

BUYERSGUIDE



Presented to you by...



LINDA BRUMBILL

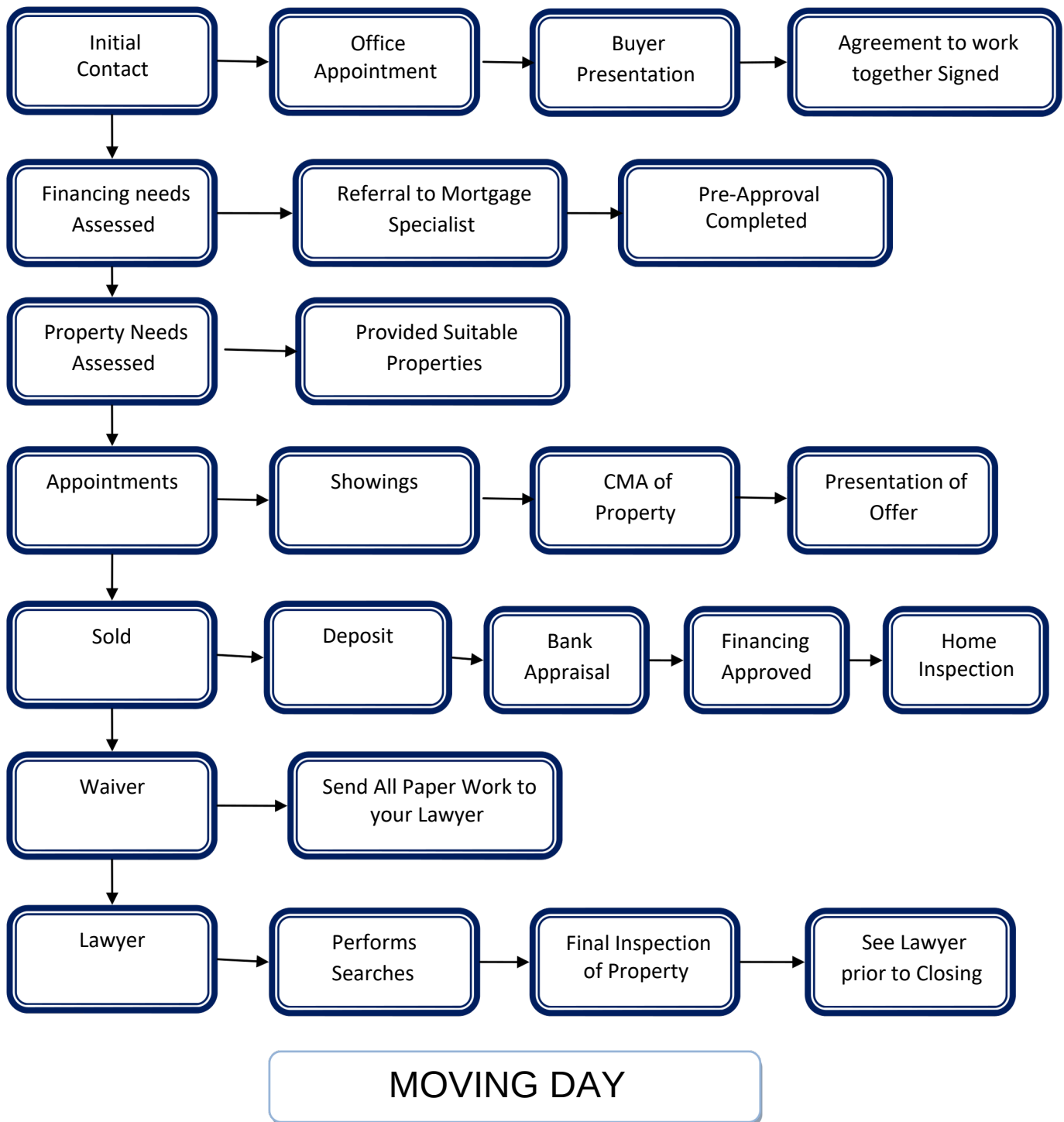
Sales Representative

289-671-7226

soldbylindab@gmail.com

soldbylindab.com

BUYING PROCESS



BUYERS NET SHEET

PURCHASE

\$ Purchase Price
Down Payment - _____
Mortgage = _____
CMHC Fee + _____
Total Mortgage = _____

Deposit _____
House Inspection _____

MONTHLY CARRYING COSTS

Mortgage \$ _____
Taxes _____
Condo Fees _____
Utilities _____
Tax Prepayment _____
Home Insurance _____

TOTAL \$ _____

CLOSING COSTS

Lawyers Fees	_____
Disbursements	_____
Land Transfer Tax	_____
Adjustments	_____
(Prepaid Taxes & Utilities)	
Oil Tank Refill	_____
Mortgage Registration	_____
HST on CMHC	_____
Miscellaneous	_____
Appraisal Fee	_____
Mortgage Application Fee	_____
Title Insurance	_____
 SUBTOTAL	 \$ _____
Down payment	_____
TOTAL DUE TO LAWYER	_____

ALL ESTIMATES ARE APPROXIMATE. PLEASE VERIFY WITH YOUR LAWYER AND LENDER.

BEFORE CLOSING SCHEDULE

The following are important tips to make your Real Estate transaction run smoother:

1. Meet with lender to discuss final details about mortgage and sign commitment 1 to 2 weeks after purchase and after all the conditions are removed. If selling, notify your mortgage holder that you have sold and the applicable closing date.
2. If using RRSP's as down payment notify institution holding RRSP's 30 days in advance of closing.
3. Call Insurance companies to arrange house insurance. Frequently asked questions from insurance companies are: age of house, approximate square footage, type of plumbing, type of heating, type of electrical service.
4. Call me to arrange for your final inspection of the property at your convenience (purchase only).
5. Notify utilities to either connect or disconnect two weeks prior to closing.
6. Contact lawyer at least 2 weeks prior to closing to confirm they have everything they need to complete the sale.
7. Meet with lawyer 2-3 days prior to closing to sign all final paperwork and legal document on purchase or sale.
8. Deliver certified cheque and/or keys to the property including mailbox keys (if applicable) to the lawyer the day before or the day of closing.

FREQUENTLY CALLED NUMBERS

City of Oshawa	905-436-3311
Town of Whitby	905-668-5803
Municipality of Clarington	905-623-3379
Canada Revenue Agency	800-959-8281

REGIONAL SERVICES (DURHAM REGION)

Enbridge	877-362-7434
Bell Canada	310-2355
Rogers Cable	888-764-3771
Region of Durham Water	905-666-6211
Region of Durham Health Dept	905-666-6241
Region of Durham Water testing	905-686-0041
GO Transit	888-438-6646
Durham Regional Police	888-579-1520
Land Registry	905-665-4007
Property Assessment Review (MPAC)	866-296-6722
Land Transfer Tax	866-668-8297
Ontario New Home Warranty (Tarion)	877-982-7466
Durham District Catholic School Brd	905-576-6150
Durham District School Board	905-666-5500

CLARINGTON COMMUNITY SERVICES

Veridian	888-420-0070
Hydro One	888-664-9376
Courtice Community Complex	905-404-1525
Clarington Animal Services	905-623-7651
Waste and Recycling	800-667-5671
Clarington Fire Chief	905-623-5126
Driver & Vehicle License Office	905-623-7331
Catholic Northumberland Brd	705-748-4861
Kawartha Pineridge School Brd	877-741-4577

OSHAWA COMMUNITY SERVICES

Oshawa Public Utilities	905-723-4623
Oshawa Animal Services	905-723-3488
Municipal Airport	905-576-8146
Recreational Services	905-436-3311
Recycling	905-579-5264
Refuse (Garbage)	905-436-3311
Oshawa Transit	905-579-2471
Driver & Vehicle License Office	905-436-7463
Oshawa Fire Administration	905-433-1238
Inspectors & Permits (ie: building)	905-436-3852
Oshawa Civic Auditorium	905-436-5454

WHITBY COMMUNITY SERVICES

Whitby Hydro	905-668-5878
Whitby Animal Services	905-655-0283
Waste & Recycling	905-668-3437
Parks & Recreations	905-430-4310
Whitby Transit	866-247-0055
Driver & Vehicle License	800-387-3445
Whitby Fire Administration	905-668-3312
Inspectors (ie: building)	905-430-4305
Iroquois Park	905-668-7765

If you have any questions or can't find a number, just give me a call at 905-728-1600

Keeping in mind that you will be run off your feet as the move gets closer, we thought you might appreciate a few tips on organization from people who have seen virtually all of the things that can possibly go wrong.

MORE THAN A MONTH BEFORE THE MOVE

- ☐ Start a moving expenses book. Some of your expenses may be tax deductible, so be sure to save the receipts.
- ☐ Get written estimates from at least two moving companies and make sure the movers know all the items which are to be included. Do not include jewelry or other small valuables.
- ☐ Movers insurance is usually minimal. Check that the mover's insurance will pay replacement cost of goods which are lost. You may need to purchase additional coverage. Notify your own insurance company of the move and ask for the policy to be reviewed.
- ☐ If furniture is to be stored, what does the insurance policy cover?
- ☐ Get a written commitment from the moving company confirming the date of the move and the time of arrival.
- ☐ Ask for references from movers.
- ☐ Don't be misled by rates – inquire about additional charges and methods used to compute time.
- ☐ Arrange for the changeover of utilities, including telephone.
- ☐ Contact provincial health insurance authorities to notify them of change of address.
- ☐ Contact the manager at your financial institution to arrange transfer of all accounts, loans etc. (if applicable).
- ☐ Order cheques with new address.
- ☐ Register your change of address with the post office and obtain a supply of change of address cards.
- ☐ Begin mailing change of address cards. Keep a list of cards sent. Don't forget credit card companies.
- ☐ Gather together all important documents. Don't forget the pet's documents.
- ☐ Resign from any clubs or organizations that are not active in your new community.
- ☐ Cancel newspaper subscriptions or change delivery address.
- ☐

2 WEEKS BEFORE THE MOVE

- ☐ Take a good look at what's worth taking and what is not. Be ruthless.
- ☐ Have a garage sale. Get rid of all the junk you don't need to take.
- ☐ Clean out club and school lockers.
- ☐ Make a floor plan of the new house and plan where everything will go. Don't guess – take measurements.
- ☐ Start packing.
- ☐ Number all of the boxes. Keep an inventory list. Mark the contents on each of the boxes. Make two copies of the list for each box. Keep one with your inventory lists, put the other inside each appropriate box just before you close them all up. Seal boxes.
- ☐ Return all items that you have borrowed, get back what you have loaned.

1 WEEK BEFORE THE MOVE

- ☐ Prepare a list of all items you want to take with you personally. Include all jewelry and valuable items which should not be entrusted to movers.
- ☐ Dismantle anything that requires it.
- ☐ Prepare a list of everything that is left.
- ☐ Confirm the booking for the freight elevator (if applicable).
- ☐ Confirm the booking for the moving company.
- ☐ Defrost and air dry the deep freezer.

2 DAYS BEFORE THE MOVE

- ☐ This is your last day to pack.
- ☐ Do your last laundry. Disconnect and drain the washing machine.
- ☐ Disconnect and air dry the fridge.
- ☐ Protect delicate furniture with a thick coat of wax.
- ☐ Double check that all valuables have been accounted for.

1 DAY BEFORE THE MOVE

- ☐ Lead packers around the house and make sure they understand all your instructions.
- ☐ Make sure you have gathered together all keys for the house for the new owners (don't forget garage and shed keys).
- ☐ If you have a security system, why not change the code to something simple like 1-2-3-4, so you can use the old code for the new house.
- ☐ Pack all of the items that you will take with you personally. Mark them "Do Not Load – For Car". It would be better if these were out of the house before the movers arrive.

MOVING OUT

- ☐ Lay down plastic sheets to minimize the dirt in the house.
- ☐ Lead the packers around the house again and make sure they understand the instructions.
- ☐ Do a final check for forgotten items.
- ☐ Check inventory for number of boxes – break down by room.
- ☐ Check movers Bill of Lading against your inventory.
- ☐ Clearly label and leave all spare keys and the code for the security system inside the house unless otherwise arranged.

MOVING IN

- ☐ Get to the house before the movers. Arrange to take milk ,bread, coffee, tea etc. with you. It will be a long day.
- ☐ Verify that all the utilities have been turned on.
- ☐ Lay down plastic sheets to minimize dirt in the house.
- ☐ Hang up curtains if possible.
- ☐ Find your floor plan and give copies to the movers. When your goods arrive look at each item carefully.
- ☐ Note any damage. You won't be able to check unpacked goods so write: "subject to loss or hidden damages" on the Bill of Lading.
- ☐ Set your first priorities (IE: Kitchen, Children's rooms) – And Go For It!!!

Please Check off the “Must Haves” on your Wish List

Location

- ☐ Whitby
- ☐ Oshawa
- ☐ Courtice
- ☐ Bowmanville
- ☐ _____

Type

- ☐ Town House
- ☐ Semi-Detached
- ☐ Link
- ☐ Detached
- ☐ _____

Description

- ☐ Condo
- ☐ Freehold
- ☐ _____

Land Size

- ☐ Residential Lot
- ☐ 1 -2 acres
- ☐ _____

Age

- ☐ New
- ☐ 1 – 5 yrs
- ☐ 6 – 15 yrs
- ☐ 16 – 30 yrs
- ☐ _____

Garage

- ☐ Attached
- ☐ Detached
- ☐ Single
- ☐ Double
- ☐ _____

Heat

- ☐ Gas
- ☐ Oil
- ☐ Electric
- ☐ Propane
- ☐ _____

Family Room

- ☐ Yes
- ☐ No

Kitchen

- ☐ One
- ☐ Two

Style

- ☐ 2-Storey
- ☐ Bungalow
- ☐ Back/Side Split
- ☐ Bungalow
- ☐ _____

Bathrooms

- ☐ 1 x 2 pc
- ☐ 1 x 4 pc
- ☐ 2 x 4 pc
- ☐ Ensuite
- ☐ _____

Bedrooms

- ☐ Two
- ☐ Three
- ☐ Four
- ☐ _____

Basement

- ☐ Unfinished
- ☐ Finished
- ☐ Walk-out
- ☐ Apartment
- ☐ _____

Heat Type

- ☐ Forced Air
- ☐ Baseboard
- ☐ _____

Water

- ☐ Municipal
- ☐ Well
- ☐ Septic
- ☐ Sewers
- ☐ _____

Condition

- ☐ Move In
- ☐ Willing to Update
- ☐ Fixer Upper
- ☐ _____

Extras

- ☐ Pool
- ☐ Fireplace
- ☐ Central Air
- ☐ _____

WHAT IS THE 'BROKER BAY' PLATFORM?



Broker Bay is the most advanced, streamlined and user-friendly brokerage software ecosystem in the world. It is also the most expensive!

Broker Bay is many systems all rolled into one:

A modern messaging system built for communication between agents, clients and brokerages with enhanced offer registration capabilities and customized feedback collection, as well as investigative tracking for all actions on a listing.

Offering the largest exclusive listing network in Canada, agents can discover and share exclusives, assignments and MLS coming soon listings with the most successful brokerages in our nation.

Broker Bay also features an MLS integrated 3D-Virtual showing platform that is the most advanced, user-friendly and collaborative 3D-Virtual showing experience in North America.

Broker Bay provides a real-time market analytics engine so that we can provide deep insights into the market, on demand, for our clients.