



Above Realty

Home Buyer's Guide

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Welcome to Your New Chapter

Whether you're buying your first condo or your forever home, or if you are a seasoned investor, we're here to guide you from start to keys-in-hand.

Below are some of the common things that every buyer needs to beware of when purchase a property.

Step-by-Step Home Buying Process

1. Define Your Budget & Get Pre-Approved

- Understand your down payment and monthly affordability
- Secure mortgage pre-approval from a lender

2. Hire a Real Estate Lawyer

- We offer full-service legal support at Capulli Law LLP if using Above Realty
- Title searches, closing review, EAT minimization, and more

3. Begin Your Property Search

- Use AboveRealty.ca to explore listings
- Book showings with our agents

4. Make an Offer

- We'll help structure a strong, strategic offer
- Include conditions like financing or home inspection
- All offers are looked over by our legal support at Capulli Law LLP

5. Due Diligence & Closing

- Inspection, appraisal, insurance, and legal closing
- Receive keys on closing day!

Hidden Costs to Watch Out For

- Land Transfer Tax (Municipal + Provincial)
- Home Inspection Fees
- Legal Fees (included for every Above Realty client)
- Title Insurance
- Adjustments & Property Tax Proration
- Moving & Setup Costs

First-Time Buyer Incentives (Ontario)

- First-Time Home Buyer Land Transfer Tax Rebate
- RRSP Home Buyers' Plan
- CMHC Shared Equity Programs

Why Work With Above Realty

- ✓ Local market knowledge
- ✓ Full legal support via Capulli Law LLP at No Additional Cost
- ✓ Buyer-first approach — no hidden fees
- ✓ Trusted referrals for mortgage, insurance & trades

Let's Get Started Together

Visit AboveRealty.ca

Call us at 416-318-4115

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