Skybrooke Realty Corp.
Brokerage

Don't Just Dream It

OWN IT!

Turning House Hunting into Home Finding.

SKYBROOKE REALTY CORP.

@SKYBROOKE.REALTY

TABLE OF CONTENT

WELCOME

WELCOME TO SKYBROOKE REALTY

Buying a home is one of the most significant financial decisions you will make, and our goal is to make the process simple, transparent, and successful for you. This guide has been created to provide you with a step-by-step roadmap, empowering you to make informed decisions every step of the way.

Our Skybrooke agents are here to advocate for you, provide market insights, and handle the complex details, allowing you to focus on finding your perfect home.

UNDERSTANDING THE HOME BUYING PROCESS

Step 1: Determine Your Needs & Goals

- Identify your must-haves (bedrooms, bathrooms, location, schools, etc.) and nice-to-haves.
- Decide on your preferred type of property: detached home, condo, townhouse, or multi-family.
- Discuss long-term plans: investment potential, family growth, or downsizing.

Step 2: Get Pre-Approved for a Mortgage

- Meet with a mortgage broker or bank to assess your financial situation.
- Pre-approval sets your realistic budget and strengthens your offer.
- Consider interest rates, mortgage terms, and other loan products.

Step 3: Finding Your Dream Home

- Your Skybrooke agent will:
  - Provide access to MLS listings and off-market opportunities.
  - Schedule showings and private tours.
  - Offer advice on market value, neighborhood trends, and investment potential.
  - Attend open houses and evaluate each property carefully.

Step 4: Making An Offer

- Your agent will prepare a competitive offer based on comparable sales and market conditions.
- Includes contingencies such as financing, inspection, or appraisal.
- Negotiate with the seller to achieve favorable terms.

Step 5: Home Inspection & Due Diligence

- Hire a certified home inspector to assess the property's condition.
- Your agent will guide you through negotiation of repairs or credits if needed.
- Conduct additional due diligence such as reviewing property disclosures, zoning, or condo documents.

Step 6: Closing The Deal

- Your agent coordinates with your lawyer, mortgage broker, and other professionals.
- Ensure all legal documents, mortgage details, and insurance policies are in order.
- Attend the closing and receive keys to your new home.

THE ROLE OF YOUR AGENT

Your Skybrooke agent is your advocate and guide throughout the entire buying process:

What Do They Do For You

01 **Personalized Support:** Understand your goals, preferences, and financial limits.

02 **Market Expertise:** Analyze trends, pricing, and comparable properties.

03 **Negotiation:** Maximize your value and ensure fair terms.

04 **Coordination:** Connect you with trusted professionals (inspectors, lawyers, lenders).

05 **Transaction Management:** Handle paperwork, deadlines, and logistics.

FINANCIAL CONSIDERATIONS

COSTS ASSOCIATED WITH BUYING A HOME

Item	Approximate Cost
Down Payment	5-20% of purchase price
Land Transfer Tax	0.5-2% depending on property price
Legal Fees	$1,000 - $2,500
Home Inspection	$300 - $600
Appraisal Fees	$300 - $500 (Sometimes required by lender)
Home Insurance	$700 - $200 Annually
Moving Costs	$500 - $3,000
Mortgage Insurance	Required if down payment <20%

BUDGETING TIP: INCLUDE ONGOING COSTS SUCH AS PROPERTY TAXES, UTILITIES, MAINTENANCE, AND CONDO FEES IF APPLICABLE.

PROFESSIONALS YOU'LL WORK WITH

Mortgage Broker/ Bank Advisor

Real Estate Lawyer/ Notary

Home Inspector

Insurance Provider

Surveyor

Contractor

Mortgage Broker / Bank Advisor: Pre- approval and financing options.

Real Estate Lawyer / Notary: Handles contracts, title transfer, and closing.

Home Inspector: Ensures the property is in good condition.

Insurance Provider: Protects your home and belongings.

Surveyor: Measures and maps land, water, and build environments to establish boundaries, prepare sites for construction, and provide accurate data for property ownership, development, and engineering projects.

Contractor: Professional hired to plan, manage, and complete building or renovation projects. They act as the central organizer who makes sure everything is done properly, safely, and on time.

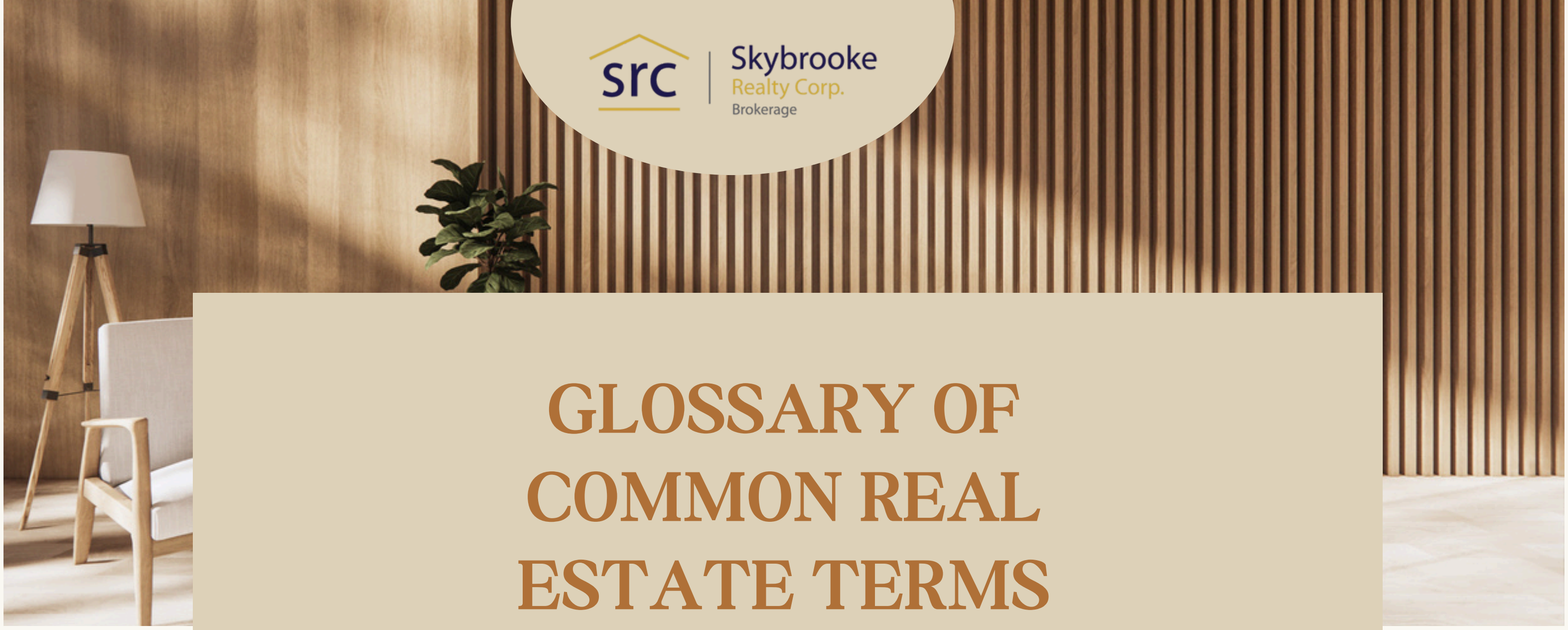
TIPS FOR A SUCCESSFUL HOME BUYING EXPERIENCE

01 Attend multiple showings to compare properties.

02 Stay organized with a checklist and budget worksheet.

03 Trust your agent's advice and rely on their market knowledge.

04 Avoid overextending your budget—remember future maintenance and lifestyle needs.



GLOSSARY OF COMMON REAL ESTATE TERMS

Appraisal: Professional estimate of a home's market value.

Conditional Period: The period after an offer has been accepted where all conditions need to be met prior to the sale becoming firm and binding.

Closing: The final step where ownership is legally transferred.

Contingency: Condition in an offer that must be met for the contract to be valid.

Down Payment: Initial upfront portion of the purchase price.

Equity: Difference between home value and mortgage balance.

MLS: Multiple Listing Service, used by agents to list & search for properties.

CHECKLISTS & WORKSHEETS

- [ ] Get pre-approved for a mortgage
- [ ] Define budget
- [ ] Define must-haves
- [ ] Hire a trusted Real Estate Agent
- [ ] Hire a trusted Real Estate Lawyer
- [ ] Attend showings and open houses
- [ ] Make an offer
- [ ] Hire a home inspector
- [ ] Review all legal documents
- [ ] Arrange insurance and utilities
- [ ] Final walkthrough before closing

BUDGET WORKSHEET

Expenses	Cost
Purchase Price	
Down Payment	
Land Transfer Tax	
Legal Fees	
Inspection/ Appraisal	
Insurance	
Moving Costs	
Contingency Fund	
Total:	

CONTACT US

Phone

(416) 881 - 0354

Website

www.skybrookerealty.com

Email

pzoccoli@skybrookerealty.com

Address

68 Romina Dr. Vaughan, Ontario