



Home Buyer's Guide

Our Guide in Selling Your Home

Louise Tilly

Headwaters Fine Living

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Meet



Louise Tilly

I am a knowledgeable REALTOR® serving Ontario from Dufferin to Durham, including Orangeville, Caledon, Toronto, and surrounding areas.

I specialize in helping clients buy and sell residential properties, ensuring a smooth and stress-free experience.

Whether you're searching for your dream home or planning to sell, I am here to guide you every step of the way, making your transition as seamless as possible.



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Testimonial



Louise was an absolute pleasure to work with. Her infectious personality, her thoughtfulness and honesty put me at ease instantly. She is extremely knowledgeable and answered my many questions effortlessly. I highly recommend Louise to anyone looking for a stress-free and seamless experience!

- **Krys**



I highly recommend Louise Tilly as a realtor. I met her eight years ago while house hunting in Brampton and immediately knew she was the trustworthy, honest, and professional agent I needed. She helped me find the perfect home in Peel Village, and when it was time to move again, she sold my home quickly above asking price and found my next one just as efficiently. Louise is kind, knowledgeable, and truly knows what she's doing—if you need a great real estate agent, she's the one to call.

- **Patrick**



I highly recommend Louise Wilson Tilly as a realtor. She is loyal, trustworthy, and deeply knowledgeable. Louise guided me through multiple real estate transactions with professionalism, attention to detail, and genuine care.

Her expertise made buying and selling stress-free, and her dedication ensured I found the perfect home. I've since referred her to friends, knowing they'll receive the same exceptional service. With Louise, your priorities always come first.

- **Allison**

Home Buyer's Roadmap

1

FIND AGENT

Match with an agent that you feel comfortable with

2

FINANCIALS

Get your finance in order, get a credit check, and get pre-approved for a mortgage

3

SEARCH

Begin your search! Look online and in classifieds

6

SECURE MORTGAGE

Ensure that your mortgage lender can finalize the loan

5

INSPECTION

Arrange for a professional home inspector to visit the home

4

OFFER

Make your offer for the home and prepare to negotiate

7

SCHEDULE MOVE

Schedule your move date and arrange for movers

8

CLOSING

Get your keys and celebrate your new home!

Follow this high level road map to help you buy your home!

Real Estate Terms

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, Insurance and lender expenses.

DEPOSIT

A deposit is an agreed upon amount of funds that are set aside into a trust account to show the buyer is serious about the purchase.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

CONTINGENCY

A contingency related to a property is when preliminary offer the is accepted, pending certain conditions set out by the seller.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any Work needed to be done to the property to bring it to normal working order.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, condition, and more.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.



Preparing to Buy



01



Louise holds the Accredited Elite Advocate status, a designation for agents who has complete a total of 10 courses above and beyond the typical real estate training and educating from surveys, boundaries and adverse possession to estate administration.

Finding
a Great Agent

DETERMINE YOUR BUDGET

It's generally advised to keep your home purchase within 3 to 5 times your annual income to maintain financial stability.

When setting your budget, be sure to account for additional expenses such as your down payment, legal fees, taxes, home inspection costs, and any potential renovations.



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

While a 20% down payment is common, it's not your only option!

Speak with your banker or mortgage broker to explore the best financing options for your specific situation.



02

CREDIT SCORE CHECK

Before approving your mortgage and setting an interest rate, your banker will likely conduct a credit check. Ideally, a score of 620 or higher puts you in a better position for approval.

The higher your credit score, the lower the interest rate you're likely to receive.

PRE-APPROVAL

Getting pre-approved for a mortgage offers several benefits. It helps you set a clear budget and ensures you stay within your means. Additionally, it signals to sellers that you're a serious buyer with the financial backing to complete the purchase.

However, pre-approval does not guarantee final mortgage approval. Once you submit an offer, you'll still need to go through the final approval process.

During this time, it's crucial to avoid major purchases or any changes to your credit score, as this could impact your mortgage approval.



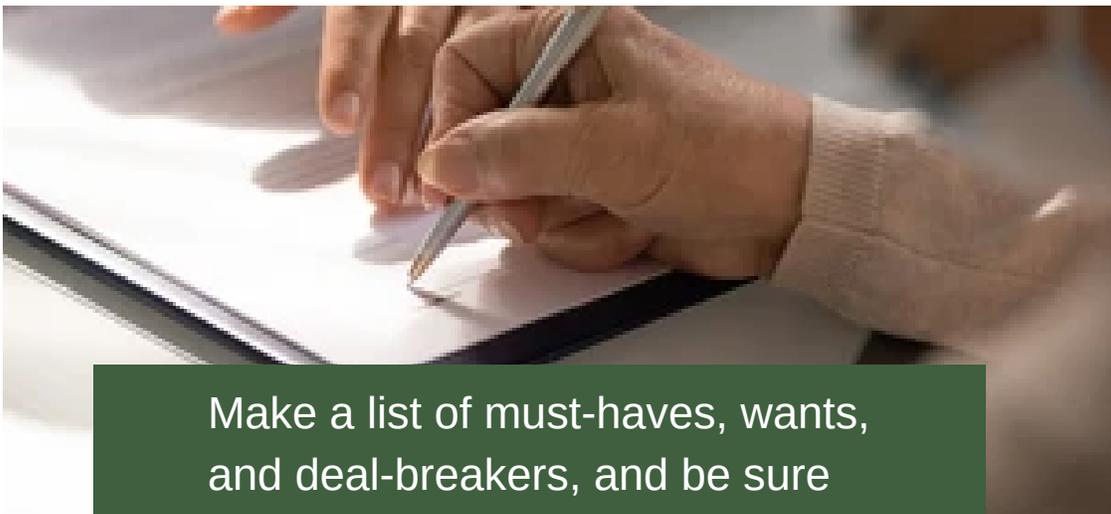
Find a Home



Tour Homes 03

HOME SEARCHING TIPS

- Take notes during home showings to remember each property's layout and overall feel.
- Focus on fixed features like the neighborhood, lot size, and home orientation—don't get distracted by paint colors or furniture.
- Check small details such as light switches, plumbing, and appliances to ensure they work properly.



Make a list of must-haves, wants, and deal-breakers, and be sure each home meets your essential criteria.



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Make an Offer 04

Once you find a home you love, you can submit an official offer.

Don't hesitate to offer below the asking price—sellers often list higher than they're willing to accept.

Negotiate an Offer



Be ready for counteroffers and negotiate confidently. Make sure you understand what you're buying and feel the final price is fair.

05

Inspection

A professional home inspection is ideal before finalizing your purchase, especially for older homes.

If serious issues arise, you can renegotiate or back out of the deal.



Ask your inspector to take photos and provide a detailed report—you can also request a meeting for clarity.

Once the inspection is complete, discuss any concerns with the seller and negotiate as needed.



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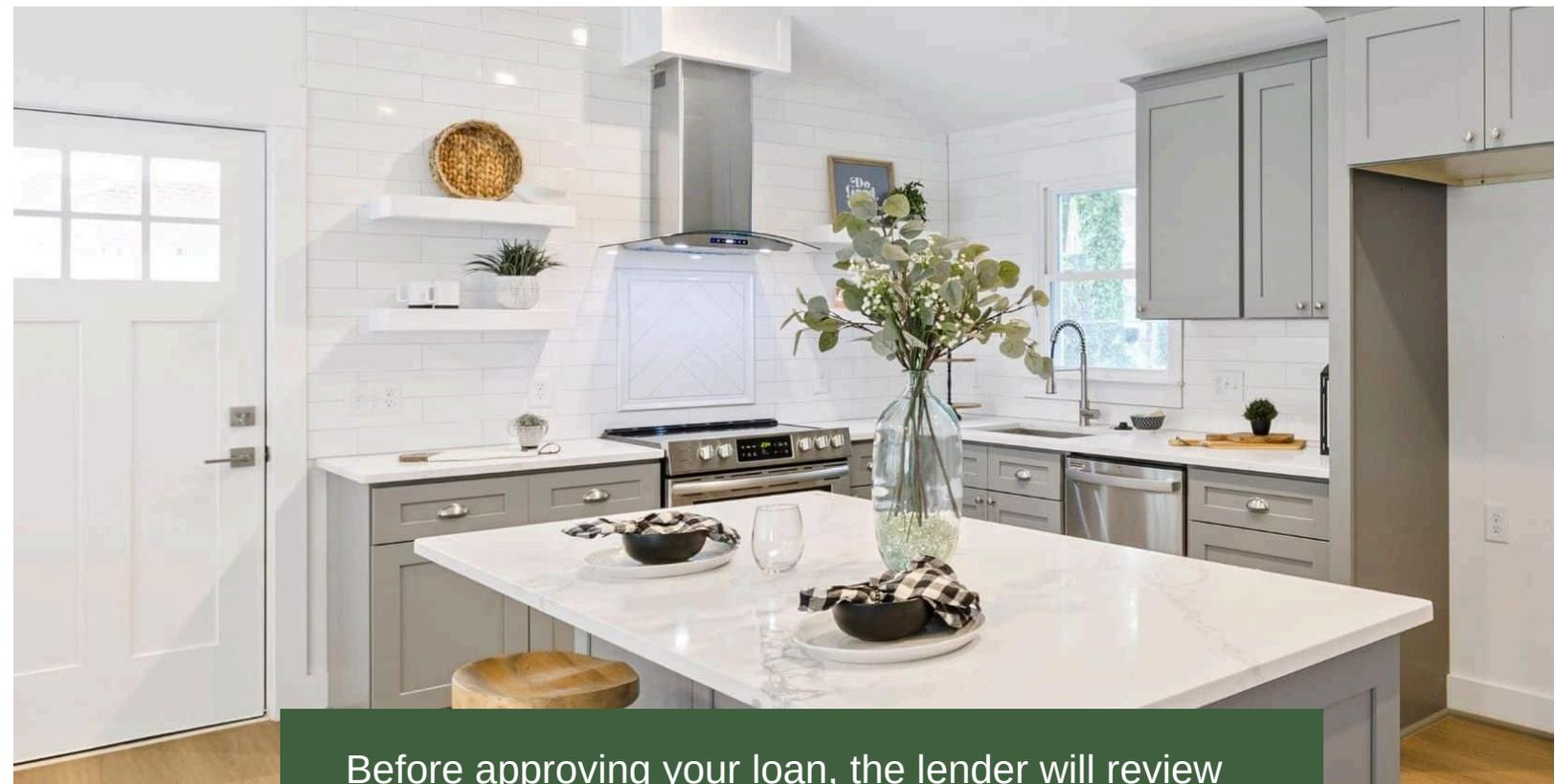
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Final Steps



Finalize Mortgage



Before approving your loan, the lender will review all financial documents, including:

- Your income
- Credit history
- Employment status
- Property value



Closing and Moving



Schedule your move

As your move date approaches, remember to arrange for:

- Movers
- Renovators/contractors
- Utilities
- Cleaners
- Move out details





Closing

Closing is the final step in becoming the legal owner of your home. Before closing, do a final walk-through to ensure agreed-upon work is completed and everything functions properly.

The process involves paperwork and patience—bring your photo ID, bank draft, and any required mortgage documents.

Once the home is officially yours, re-key the locks and update the garage door code for security.

**Congratulations on your new
home!**

Meet Our Team



Louise Tilly
Real Estate Sales Representative



Nicole Priaulx
Prelisting Cleaning, Organizing, Packing,
Unpacking



Photographer



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