?
- ➤ Would you like to be given first right of refusal on a property?
- ➤ Would you like the agent to negotiate on your behalf?
- ➤ Would you like comparable sales to make a pricing decision, or would you like sales that support the seller's asking price?
- ➤ Would you like the offer to reflect what's in your best interests?
- ➤ Would you like to know the seller's motivation or the price they're willing to accept (if known)?
- ➤ Would you like problems to be solved to your satisfaction?

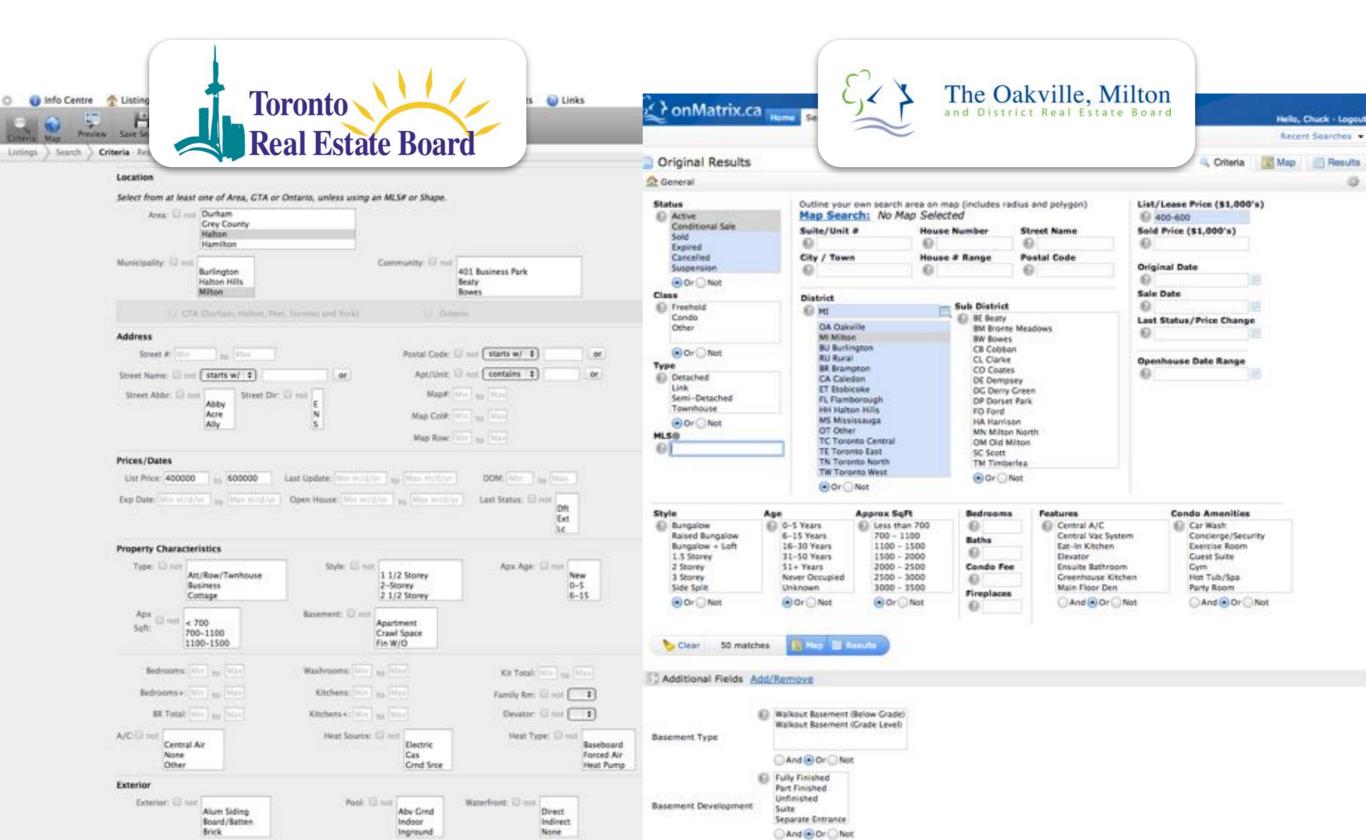
WHAT'S THE BEST WAY TO SEARCH FOR HOMES?



IHH KHAI



DATABASE DATABASE



Milton Daily Homes Thursday, October 4th, 2018 From: Charlton Advantage HQ

Hi Chuck,

There's a little more "diggity" in the list today... which will cover us for the last 48 hours.

View the latest listings >

And remember, you can always search for homes on our website.

If you prefer "pretend photos" instead of real photos, check out the listing on Sauve. Some interesting stuff here:

- An exercise room with a guy doing a hurdle a few inches above the ground.
- A lady jogging on the elliptical machine.
- A lady doing a cheerleading pose with no shadow (vampire?)
- An empty parking lot... which is the strangest one. If you've ever tried to find parking in the Origin condo lot.

You'll need to click on the main listing photo for it to zoom enough to appreciate the Photoshop fails.

One more interesting note... the home on 183 Manley is maybe 15-ish years old, but it looks older and more dated than the Pick of the Day (Im) on

CUSTOM DAILY EMAILS

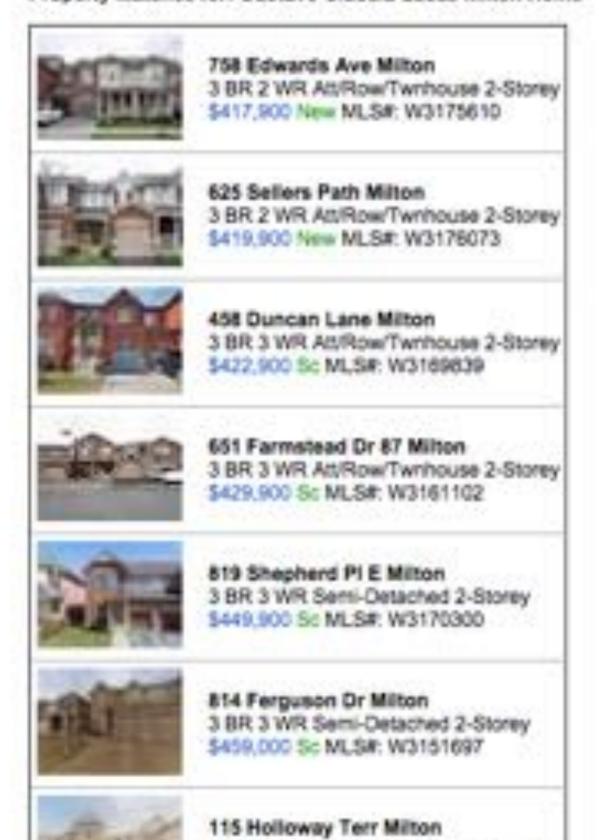
using the MarketWatch program

CHUCK CHARLTON, Salesperson orospects@trebnet.com>

to cacanotti, gus, lesz, me :+

To unsubscribe from this service, click here to email CHUCK CHARLTON.

Property Matches for: Gustavo Claudia Lucas Milton Home



DAILY MARKETWATCH

- ➤ When you get closer to the SHOPPING phase, but also good for research
- ➤ Generally less than six months away from buying
- ➤ Emailed daily, similar format to MDH but matched to your SPECIFIC needs
- Can set up for <u>MULTIPLE</u> <u>AREAS</u> (not just Milton)



List: \$449,900

For: Sale







519 Shopherd PI E Milton Ontario L9T6L9 Milton Beaty Halton.

Taxons: \$2,589.29 / 2014

SPIS: Last Status: Sc

Plan 20M893 Pt Lot 406 Rb 20R15926 Parts 4 And 5

Semi-Oetached

long:

Fronting On: E

Rms: 7

2-Storey

Acre:

Bedrooms: 3 Washrooms: 3 ProfesZind, Tre2nditain

80.38 Feet

Dir/Cress St. Clark/Shepherd

Municipal

MUSE Possession: 90-Tbd PINE:

Lot: 28.54 x

W3170300

tinks: Virtual Tear

Kitchens: Fam Rec Basement

Full Fireplace/Styl

Heat: Forced Air / Cas APC Central Air .

Central Vac

Assessment:

Apx Apr: Apx Soft:

1500-2000

Addi Mo Fee: Elevator/Life: Laundry Levi Phys Hilp-Eap:

Exterior: Drive: Garage:

Provate Built-In / 1.0

None

Park Spaces: LIFFE

Poot: Energy Cert:

Cert Level: GreenPtS: Prop Feat:

Brick Zoning:

Cable TV: Hydro:

Case Phone:

> Water: Water Supply:

Sewen Severs Spec Desig: Unknown

Farm/Agr:

Waterfront Retirement: Oth Struct

f Room	Level	Length (ft)	Width (ft)	Description		
Dining	Main	12.96	× 34.96	Hardwood Figor	Window	Open Concept
2 Family	Main	12.96	× 16.01	Hardwood Floor	Por Lights	Window
3 Breakfast	Main	9.57	* 12.96	Ceramic Floor	Combined W/Kitchen	W/O To Patro
4 Kitchen	Main	9.97	× 12.96	Ceramic floor	Cranite Counter	Backsplash
5 Manter	2nd	13.12	x 14.30	Broadloom	4 Pc Emulte	W/I Closet
6 2nd Br	2nd	9.68	x 11.71	Broadloom	Closet	Window
7 3nd Br	2nd	9.48	x 11.45	Broadloom	Closet	Window

Client Remks: Fabulous Bright, Spacious 1600 Soft 3 Large Bedrooms, 3 Bathroom Semi In Desirable Hawthorne Village! Open Concept With Maple Hardwood Floors On Main. Formal Dining Room And Pot Lights In Family Room Dograded Maple Kitchen Cabinets, Cranite Counters. Backsplash And Walk Out To Patio, Master Has A 4 Piece Ensuite And Walk In Closet, Beautifully Landscaped Backyard,

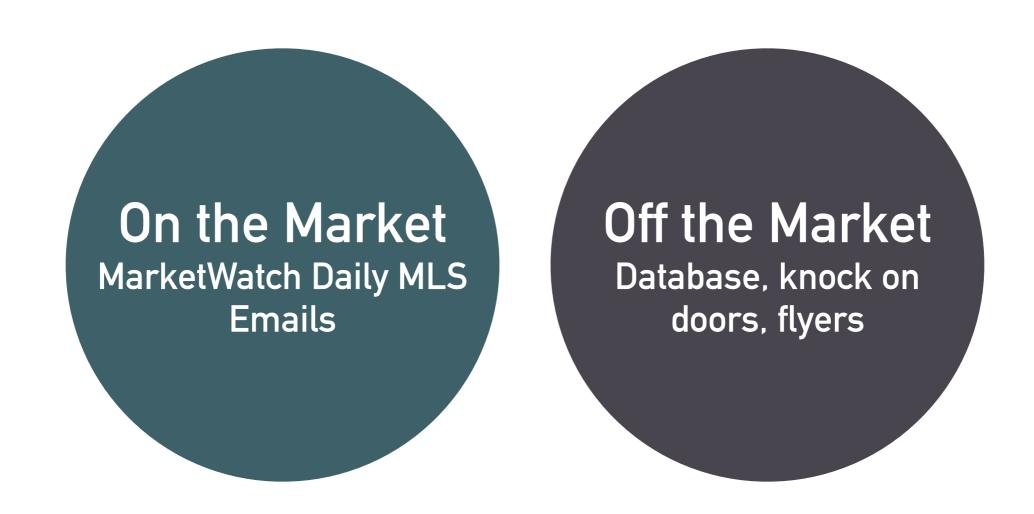
Extrax: All Appliances, Electrical Fortures, Window Coverings And Shed Are Included.

ROYAL LEPACE MEADOWTOWNS REALTY, BROKERACE

Ph: 905-877-8262

Fax: 905-877-0705

YOUR HOME SEARCH HAS TWO KEY ELEMENTS





TOUR OF HOMES

... not designed to find the perfect home...

Is Milton right for me?

Homes look different in person!

NEW VERSUS RESALE HOMES

	New	Resale	
Extra Costs	Higher (HST, Development Levies, Upgrades, Warranty, AC, Window Coverings, Appliances)	Lower? (Upcoming maintenance? Replacement cost? Usually includes more upgrades)	
Warranties	Yes	Maybe (TARION 1, 2, 7 year warranty transferable)	
Risk	Higher (Market could go up/down - you pay the difference, occupancy period, plus see below)	Lower (Rare to see major market fluctuations short-term)	
Move in Time	Can Change (Can delay by up to 250 days)	Fixed	
Immediate Area	Unknown (Can't see or inspect anything - you buy a sheet of paper, school jumps, live in dirt)	Known	







46' WideLot" HV4619 The Vanderwood 3053 Sq. Ft.



OTHER CONSIDERATIONS

- Bidding wars and staying in line
- Choose your finishes and lot
- ➤ Time to save
- ➤ Negotiate or not?
- ➤ Watch it grow
- ➤ After sale repairs
- ➤ Live in dirt
- ➤ Higher density
- ➤ School shuffle

DOES THE BUILDER SALES REP WORK FOR YOU?

Whose interests are they protecting?

Can you bring an agent in on a builder purchase?

HOW'S THE MARKET?

WHEN IS THE BEST TIME TO BUY?





BUSINESS

Housing stock at lowest level

Condo construction coming at the cost of single-family homes

The GTA has become the epicents of the incredible shrinking boosts

in at 52 square feet smaller than a year ago.

The average new condo being built in the GTA is now just 820 aguare feet - should 100 square feet -



Homebuilding in Turerto ion't keeping up with demand, according to research firm RealNet Canada's.

ing back the creation of new single-family homes and adding years of delays, and militors in costs to the construction of condo projects.

All those construction eranes and corrido sales offices may create the sist really hit the fan in the CTA in 2012, "said RealPet Presidence of the sist of the region of part of the region on the CTA, but the region on the CTA in 2012," and quickly, the CTA is changing from a region of quantities region on the part of the region to the part of the region of quantities of the region of quantities and the part of the region of quantities are the part of the region of quantities received in the part of the region of quantities and the part of the region of quantities are the part of the region of quantities are the part of the region of quantities are the part of the region of quantities.

in just a decade, there has been almost a complete reversal in new lorner sales, with higher-two accoun-ing for 62 per cent of purchases last year across the GTA and breeries homes — diracted, semis, town-

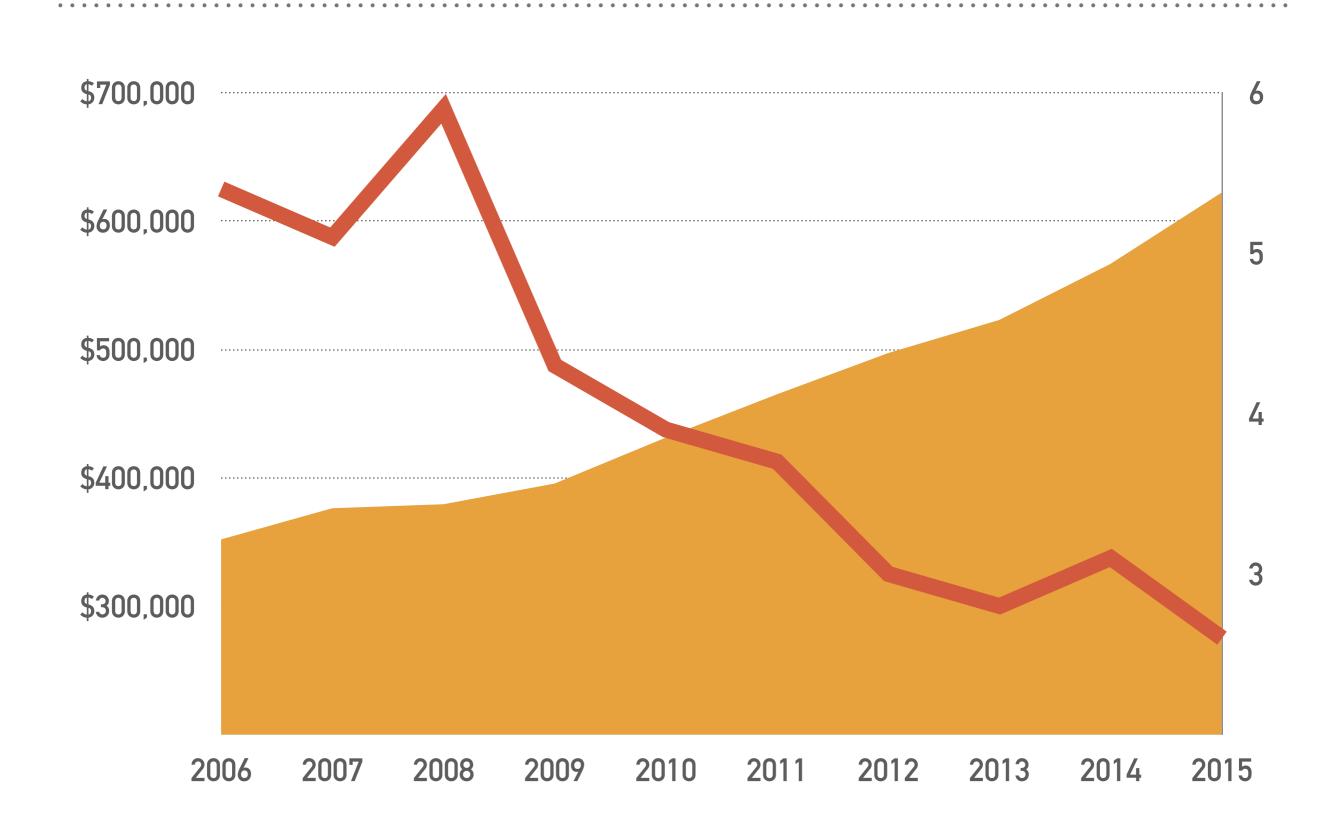
Who do you believe?

WHICH OPTION DO YOU PREFER?

Purchase Price	\$500,000	\$407,000	\$338,000
% Change in Price	-	-18.6%	32.4%
Interest rate	3%	5%	7%
Minimum Down Payment	\$25,000	\$20,350	\$16,900
Monthly Payment	\$2,288	\$2,288	\$2,288

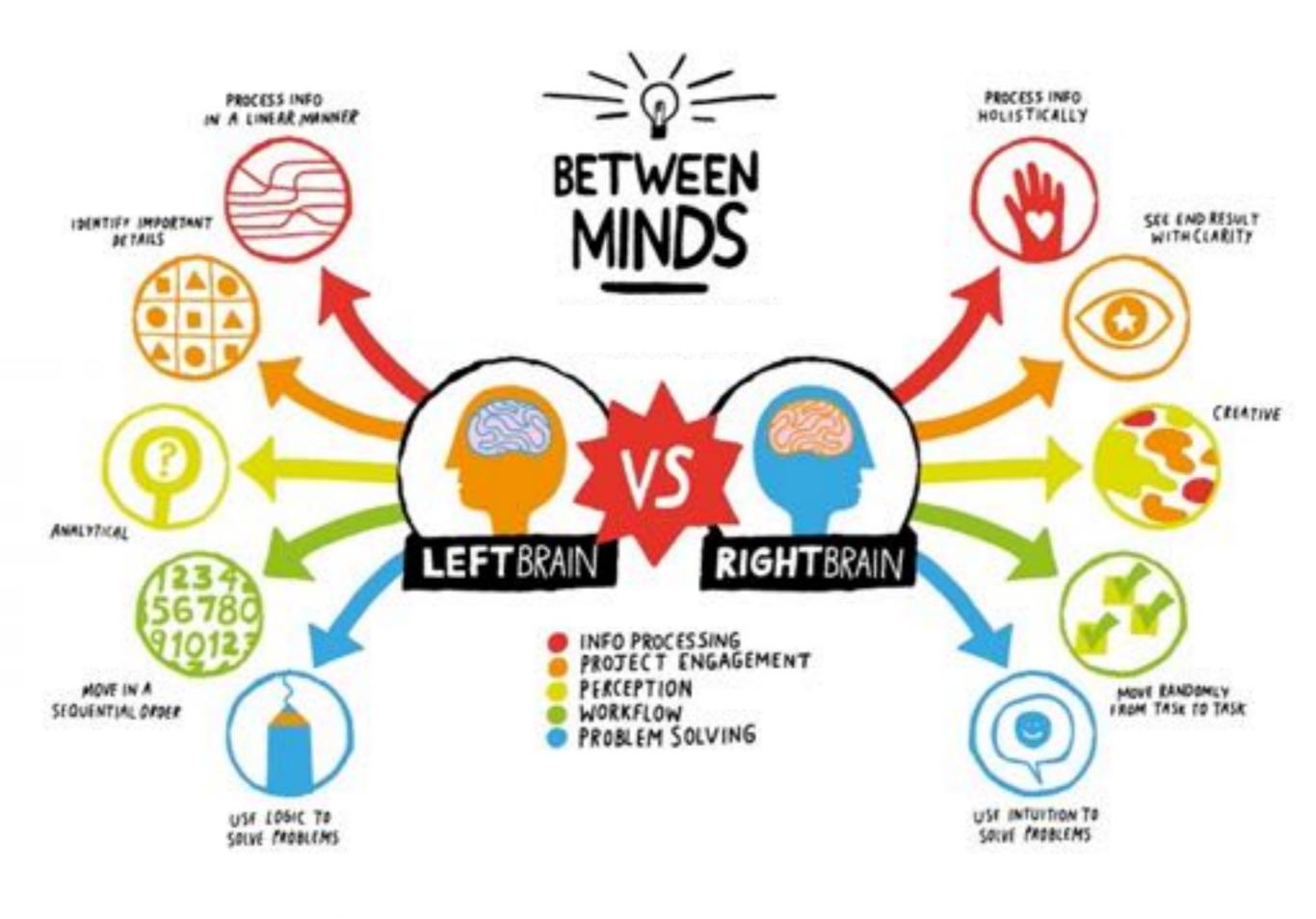


GTA HOUSE PRICES AND INTEREST RATES



Those who have a WHY can bear with almost any HOW.

- Viktor Frankl "Man's Search for Meaning"



WHAT'S IMPORTANT ABOUT BUYING TO YOU?

Move In!

Handle Details - Offer, Deposit, Home Inspection, Lawyer, Prepare to Close

Shopping for a Home

Real Estate Consultation, Start Home Finder Program

Mortgage Pre-Approval Finalized

Gather Information - Buyer Class, Tour of Homes, Milton Daily Homes

Mortgage Qualification & Ducks in a Row (check credit, gather documents)

Financial Plan

THE OFFER: HOW MUCH SHOULD YOU PAY?



\$519,900

\$500,000

\$480,000

ACCEPTED OFFER

Price & terms agreed upon Can another buyer make an offer?

DEPOSIT

Within 24 hours
Part of downpayment - how much?

CONDITIONS

Around 5 business days Home inspection, financing, status certificate, insurance

BUY IT

Remove conditions

GET OUT

Get deposit back

On to closing (30-90 days)

Back to home search...

HOME INSPECTION

THE INSPECTION PROCESS

- ➤ Look for maintenance issues (5-year window)
- Explain how the home works including roof, exterior, structure, electrical, heating, air conditioning, insulation, ventilation, plumbing and interior finishes
- ➤ Typically 3 hours, \$500 +/-
- ➤ Look for CAHI, OAHI designation, E&O insurance
- ➤ Special designations? Engineer, WETT, etc.
- ➤ What happens when they find a major problem?
- ➤ What happens when they find a minor problem?







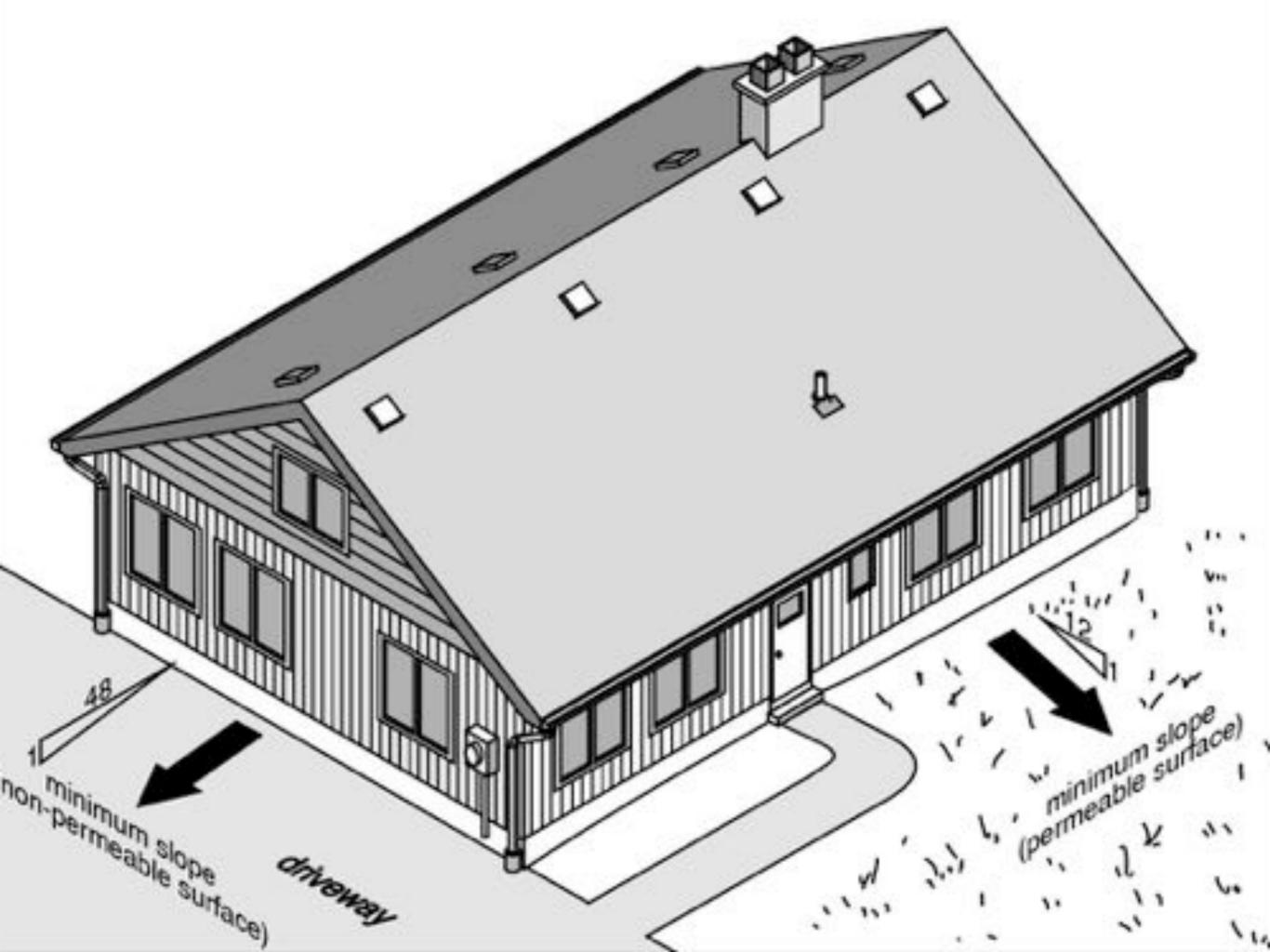














































LEGAL

THE CLOSING PROCESS

- ➤ Call around early some legal offices reach capacity
- ➤ Try to speak with the lawyer, get a quote for services, ask about disbursements
- ➤ Agent or buyer will send Agreement of Purchase & Sale to lawyer
- One appointment to sign a few days before closing, another to pick up keys on closing
- ➤ Bring photo ID and certified cheque with lawyer fee, land transfer tax, balance of downpayment and other adjustments
- ➤ Insurance must send lawyer a certificate showing insurance is in place, otherwise bank will not fund mortgage
- ➤ Title insurance one-time fee, protects against title defects & fraud

THE CLOSING PROCESS

- ➤ Revisits to the house check your agreement & ask Realtor
- ➤ Call to transfer utilities: water, electric, gas, phone, cable, surveillance and Internet
- ➤ Lawyer will ensure the seller's mortgage is fully discharged and give you good and marketable title
- ➤ Closing costs = lawyer, land transfer tax, PST on mortgage insurance, appraisal, etc. How much?
- Provide a good number to contact you on closing!
- ➤ Closing day lots of moving parts! What happens?
- ➤ Expect your keys sometime between 1 PM and 5 PM
- ➤ If you notice a problem with your new house, contact the lawyer immediately. What typically happens?



WHAT HAPPENS NEXT?

QUESTION & ANSWER

CHARLTON

ADVANTAGE

