
THE DURHAM LIFE
TANYA GORDON REAL ESTATE GROUP
BUYER GUIDE



About Tanya

With over a decade of experience in the real estate industry, Tanya combines a rich background as a National fitness competitor with a passion for travel and family life.

Raised in an entrepreneurial household in Unionville, Ontario, and a resident of Whitby for 25 years, she possesses a deep understanding of the local market.

Certified as a Neuro Linguistics Master Coach, Tanya excels in negotiation and relationship-building, enabling her to deliver exceptional results that exceed industry standards.

She is dedicated to creating personalized, goal-driven plans for her clients and believes that trust and respect are the cornerstones of successful real estate transactions. Tanya strives to cultivate long-term relationships with each client she serves.

Tanya



Best Agent For The Job

Congratulations on embarking on the journey of home ownership! It's an exciting step you're taking, and though the process may seem overwhelming at times, the rewards of owning your own home are truly worth it. My aim is for this guide to serve as a valuable tool to assist you throughout your homebuying journey.

Choosing the best agent for the job

Before selecting the ideal Realtor® to represent your interests, it's crucial to grasp agency relationships. Listing agents, who sell properties, have a contract with the sellers to achieve the best possible selling price. The seller is the listing agent's client, and they hold legal responsibilities to advocate for the seller's interests.

Benefits of having your own Realtor®

Upon signing a Buyer Representation Agreement with your designated agent, you gain the advantages of a client agency relationship right away.



Benefits of Having Your Own Realtor®

	CLIENT	CUSTOMER
HONESTY	✓	✓
CONFIDENTIALITY	✓	
DUTY TO OBEY INSTRUCTIONS	✓	
PROVIDE ADVICE	✓	
PRICE COUNSELLING	✓	
PROVIDE OPINON AND COMPARATIVE MARKET ANALYSIS (CMA)	✓	
PROVIDE REAL ESTATE STATISTICS, MARKET TREADS, ETC.	✓	
DISCLOSUR FACTS ABOUT A PROPERTY INCLUDING MATERIAL DEFECTS	✓	✓
DISCLOSURE SELLER'S MOTIVATION, IF KNOWN	✓	
NEGOITATION ADVICE	✓	
RECCOMEND REVELVENT EXPERTS	✓	
PRESENT OFFER IN A TIMELY MANNER	✓	
ACCOUNTING	✓	✓


SIEMENS



Arranging Financing

Getting pre-approved for a mortgage

Preapproval signifies that a lender has confirmed in writing your eligibility for a mortgage loan based on your current income and credit history. Typically, it outlines a term, interest rate, and mortgage amount. This preapproval is usually valid for a short period and may have conditions to fulfill. To ascertain your preapproved amount, reach out to a mortgage specialist. Knowing your budget enables you to explore realistic areas and home types. Focusing on properties within your budget saves time and potentially secures a more favorable mortgage term, leading to potential savings.

Choosing the Right Location and Property Type

Location! Location! Location!

TWhen determining your ideal location, consider factors such as proximity to work, family, and amenities. Feel free to inquire about affordability in your desired neighborhood, and I can delve into local market conditions. Choosing the type of property depends on your personal needs. Are you interested in a detached home, or does a condo suit you better? I can guide you through the pros and cons of each property type, including their resale value, operating costs, and associated fees.

Needs and Wants List

I'd like you to outline your requirements and desires based on your situation: whether you're a family seeking a spacious home in the suburbs with ample yard space and individual rooms for each child, or a single working individual relying on public transit for commuting. Please highlight what's most essential to you, and I'll ensure to send listings tailored to your preferences. Additionally, indicate any features that are dealbreakers or nice-to-haves, such as a large walk-in closet or a double car garage, for future reference.



Making An Offer

You've located the ideal property. What comes next?

We'll review data from comparable properties that have recently sold in the vicinity to determine an appropriate offer for the property. The offer will also include essential details such as the proposed closing date, deposit amount, and any additional conditions you wish to include in the agreement.

Once we submit an offer, the seller with have **3 options:**

1. **Accept it! Congratulations**
2. **Reject it.**
3. **Counteroffer.**

As your Designated Representative, I commit to negotiating vigorously and with professionalism to secure the home of your dreams under the most advantageous terms achievable.

Deposit & Conditions

Once both the buyer and seller have reached an agreement on the terms outlined in the Agreement of Purchase and Sale, the property is considered 'conditionally sold'. At this stage, the deposit is typically due, and the conditions specified in the agreement are to be met.

This might involve verifying your financing with your lender, scheduling a home inspection, arranging for a lawyer to review a status certificate, or potentially conducting a well and septic inspection for a rural property.

Regardless of the conditions, I'll assist you every step of the way, suggesting the appropriate professionals and ensuring you're informed about timelines and expectations.



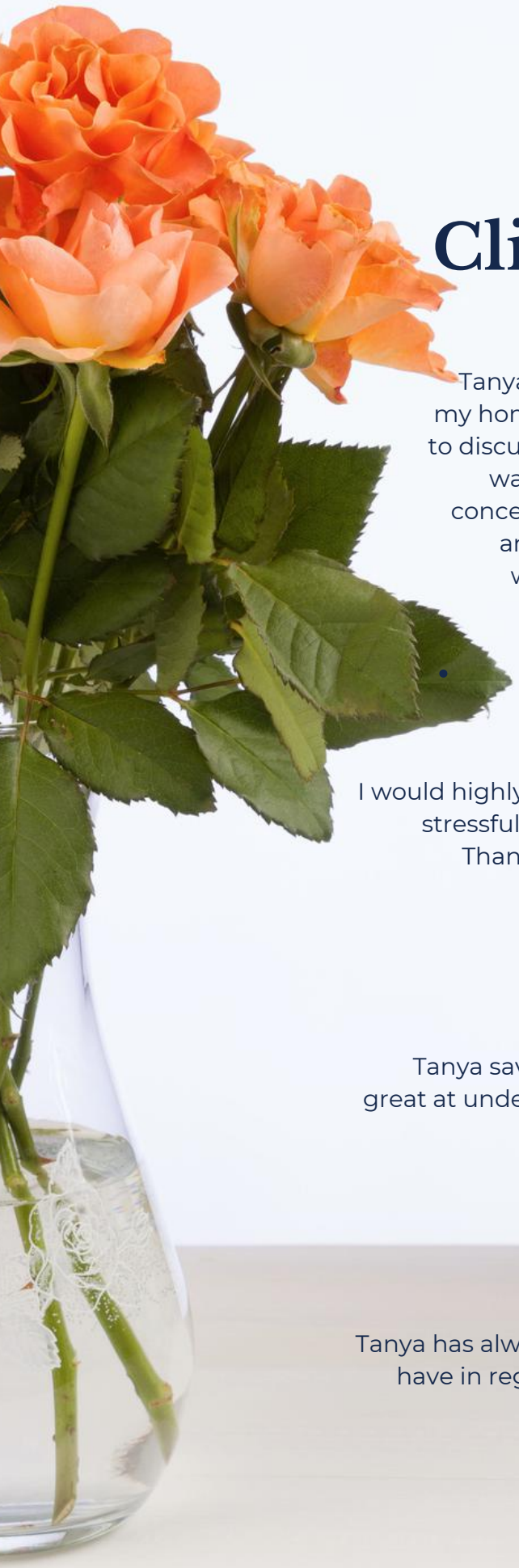
Accepting An Offer

Now, things start to get exciting as you receive one, two, or even three offers. Each offer comes with a purchase price and additional details like a closing date and various terms, often including conditions such as financing approval or home inspections. While there may be numerous variables, **I'll guide you through every step of the process.**

Naturally, the price is a key factor, but I'll ensure you grasp every aspect of the offer, providing insights into current market conditions, recent sales or listings, and details about the potential buyer and their representation.

You'll have a clear understanding of the terms, your choices, and the potential outcomes of your decision. Whether you choose to accept the offer as is or make a counteroffer, I'll negotiate tirelessly on your behalf to secure the best possible price and terms.





Client Success Stories

Tanya provided exceptional service in listing and selling my home in a difficult market. From our day one meeting to discuss the listing, to the day the sold sign went up, she was always there at a moments notice to discuss any concerns. I believe Tanya is a very knowledgeable agent, and is an expert negotiator and a true professional! I would highly recommend Tanya Gordon to anyone looking to buy or sell a home

-Rose-Anne Vieria

I would highly recommend Tanya as your agent! She took a very stressful situation and made it not only easy but enjoyable. Thank you Tanya, for all your hard work and dedication!

-Lorrie McPeake

Tanya saved the day when looking for a new place. She was great at understanding our needs, and finding the best spots! It took us no time to find the perfect place!

-Taylor Kemp

Tanya has always been there to answer all of my questions that I have in regards to find my first home! There for me anytime I need her!

-Lauren McInnes

Pre-Closing Checklist

In preparation for pre-closing on your dream home.

Utilities

- [ ] Electricity
- [ ] Gas
- [ ] Telephone
- [ ] Water
- [ ] Internet
- [ ] Cable

Insurance

- [ ] Life Insurance
- [ ] Health Insurance
- [ ] Vehicle Insurance
- [ ] Home Insurancer

Government

- [ ] CRA
- [ ] Post Office
- [ ] MTO
- [ ] Schools
- [ ] Library

Other

- [ ] Lawyer
- [ ] Bank
- [ ] Credit Card Company
- [ ] Union
- [ ] Gym Membership
- [ ] Car Dealership
- [ ] Benefits Company
- [ ] Health Care Professionals
- [ ] Accountant

Pre-Closing Checklist

	AMOUNT	HST	TOTAL
INSPECTIONS HOME, WELL, SEPTIC ETC			
APPRAISALS			
DEPOSIT			
BALANCE OF DOWNPAYMENT AFTER DEPOSIT			
LAWYER FEES			
LAND TRANSFER TAX			
MORTGAGE FEES, IF APPLIANCE			
PRO RATED AMOUNTS FOR ITEMS PAID BY SELLER			
HOME WARRANT (TARION)			
MOVERS			
TOTAL:	$	$	$



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classic service, modern expertise

The Durham Life | Tanya Gordon Real Estate Group
www.TheDurhamLife.ca
tanya@tanyagordon.ca
416-728-9500

Right At Home Realty, Brokerage
242 King Street East Suite 1
Oshawa, Ontario L1H 1C7
905-665-2500

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