

Buying With Scully

complete buyers guide



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Hello!

The Agent you choose, matters the most in this process. Selling your home is a big deal, and the idea isn't to simply "list it and find a buyer", it's to make the most of the sale of your home and protect your best interests while I do it. You will not only have more money in the end, but rest assured it will be done ethically, legally, and properly. You deserve that.

Now, let's get to work.



Binder Real Estate
Brokerage
INDEPENDENTLY OWNED AND OPERATED

ROYAL LEPAGE

My Promise to You.

- **Personalized Service:** I will always be your dedicated point of contact, providing one-on-one support throughout the entire process.
- **Transparency & Integrity:** You'll receive honest advice and full transparency on every aspect of the home-buying process. No surprises—just clear, actionable information.
- **Access to Exclusive Listings:** With my deep understanding of the Windsor-Essex market, I'll help you access both on-market and off-market opportunities that may not be widely known.
- **Expert Negotiation:** My goal is to get you the best deal possible. I'll use my strong negotiation skills to ensure you get the right price and terms.
- **Guidance at Every Step:** Whether you're a first-time buyer or seasoned investor, I'll be there to guide you from your first showing to closing, ensuring you understand every decision you make.
- **No Pressure Approach:** I believe in helping you find the right home, not just any home. You'll never feel rushed or pressured into a decision.
- **Post-Purchase Support:** Even after your home is purchased, I'm here to help with any questions or recommendations you might have—whether it's about renovations, local services, or future investment opportunities.

What does a Buyer Rep Cost?:

With me? Absolutely nothing.

All buyer agents are compensated through the cooperating commission offered on MLS listings. However, some agents set a minimum requirement—meaning if a listing offers less than their set percentage (e.g., 2% instead of 2.5%), they might ask you to cover the difference. I don't do that. I work with what's offered, with no extra costs or surprises for you.. I choose homes based on what's best for you, never based on commission. That's my promise.

What's the Process?:

The home-buying process varies for everyone, and a more detailed breakdown is provided later in this booklet. In short, it starts with getting pre-approved for a mortgage, followed by a consultation where we outline your needs and wants. From there, we review listings, visit properties, and conduct market research to ensure you're making an informed decision. When the right home comes along, we submit an offer, negotiate terms, and work toward finalizing the deal. This process can move quickly or take time, depending on your unique situation..

“

“His casual but professional style really suited us and made the buying experience gratifying instead of grinding. Punctual, attentive to details, flexible to fit our schedule. His good sense of humour matched our comments about shad flies and fishing spots. Great to work with!”

R. Wyszynski



Understanding List Prices:

Prospective Listing Strategy:

The Prospective Pricing Strategy, on the other hand, is designed to attract multiple offers right from the start. The seller lists the property at a lower price to generate initial interest, then hopes to create competition among buyers to drive the price up through bidding. This approach can create a sense of urgency, encouraging buyers to submit higher offers in a competitive environment, with the goal of selling for more than the original asking price.

Traditional Listing Strategy:

In a traditional listing, the seller sets the price they want for the property, and interested buyers submit offers accordingly. This strategy typically relies on the seller's price being competitive with the market value, and they may receive offers gradually over time. There's less urgency for buyers to rush in, but it allows the seller to gauge the market response before making any decisions.

FAO

FAQ

Markets Explained:

Buyers Market:

In a buyer's market, there are more homes for sale than buyers looking to purchase. This gives buyers the upper hand, as they have more options to choose from and can negotiate prices, request repairs, or ask for concessions. Homes may stay on the market longer, and sellers are more likely to accept lower offers to secure a sale.

Sellers Market:

In a seller's market, demand outpaces the available supply of homes. Sellers have the advantage, with multiple buyers competing for the same properties. This often leads to bidding wars, higher sale prices, and fewer negotiation opportunities. Homes tend to sell quickly, and buyers may need to act fast or offer over the asking price to secure a deal.

Balanced Market:

In a balanced market, supply and demand are relatively even. There's enough inventory for buyers to choose from, but not so much that sellers struggle to sell. This creates a fair environment for both parties—buyers have a variety of options, and sellers can generally expect to receive offers close to their asking price.

When is a “Good Time”?:

The best time to buy depends on your personal situation, not just the market. While spring and fall often have the most inventory, winter can offer less competition, and summer can bring motivated sellers. Market conditions like interest rates and pricing trends matter, but the right time is when you're financially ready and find a home that fits your needs. My job is to help you navigate the market and make the best move at the right time for you.

What Price is Good to Offer?

The price you offer is ultimately your decision. As your agent, my job is to provide insight into the current market conditions and comparable sales, helping you understand the possible outcomes for different offer amounts. However, I will never tell you exactly what price to put on the table. There are many factors at play, from the property's value to your budget and how badly you want the home.

The process of determining the right offer is not just about numbers; it's about aligning your needs, wants, and goals. Some buyers might be okay with a competitive, lower offer, while others may need to go higher to secure the home. I'll help you weigh these scenarios and ensure you're making an informed decision.

The advice I give all my clients is the same advice I followed when my wife and I bought our own home: If it's the perfect home for you, and you truly want it, leave it all on the table. By offering your best, you can rest assured that you've done everything you could to make it happen. And, if you don't win the house, you'll know you gave it your best shot and can move forward with peace of mind, knowing you didn't leave anything on the table.



What Makes Me Different?



What Makes Me Different,

World Class Marketing:

When it comes to marketing, my experience is unmatched. With a background and degree in media placement and development, I have the expertise to generate more leads and attract more potential buyers for your home. More offers lead to better offers, ensuring we achieve the best possible outcome for your sale.

In House Media:

As a creative marketer, I specialize in crafting exceptional media tailored to each unique home. There are no cookie-cutter approaches here—every listing I create is distinct and memorable, designed to make your home stand out from the crowd.

One Realtor:

You are my priority. I believe in providing personal, dedicated service, so you won't have to chase calls or wait for responses. By working with a limited number of clients, I ensure I can give each one my full attention and focus, every step of the way.





Industry Knowledge:

Selling a home isn't just about putting it on the market and hoping for the best—it's about strategically positioning it for success. With a deep understanding of both the analytical and theoretical aspects of real estate, I'm able to provide expert advice and list your home in a way that maximizes its potential return.

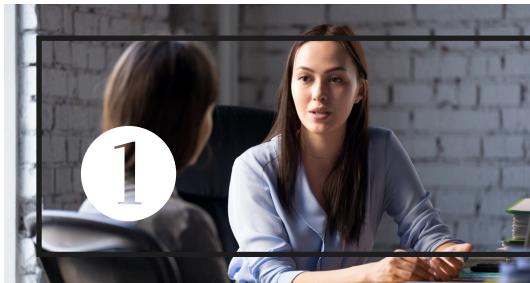
Professionalism:

A great Realtor not only earns the trust of their clients but also respects and is respected by their peers. Displaying professionalism, integrity, and a strong ethical foundation is essential in building a solid reputation. I take pride in my commitment to working well with others and always acting in the best interests of my clients.

Is My Advantage to You.

THE STEPS

So, you want that dream home? We know exactly how to get you there. Here are the typical steps involved in buying a home.



GET PRE-APPROVED

You'll want to get this process started asap, as getting pre-approved for financing is essential.

CHOOSE AN AGENT

Of course I want it to be me, but if not, choose an agent whose personality meshes with your own and whose experience can work in your favour!



RESEARCH NEIGHBOURHOODS

Your new neighbourhood is just as important as your home. Look at schools, recreation and shopping.

HUNT FOR HOMES

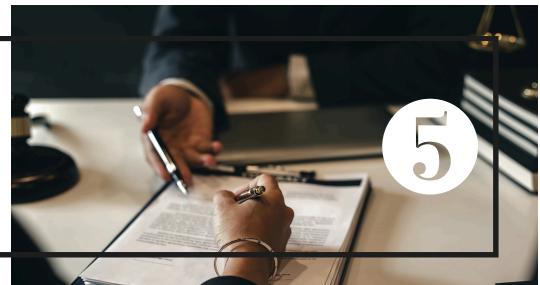
We'll take note of your requirements and start searching for properties that fit the bill!



MAKE AN OFFER

Offer and negotiation time. Always protect yourself, and your best interests including conditions.

5



6



CONDITIONS

If any are in the offer, they will be addressed now.

7

CLOSE THE SALE

After any conditions are met, documents are signed and concluded, and the deal is now firm!



8



MOVE IN!

Lawyers do their work, sign up for utilities, and start planning your move!

“

Working with Thomas has been an open and communicative process that has made the sales transaction and transition into our next home a very positive and unique experience in many ways... [we're] not hesitant at all in referring Thomas to friends and family when looking to fulfill their real estate needs.

C. & V. Ryan

BUY OR SELL FIRST

Each situation is unique, and several factors need to be looked at to determine which option is right for you. Here are some things to consider with each.



BUY FIRST

Works best when

There is a lot of competition in the market and property prices are rising

You're confident there will be a high level of demand for your existing property

You can negotiate or make it conditional on selling your own home

You're prepared to accept an offer that lets you move on or pay bridging finance.



SELL FIRST

Works best when

Property prices are flat or declining
if you want greater certainty about how much you have to spend on your next home

If you're moving locations and buying in a different and slower market

If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.



Thomas is absolutely wonderful to work with. He was very quick to respond and answered all my questions. Thomas is very honest, knowledgeable, and you can tell he cares about his clients. He made buying a house stress-free and he went above and beyond to ensure I found a house in my desired neighbourhood in the tight deadlines I had set.

C. Lenardon

PRE-APPROVAL

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.

TWO



THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

Choosing a home that complements your lifestyle, income and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home.





WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do some research of what types of homes offer what that will help narrow down your search area.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Older neighbourhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.

CHOOSING A HOME



COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.



MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.

FIRST TIME HOMEBUYER CHECKLIST

MAKE SURE YOU'RE READY

- You have a stable job.
- You can see yourself living in the same town for the next 5-10 years
- You're prepared for the extra work that comes with homeownership.

CREATE YOUR WISHLIST

- Determine what's most important to have right now – e.g., location, number of bedrooms, a yard.
- Check out different neighborhoods, home styles and listings online to get a feel for what's most important to you.

GATHER DOCUMENTS

- Collect proof of employment, including pay stubs and past tax returns.
- Print out bank and investment account statements from the past 90 days.
- Compile your previous addresses and current landlord's contact information.

WHAT CAN YOU AFFORD

- Request your credit report from all three credit bureaus (Equifax, Experian and TransUnion). Fix any errors right away.
- Determine a down payment amount (ideally 20% to avoid paying private mortgage insurance).

- Calculate how much you'll need in an emergency fund for unexpected maintenance or repair costs.

RESEARCH MORTGAGES

- Request quotes from multiple lenders and comparison shop for loans.
- Get pre-qualified for a loan (many sellers won't even consider a bid unless you're pre-qualified).
- Obtain a pre-approval letter (this requires a credit and background check, but it can make you a stronger candidate).

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.

OFFER PRESENTED



ACCEPT

Your offer is accepted! Time to celebrate, now we will move ahead with any conditions laid out in the offer like home inspection.

REJECT

The Seller may reject your offer. We will ask questions to discover why and if there is anything we can do to make the offer more appealing.

COUNTER

The Seller may come back with their own offer. In this case, we will review the terms with you and continue to negotiate until we reach an agreement.

“

I would give a 6-star review if I could! The home buying process can be stressful (and at times it was) but Tom was there for us and had our backs every step of the way... It really is important who you pick to be your realtor and you are in good hands if you select Tom.

J. & K. Marchand

ELEMENTS OF AN OFFER

Price

The price of the home, and your budget

Deposit

A good strategy position here, and applied to the cost of the home.

Irrevocable, Closing Date

How long the offer is good for, and when the sale closes and keys delivered.

Conditions

Conditions are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

Inclusions and Exclusions

Items included or excluded. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

You.

Most importantly, are your needs taken care of? What do you need in order to be comfortable to proceed? This is the most important aspect of your transaction.

MOVING CHECKLIST

TWO MONTHS BEFORE

- Start downsizing and donating old and unwanted items
- Start researching moving costs and companies
- Collect school records and transfer
- Order packing supplies

2-3 DAYS BEFORE

- Plan payments and expenses for moving
- Defrost your fridge
- Clean as you continue to pack
- Pack things you will need right away separately

ONE MONTH BEFORE

- Change your address and send moving notifications to friends and family
- Find local healthcare providers and shopping necessities
- Buy any new appliances or make plans for what to buy

MOVING DAY

- Do a final walkthrough
- Keep all receipts
- Pre-clean, seal any windows or doorways
- Check for damages in your new home that will need to be fixed
- Unpack room by room

TWO WEEKS BEFORE

- Contact utilities
- Finalize moving arrangements

CLOSING COSTS: BUYER



1. LEGAL FEES

Lawyers' fees vary. It is an issue for each buyer to raise at the time he/she engages the lawyer to close the deal.



2. LAND TRANSFER TAX

This is a sales tax charged by the provincial government. The formula used to assess the tax is as follows:

- 0.5% of the first \$55,000.00 of the purchase price
- 1.0% of the next \$195,000 of the purchase price
- 1.5% of the next \$195,000 of the purchase price and
- 2.0% of the balance of the purchase price (for residential properties)



3. SALES TAX ON CHATTELS

Buyers are required to pay the provincial sales tax of 8% on the value of any chattels (fridge, stove, etc.) included in the purchase price.



4. PROPERTY INSPECTION REPORT

Before you buy a property, it is wise to have it inspected by a qualified professional property inspector. The inspector will provide you with a written report. Such inspections cost \$250.00 or more, depending upon the inspector and the size of the property.



5. MORTGAGE FINANCING FEE

Many mortgage companies charge appraisal and processing fees. These fees can be several hundred dollars. If you are borrowing more than 75% of the property's value ("high ratio financing"), there will be mortgage insurance premiums added to the face amount of the mortgage. 8% PST applies to the premium and must be paid on closing.



6. DISCHARGE PENALTIES

If the buyer is discharging a mortgage on the property he/she is selling, there may be early discharge penalties amounting to three months interest on the mortgage to be discharged. Other penalties may be imposed depending upon the terms of the contract. The mortgage company may be prepared to waive all or part of the early discharge penalty if the buyer agrees to mortgage the new property with the same company.



7. SURVEY

You may want a new survey, or your mortgage company may require one in order to advance the mortgage funds. Surveys start at about \$900.00. The price goes up depending upon the size and configuration of the property.

CLOSING COSTS: BUYER



TITLE INSURANCE

Most mortgage lenders are prepared to accept title insurance instead of a survey. A Title Insurance Policy costs about \$250.00 - \$300.00 for most residential properties. The fee will vary to some extent with the value of the property.



DISBURSEMENTS

When your lawyer closes the purchase, he/she will have to pay a variety of expenses for you. He/she will add these costs to the bill he/she sends you. Such disbursement costs include fees for registering the deed and mortgage, building and tax certificates, hydro and water status reports, etc. On a standard residential purchase, these costs will run between \$300.00 - \$500.00.



ADJUSTMENTS

The annual real estate taxes will be apportioned to the seller and the buyer as of the date of closing. If the seller has prepaid the taxes for the year, the buyer will be required to reimburse a pro rata portion to the seller. If the property is heated by oil, the buyer will be required to reimburse the seller for the value of the oil remaining in the storage tank on closing. The buyer's lawyer arranges for these adjustments with the seller's lawyer as part of the closing process.



MOVING COSTS

Moving costs vary depending upon the distance moved and the weight and volume of possessions moved. It is wise to get an estimate from more than one mover. It is also wise to book your mover well in advance of closing.



INSURANCE POLICIES

You may wish to consider a closing insurance policy (about \$40.00) and/or a home warranty policy (\$230.00 - \$350.00). As well, you will need property insurance and occupier's liability insurance. Contact an insurer well in advance of closing in order to ascertain the costs, and to have the policies in place at closing.



CONDOMINIUM PURCHASE

There are some special costs involved with a condominium purchase. For example, you will want a Status Certificate, which includes all important documents concerning the financial affairs of the condominium corporation, as well as the by-laws and the rules that owners are required to abide by. The Status Certificate costs \$100.00, plus photocopying. Also, a condominium owner pays a monthly maintenance fee to the condominium corporation. This fee will be apportioned between the seller and the buyer as of the date of closing.

CLOSING COSTS: BUYER

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RENTAL PROPERTY PURCHASE

If you are buying a tenanted property, any prepaid rents will be accounted for as part of the closing process. If the seller has collected the last month's rent, which is standard, you will be credited with that sum on closing.

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RURAL/RECREATIONAL PROPERTIES

There are a number of issues that must be canvassed by buyers of rural/recreational properties. They include water quality and quantity, the condition of the septic system, road access, and availability and cost of municipal services (e.g. garbage collection, schools, busing, road maintenance). All such issues need to be investigated fully at the time of purchase. Some of these investigations will cost money. For example, you may be required to pay a fee for the water quality and quantity tests. Also, if you wish to have a professional assessment of the condition of the septic system, there will be a fee. You will want to consider all of these issues at the time you are considering the purchase.

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NEW HOME PURCHASE

The biggest extra cost that attaches to new home purchases is GST. GST is a sales tax imposed by the federal government on new homes, as well as most other goods and services. It is not applied to purchases of resale ("used") homes. Many builders include the GST in the purchase price. Make sure that the issue of who pays the GST is resolved in the Agreement of Purchase & Sale. Read your contract carefully. There are may be additional costs for a wide variety of items, including paving of the driveway, landscaping, etc. On some new home purchases, the bill for these "extras" can be thousands of dollars.

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COMMISSION

In some cases, it is the buyer's best interest to pay the real estate broker's commission directly, instead of having the seller pay it. By taking the commission out of the purchase price, thereby lowering the purchase price, both the land transfer tax and the commission (if it is a percentage of the purchase price) are lower, saving the buyer money.

FORMS AND DOCUMENTS

Client(s): _____

Agreements:

- Form 300 - Buyer Representation Agreement
- Form 810 - Working with a Realtor
- RLP Binder Privacy Consent
- FINTRACKER
- RECO Information Guide

Info Needed:

- Full name, address, email address, phone number
- Place of Employment (Needed for Fintrack)
- Letter or proof of Mortgage Pre-Approval (if needing a mortgage)
- Photo of ID (drivers license, or passport)

Notes:

SHOWING CHECKLIST

Location: _____

Exterior:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Interior:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Fit & Finish:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Property:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Windows:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Electrical:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Roof:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Foundation:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Red Flags:

- Water Damage
- Mold
- Paint Peeling
- Switches & Plugs
- Smells

- Cosmetics Only
- HVAC
- Standing Water
- Amateur Finish
- Uneven Floors

- Water Spots
- Uneven Structure
- Poor Drainage
- Signs of Infest.
- Neighbourhood

Neighbourhood:

- 1 - Poor
- 2 - Fair
- 3 - Good
- 4 - Great
- 5 - Excellent

Notes:

Total:

// 45

PREFERRED
PARTNER

MORTGAGE BROKER

Rasha Ingratta's Team

Rasha and her team are exceptional Mortgage Brokers in the industry. A great place to start for many, and highly recommended.

Contact Details

PH: 519.250.4848

EM: rasha@shopmortgages.ca

AD: 3385 Dougall Ave. Windsor

WWW: www.shopmortgages.ca

SCAN ME



Rasha Ingratta - Mortgage Intelligence

PREFERRED
PARTNER

MORTGAGE SPECIALIST

Team Kyle Lucier

Kyle and his team at RBC are my go-to for bank lending. Experience and passion to help you every step of the way.

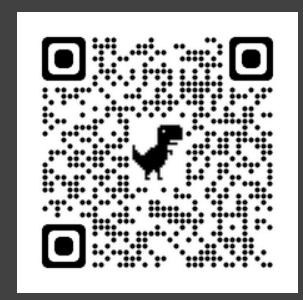
Team Kyle Lucier - RBC



Contact Details

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EM: kyle.lucier@rbcc.com
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WWW: mortgage.rbc.com/kyle.lucier

SCAN ME



PREFERRED
PARTNER

ARBOURIST

McGuire Tree Service

Adam and Samantha McGuire are reliable, efficient, and experts in their field. I trust them with anything I need personally, and highly recommend them to all my clients.

Contact Details

PH: 226.787.3439
EM: mcguiretreeservice@outlook.com
AD: Servicing Windsor & Essex County
WWW: FB: McGuireTreeService



SCAN ME



McGuire Tree Service

PREFERRED
PARTNER

INTERIOR DESIGN

Kass DiPasquale

All of my Buyer Clients receive a paid for consultation from Kass, for good reason. Kass has the eye people are looking for! Exceptional designs, and able to work with many budgets. Trust her with your Design needs, you'll be happy you did.

Kass Design Studio



Contact Details

PH: 519.992.6245
EM: hello@kassdesignstudio.ca
WWW: kassdesignstudio.ca

SCAN ME



PREFERRED
PARTNER

LEGAL

Ryan MacKenzie

With considerable experience, and a specialty in Real Estate Law, Ryan is always the Lawyer I recommend for both Buyers and Sellers representation. In fact I use Ryan for my personal purchases, and can say from experience he's the best .

Contact Details

PH: 519.255.4382
EM: mackenzie@farhatlaw.ca
AD: 1 Hanna St W., Windsor, ON
WWW: FarhatLaw.ca



SCAN ME



Ryan MacKenzie - Farhat & Associates

PREFERRED
PARTNER

PAINTER

Derek McGuire

Trusted by many, and exceptionally fast and professional, Derek McGuire is in high demand. From small to large projects, hiring Derek is always looked back upon as a great idea from any who have used Derek to complete a paintjob.

Contact Details

PH: 519.816.4471
EM: derekm McGuire@sympatico.ca
AD: 311 Texas Road, A'burg

SCAN ME



Straight Edge Painting

PREFERRED
PARTNER

FLOORING AND COUNTERTOPS

Colautti

ALL clients who buy or sell with me will
receive an offer for a discount on the
purchase of their flooring or countertops.
When you're ready, just ask me how!

Contact Details

PH: 519.966.1111
EM: tmarshall@colautti.net
AD: 2779 Howard Ave Windsor
WWW: colautti.com

SCAN ME



Colautti
Celebrating 100 Years - 1919-2019

Colautti Bros. Flooring and Countertops

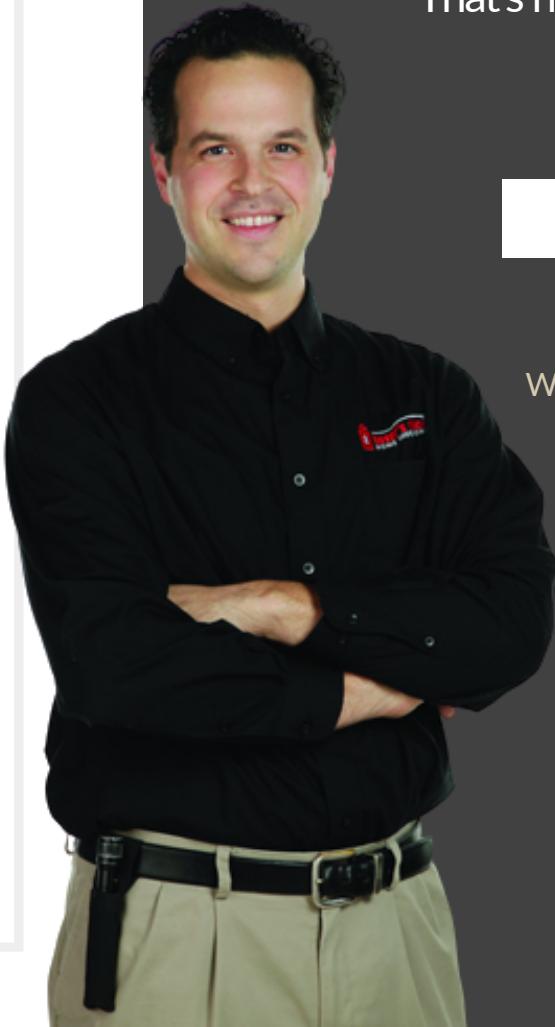
PREFERRED
PARTNER

HOME INSPECTION

Martin Gecelovsky

Certified and trained to the highest specifications, Martin is my go-to for all my Inspection needs. In fact, all my seller clients receive an initial 5-Point inspection from me to list. That's how much I trust his work.

First Class Home Inspection



Contact Details

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SCAN ME





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ROYAL LEPAGE BINDER REALTY

Binder Real Estate
Brokerage
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