

Buyers Guide

THE HINCHEY HOMES TEAM

THE EXPERIENCE,
THE TOOLS,
THE KNOW-HOW.

That's the sign of a RE/MAX Agent.

Buying or Selling?
It's a Cinch! Call Hinch!



The Hinchey Homes Team is excited to introduce ourselves and provide an in-depth look at the home buying process. We invite you to take a look through this book to learn about everything we do to deliver an unprecedented level of service.

Inside, you will find information on our sales volume and experience, acclimations, reviews from past clients, Re/Max Jazz, and more! We laid out all the details surrounding a home purchase that we could, in hopes of making you feel just a little bit more comfortable with the process. Our goal is to make the buying experience as educational and stress-free as possible. The entire Hinchey Homes Team looks forward to working with you.

The Hinchey Homes Team

21 Drew St. Oshawa, ON

Office: 905 728 1600

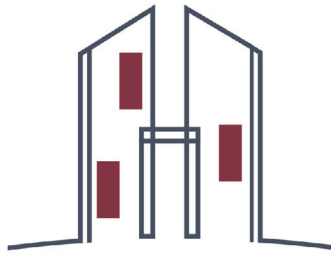
Shawn: 905 449 4422

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Ben: 905 922 4187

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www.hincheyhomes.com



HINCHEY
— HOMES —
REAL ESTATE

SHAWN HINCHEY

SHAWN CONTINUES TO RE-INVENT AND REVOLUTIONIZE THE BUYING AND SELLING PROCESS FOR OUR CLIENTS

Shawn Hinchey - Broker and top producing leader at RE/MAX Jazz, and president of Hinchey Homes - is an industry titan and defacto disrupter of the status quo in the real estate arena. His iconic brand has come to represent a fresh, modern and sophisticated approach to trading in real estate, one that produces spectacular results for his clients and turns them into raving fans. His trademark work ethic, authenticity and superlative client experience system have earned him entry into the highest echelons of productivity in real estate sales on provincial, national and international levels.



Shawn's outstanding success has been a testament to both the merits of leveraging a perfectly executed marketing strategy designed specifically for each client's unique needs and his own personal, unwavering commitment to stay in constant communication with his clients. His innate ability to connect with people and serve them honestly, with the utmost integrity, before, during and after the move, are the qualities he has built his career on.

Shawn's delivery and execution of an unparalleled service performance package have changed the game in the local real estate marketplace, upping the ante for what clients want and should expect from their representation. As others strive to imitate him, Shawn continues to re-invent and revolutionize the buying and selling process for his clients, so they are continually reaping the benefits of his mandate for the ultimate real estate experience.

His strength at integrating media into the promotion of property and his utilization of the RE/MAX platform of tools and affiliate services ensure his listings reach an audience of a global scale. At a grassroots level though, one of Shawn's biggest assets is, he is a lifetime resident of the Durham Region, meaning he knows his geography. Shawn brings a wealth of firsthand knowledge in real estate investment, ownership and renovation to the table as well, making him an invaluable advisor and counselor. A business owner and entrepreneur, Shawn revels in the thrill of a job done exceedingly well and the reward of personal recommendations from outrageously happy clients.

LAURA HINCHEY

The Hinchey Homes Team and RE/MAX Jazz are proud to have Laura Hinchey, sales representative, on its elite team of professionals who are in tune with the market! Laura's warmth and enthusiasm translate to next level service in her real estate career. As the chief administrative coordinator, creative director, and team ambassador for the Hinchey Team, Laura's aim is to create a flawless, end to end experience for the client, by providing an environment that is truly next generation in customer care. To that end, Laura has designed systems and efficiencies unique to their brand, enabling the Hinchey Homes Team to bring an even more comprehensive and media integrated buying and selling experience to the marketplace.

As an industry "insider", Laura knows that it's her professional dedication and work ethic that will win clients for life, and so it is her personal mandate to adopt the roles of advisor, counselor, guide and champion throughout the process of buying or selling, and forever after. Laura's background as a Registered Nurse along with her Bachelor of Science in Nursing Degree translates to superb listening and communication skills, empathy and a strong desire to nurture others. These tremendous attributes serve the client well in the often emotional process of moving.



Creating a safe and empowering environment for the client to make decisions in, and then navigating a smooth, elegant and harmonious journey for them is Laura's top priority. Utilizing the massive capabilities of the latest cutting edge technology and incorporating a diverse range of marketing tools to their most effectiveness, Laura ensures their sellers get the exposure they deserve and their buyers get the information they need. Laura is committed to delivering the most spectacular real estate experience possible!

**LAURA AIMS TO CREATE A
FLAWLESS, END TO END
EXPERIENCE FOR OUR CLIENTS**

BEN HINCHEY

**BEN SERVES OUR
CLIENTS WITH THE MOST
COMPREHENSIVE AND
EXHAUSTIVE REAL ESTATE
TOOL KIT AVAILABLE**

A key ingredient in The Hinchey Homes Team's "secret to success" formula is Benjamin Hinchey, exclusive buyer's specialist of the Hinchey Homes Team. Benjamin serves our clientele with integrity and wise counsel. An attentive listener and great communicator, Benjamin is able to learn the true needs of consumers when shopping for a home, and out delivers the competition with his commitment to impeccable service.

Staying up to date with current buying patterns and trends as well as analyzing market statistics ensure Benjamin's success, and through the RE/MAX Jazz organization, Benjamin is positioned to serve our clients with the most comprehensive and exhaustive real estate tool kit available. To that end, Benjamin provides all of our clients with an outstanding benefits package that covers the entire transaction process, from a preliminary buyer's consultation right through to after closing support. His firsthand knowledge of the diversity and potential of the burgeoning



area is a huge asset to the buyers Benjamin serves. Presenting the wide range of affordable options that meet every lifestyle need is something that Benjamin incorporates into every introductory buyer appointment, and he takes the time to educate clients on existing, new and emerging communities and neighbourhoods across the Durham Region, as he knows them well. This "insider" knowledge is invaluable to buyers new to the Durham Region, and they benefit greatly from Benjamin's area expertise. His ongoing service to our clients make him an invaluable resource, and has earned him the treasured respect and word of mouth recommendation he has worked so diligently to gain.

LAUREN GERRITS

We are thrilled to introduce Lauren Gerrits, buyer rep extraordinaire, to The Hinchey Homes Team! As a professional contract negotiator before pursuing her dream of entering the world of real estate, Lauren offers a very unique value proposition: in addition to being the quintessential entrepreneur of the millennial generation, she brings a well oiled skill set of traits like discretion, discernment, diplomacy and good judgment to every transaction.

Together with team, she forms a truly formidable powerhouse that is singular in the Durham Region marketplace. The client-advocate relationship endorsed so passionately at The Hinchey Homes Team is fully entrenched in Lauren because before she joined the team as an agent, she was a client! Lauren's representation of every buyer and seller mirrors our uncompromising commitment to excellence in all things.

Above all else, Lauren's deep and authentic connection to her beloved community is something that genuinely resonates with clients. As a wife and mother of three who lives, works and plays locally, Lauren knows firsthand the importance of schools, childcare services, parks, community programs and amenities for families, and strives to match the right buyers with the right neighbourhoods. When

representing clients, she researches the history and influences of the property and its location, deftly and fully leverages all of the affiliates and resources at her disposal through the team, and crafts a compelling and meaningful storyboard of the home that both honours and highlights its distinctive attributes on an expansive digital and print media platform. A win – win is the result: she attracts greater consumer interest while paying homage to the client and creates an atmosphere for outstanding financial outcomes for them. It's this innate sensitivity combined with shrewd business savvy that makes a move with Lauren, and The Hinchey Homes Team, best-in-class.



**LAUREN IS A PROFESSIONAL
NEGOTIATOR, BRINGING A
WELL OILED SET OF SKILLS
TO THE HINCHEY TEAM**

SABRINA HARLOS

Creative Director & Client Care Concierge

The Hinchey Homes Team and RE/MAX Jazz are excited to have Sabrina Harlos -- brand aficionado, marketing powerhouse and graphic designer extraordinaire -- on the team! Sabrina has been with The Hinchey Homes Team for many years now and her love of art and her eye for detail and design have elevated both the business profile and aesthetic of The Hinchey Homes Team. A perfect example of this is the book you are reading from!

By giving a polished look while helping the brand to stand out from the competition, her expert knowledge and application keeps the recognizable style of The Hinchey Homes Team on point while the design world evolves. Telling the story of the brand consistently throughout all of the digital and print platforms, Sabrina is in charge of all promotional material, including social media content; feature sheets, direct mail marketing and package creation; and of course, all online web branding.

Beyond leveraging and expanding the online presence of the team, Sabrina also ensures every client experience is seamless and supported perfectly, end to end. By thoroughly organizing all of the transaction paperwork, assisting in contacting all of the network affiliates and resources exclusively used by The Hinchey Homes Team and extending to the client all of the extra perks provided in their signature VIP program, she acts as a personal concierge to each and every client. Sabrina is the go-to, behind the scenes magic maker who can be relied on to complete the myriad details, tasks and obligations that come with every buying and selling process, thereby alleviating the typical stress and worry that can plague a buyer or seller. She is an essential component of the resounding success of The Hinchey Homes Team.

**SABRINA IS THE
GO-TO BEHIND THE
SCENES DESIGN
MAGIC MAKER**



NICOLE MONTGOMERY

Digital Marketing Specialist



NICOLE, OUR IN-HOUSE MEDIA ANALYTICS GURU AIMS FOR A SEAMLESS ONLINE EXPERIENCE

No stranger to real estate, Nicole Montgomery is our resident digital experience pro and in-house media analytics guru. Working in tandem with Sabrina Harlos, she helms our organic marketing division: the positioning, engagement and reach of every listing we represent falls under her watchful and dedicated purview. Ensuring that your property receives the maximum attention it deserves on every social media and electronic platform is her mandate. To that end, Nicole formulates the best strategy for Instagram, Facebook, Google and more, using their algorithms and insights to deftly craft a multi dimensional experience for the consumer that is predicated on their fundamental desire for optimal information flow and instantaneous delivery.

As technology is always influx and ever improving, so too must the real estate process to keep up with consumer demand. As mobile systems increase the capacity for buyers to interact with property, we strive to be at the forefront of this digital era, with both the systems and people to support it. Creative, efficient and responsive are the key traits for success. Nicole understands that a seamless online experience translates to real time interaction and ultimately, top dollar for our sellers. And that's everyone's goal here at The Hinchey Homes Team.

STEPHANIE KEUNING

Project Manager

Next on the Hinchey Homes Team roster is project manager Stephanie Keuning. Appointed in 2021, Steph is the lead contact for their bespoke Renovate To Sell program and is perfectly suited to helm this well oiled machine. Bringing her outstanding organizational and planning expertise to the table, Steph oversees each and every project personally, with operations, logistics, and contractor management all falling under her purview. Steph coordinates the purchase of all items, deploys the appropriate trades and sets the target for small, medium and large scale renovations and remodels. Her commitment to the client exceeds their expectations every time and together, with the rest of the Hinchey Homes Team staff, is focused on creating a selling experience that is best in class for you and your family.

With a black belt in Lean Six Sigma techniques, Steph's forte is streamlining for efficiency, effectiveness and highest achievable outcomes. She is constantly trying to help improve service output in every way possible. She thrives in high demand, high responsive environments and executes her responsibilities with aplomb. Her position enables The Hinchey Homes Team to set the bar at its highest level for exemplary customer satisfaction.

**STEPH OVERSEES EACH
PROJECT SO WE CAN
CREATE A SELLING
EXPERIENCE THAT IS
BEST IN CLASS**



TEAM ACCLIMATIONS

2014

Re/Max Executive Award - Shawn

2015

Re/Max 100% Club Award - Shawn

2016

Re/Max Platinum Award - Shawn

Re/Max Jazz Millennial Award - Shawn

Re/Max Integra Top 30 under 30 out of 2750+ offices nation wide - Shawn

2017

Re/Max Chairmans Award - Shawn

Re/Max Hall Of Fame Award - Shawn

Re/Max Integra Top 30 under 30 out of 2750+ offices nation wide - Shawn

2018

Re/Max Jazz #2 Gross Commission Award for Individual Agent - Shawn

Re/Max Chairmans Award - Shawn & Laura

Re/Max Jazz Millennial Award - Shawn

Re/Max Integra Top 30 under 30 out of 2750+ offices nation wide - Shawn & Laura

2019

Re/Max Jazz #2 Gross Commission Award for Individual Agent - Shawn & Laura

Re/Max Chairmans Award - Shawn

2020

Re/Max 100% Club Award - Laura

Re/Max 100% Club Award - Ben

Re/Max Titian Club Team

2021

Re/Max Jazz Philanthropy Award - Shawn & Laura

Re/Max International Lifetime Achievement Award - Shawn & Laura



TO WHOM IT MAY CONCERN,

Thank you so much for the opportunity to introduce one of our elite sales professionals at RE/MAX Jazz – Shawn Hinchey and The Hinchey Homes Team. Shawn enjoys a highly esteemed and coveted position at our company. Admired by his colleagues, he represents the very finest attributes one could hope for in a business professional: a diligent work ethic, entrepreneurial talent and principled behavior. He is also a gifted social networker, able to build valuable, lasting relationships with his peers and the public. A sterling reputation has been earned by Shawn through his dedication to excellence and he is most proud of the personal endorsements he receives from his past and present clients, as the majority of his business comes from word of mouth recommendations.

As one of our highest performing sales representatives, Shawn has earned the recognition and respect of our parent company RE/MAX Integra, and our global organization, RE/MAX LLC, and has secured an impressive collection of awards for sales production regionally, nationally and internationally. Ranked in the Top 3 Teams category at our brokerage, double recipient of the Millennial Award for outstanding business acumen, and receiver of the Philanthropy Award by demonstrating outstanding commitment to the community through direct financial support, development of charitable programs, and volunteering and leadership. Shawn performs in the Top 1% of the Toronto Real Estate Board, of which there are more than 50,000 members.

Having negotiated so many contracts in his career, Shawn has acquired impressive communication skills and is a master in the art of negotiation, and always represents his client to the utmost of his fiduciary duty. In addition to all that, Shawn is a proud supporter of WEEMAX Children's Charities, our own charitable endeavour that supports Lakeridge Health Oshawa's Pediatric Wing and Hearth Place Cancer Support Centre. Because of Shawn's generosity, our hospital is in receipt of brand new life saving equipment for the Neo-Natal Unit and Hearth Place is able to commence building a pediatric centre for local children living with cancer this year.

I hope you find this endorsement helpful. Feel free to call me personally if you have any further questions about Shawn Hinchey and The Hinchey Homes Team and thank you for choosing RE/MAX Jazz.

Best Regards,



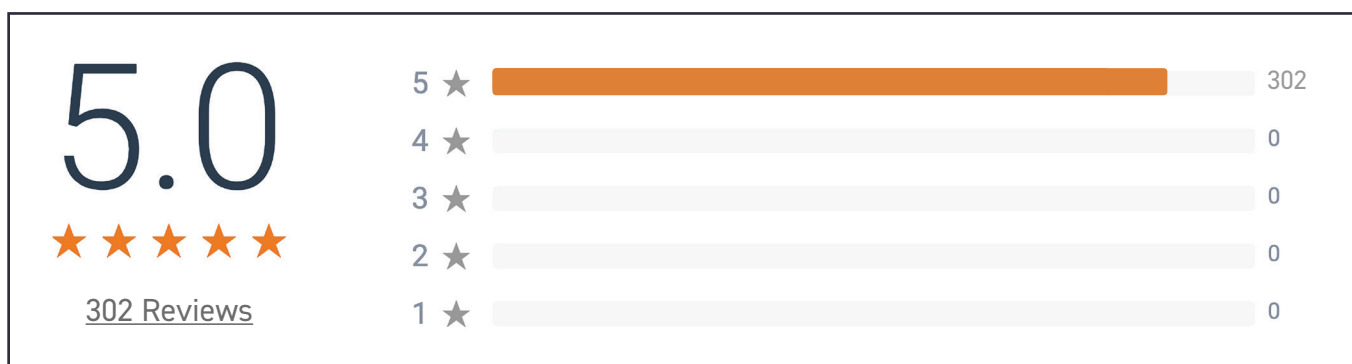
Broker of Record/Owner
RE/MAX Jazz Inc.

TESTIMONIALS

We have over [300 5-star reviews](#) as of the end of 2021 between Google, Facebook & RateMyAgent.com. Here's some of what our wonderful clients have to say:

The Hinchey Homes Team - Re/Max Jazz

5.0 ★★★★★ 302 reviews | Real Estate Services | Oshawa, ON L1H 1C2



“

★★★★★

Wow! I can't say enough good things about the team at Hinchey Homes. Shawn helped us in finding a home in a very competitive market – he was responsive, knowledgeable and guided us through the entire process. Everything from contemplating renos to how much to bid on a place Shawn was there and able to answer every question.

Laura was the all star behind the scenes, without even meeting with us she know what we liked, found us homes & helped ensure we got to see everything we wanted as soon as possible.

We cannot recommend this team enough - they'll take care of you and will go the extra mile to support you on your home ownership journey.

Frances Duquette

“

★★★★★

Shawn and his team did an excellent job preparing my house to sell. From the preparation, renovation, & staging, everyone involved did a great job. My house was sold the first day on the market for over asking. Shawn is easy to approach, and I would recommend him for any real estate services.

Derek Jones

“

★★★★★

Working with the Hinchey team was a great experience. As a first time home buyer the market terrified me but Ben listened to what we wanted and made it happen within our budget. I felt as though he was honest about the market and what houses we liked were worth.

Jessica Martin



We bought our dream home for under asking and sold our condo for over asking with the Hinchey Homes team. Shawn and his team are trustworthy, reliable and care about their clients. Trusting their experience and advice throughout the process is what made our purchase and sale so successful. We are extremely happy with their services would highly recommend using the Hinchey Homes team to anyone looking to buy or sell. Thank you so much Shawn, Laura, Ben, and Sabrina!

Toni R



Thank you, thank you, thank you Shawn! We have only great and positive things to say about Shawn and his team, we can't say enough how much we would recommend The Hinchey Homes Team. As far as we are concerned everyone should use them. Always professional and quick to respond, Shawn is great at what he does. Listen to his advice and recommendations.

Kym B



We are delighted with the service we received from Shawn Hinchey and team. Shawn stood out to us after we interviewed a number of realtors due to his professionalism, market knowledge, and sales strategy.

His team was similarly impressive. The stagers were thoughtful and efficient, filling our home with pieces that made the space shine. The marketing team was absolutely fantastic. One of the reasons we were drawn to Hinchey Homes was the quality of their marketing and we were not disappointed! The marketing team meticulously gathered images in order to produce stunning pictures, video, walk through and floor plans.

The manner in which Hinchey Homes prepared and presented our home made us remember why we fell in love with our house when we bought it, and had us almost second guessing our decision to sell!

Shawn's marketing & sales strategy resulted in a lot of interest in our unique home, leading to multiple offers & a great sales price on offer night.

We highly recommend Shawn and the Hinchey Homes team if you are searching for a tailored, easy, and pleasant real estate experience.

Parisa O



Hinchey Homes:

Staging Ninjas. Photography Wizards. Videography Gurus. Cleaning Grand Masters. 3D Model Maker Gold Medalists. Deal Broker Sultans.

Shawn knows houses, he knows the Durham market and most importantly he knows how to treat people. It was an absolute pleasure to use the team for the sale of my home. These guys are top-to-bottom, lights-out, full-service-with-a-cherry-on-top Realtors and deserve consideration for your next move.

Peter Keuning



Wow! Made buying and selling a house such a breeze! I was new to buying and selling, and have heard horror stories from friends and family about terrible agents. Shawn and his team Laura, Ben and Sabrina were professional and personable and extended services well beyond the norm. Shawn never made me feel uncomfortable and helped me every step of the way! If you want the best experience I would highly recommend Shawn and his remarkable team to help. It's a cinch! Call Hinch!

Josh Gibson

If you would like to see all of our reviews visit:

<https://birdeye.com/the-hinchey-homes-team-re-max-jazz-156985559536520>



The Hinchey Homes Team has certainly earned my trust during the buying process of my first home. The things that Shawn and his team have done for my family and me have been incredible over the years (He sold my parents' home a few years back). Ben was excellent during the buying process - personable and honest.

In addition, the Hinchey Homes Team has only recommended the best services. I went with their recommended Broker, Inspector and Lawyer, and those services have been great as well. One of the first things Shawn said to me was that he only works with and recommends the best, which remained true throughout my experience.

All in all, a great experience, and I would gladly recommend this team to anyone looking to purchase or sell a home.

Jordan Shortt



The Hinchey Homes Team assisted us in the sale of our condo as well as the purchase of our very first home. They went above and beyond for us, checking off all of the boxes and making both transactions seamless and enjoyable! We would highly recommend them to anyone who is looking to buy or sell. Their knowledge of the market was second to none. Thanks for everything!

Olivia Sankowski



Ben helped us find our first home with searching for over a year and a half. He stuck by our sides through many bidding wars and was always available with our busy work schedules. Thank you Ben and the Hinchey Team for helping us find our beautiful home!

Nicole Mulligan



Shawn and his team made sure our home was at its best prior to listing. His marketing strategy successfully got us over 70 confirmed viewings and multiple offers which allowed us to get the best possible buyer for our property. He was always mindful of what our priorities were and what was important to us. It was a very pleasant and stress-free experience to work with Hinchey Homes. Thank you for all the hard work!!

Andrea Lynn



We had such a great experience with The Hinchey Homes team! They helped us with both purchasing our dream home and selling our current home.

They knew what we were looking for and gave us the guidance we needed to make sure we got the home that we wanted in our desired neighbourhood. They made the process easy and seamless and sold our current home in a matter of days for over asking! We were very happy with their service and would recommend them to our friends and family - thank you Hinchey Homes!

Andy & Brittany



Shawn and Laura were just simply amazing to work with! We decided to buy and sell through this unprecedented time and the transition was nothing but smooth and easy because of them. Our home sold within hours and well over asking thanks to the exceptional services, advertising and dedication they provided. We were able to find our perfect home and the support, adaptation of the situation and attentiveness they showed us was incredible throughout this challenging time. I would highly recommend Shawn and Laura to anyone I cross paths with!

Erica Savoie



Shawn and his team provided us with their proposal that was even better than the one we loved last time. It is obvious that they are constantly improving and finding ways to stay on top of the competition, even though they were ahead of the game last time.

We followed his recommendations from repairs, touch-ups to staging. Let's just say they go above and beyond. This always pays off in the end and this time it paid off even more. We had a surplus of 60 showings in 4 days and multiple offers where we sold happily on the 5th day.

The job wasn't over, Shawn and his team started working diligently to find us our new home and provided us with his care package to help ease into our new purchase. I won't get into details, you will have to see it for your self.

Thank you Shawn and The Hinchey Team for all your continuous efforts to maintain our business. Looking forward to our next one. Cheers!

Rob & Tammy



My close friends recommended the Hinchey homes to my husband and I. I reached out to Shawn and he made the process of selling our house easy, stress free and updated us through out the process. My house was sold on the second day on the market for over asking price! Shawn is extremely knowledgeable, professional and answered all of our questions and concerns. I highly recommend the Hinchey homes!

Irma Bravo



The entire team at Hinchey homes are friendly, knowledgeable and extremely driven. We purchased our first home with them and could not have done it without their guidance. They eat, sleep, breathe real-estate and no other team will be more committed to making your house dreams possible.

Craig Avery



As a first time home buyer, I fully trusted the Hinchey Homes team. Shawn was patient and informative as he walked me through the process. I felt that he had my back and was looking out for my best interest from start to finish. He was always available either by phone, email or via chat to answer my many questions. I would highly recommend the Hinchey Homes team, and look forward to working with them in the future.

Natasha Meiliunas



It would be an understatement to say Shawn and Laura exceeded our expectations with the sale of our home! We were away on vacation and planned to list while we were away. In light of unforeseen events our trip was cut short after four days. Shawn and Laura were not only available 24/7 for support but they were completely prepared and suggested to list early. The house sold above asking and in only 2 days (before we even made it home!) Through a very stressful time the Hinchey Homes Team kept us reassured and comfortable. Their complete home preparation team went above and beyond to make our home look stunning and ready for showings. Shawn and Laura took care of everything and made the whole process easy and relaxing! We really cannot thank them enough!

Steph & Kurt



We needed a miracle for a quick but profitable sale and The Hinchey Team was that miracle. They went above & beyond. I just can't thank them enough!

Lori-Ann Davie

HINCHEY HOMES

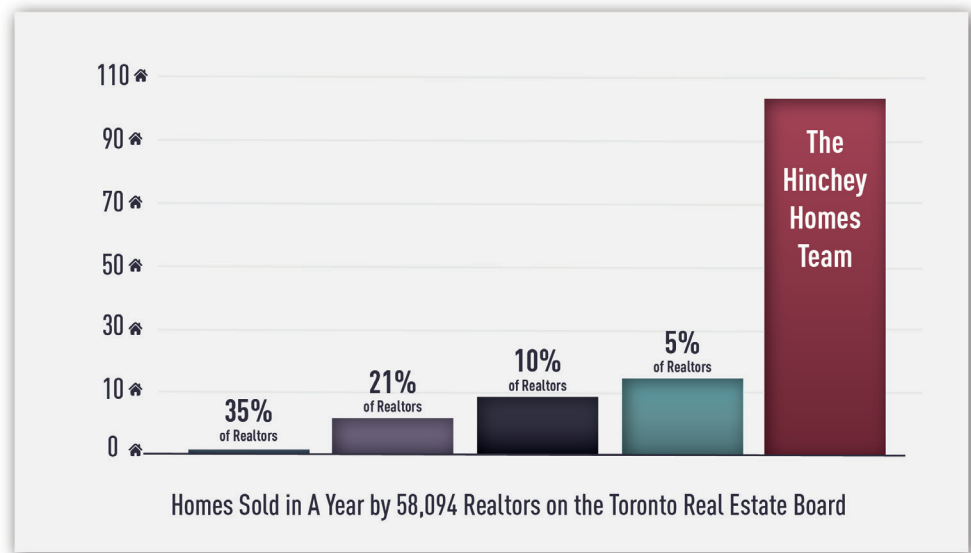
Experience matters when it comes to buying and selling real estate. By constantly being involved in the buying and selling process it's much easier to have a firm grasp of market conditions and values. At the Hinchey Homes Team, we sell more than a house a week so we are consistently immersed in the market and in tune with even its most subtle changes throughout the year.

There is a high chance of hiring someone who may lack experience and market knowledge. Based on our personal experience, an agent needs to sell at least two homes a month to be properly informed on market conditions and successful strategies for listings and negotiations. That kind of experience is hard to find!

**WE SELL MORE
HOMES THAN**

99.9%

of agents with a total of 102 sales between our resale business and a new build site in Port Perry that we sold for Jeffery Homes.



66,364 Realtors registered with the Toronto Real Estate Board

35% or 20,332 Realtors sold 0 houses

79% or 45,894 Realtors sold 5 houses or less

90% or 52,284 Realtors sold 10 houses or less

99% or 55,189 Realtors sold 22 houses or less

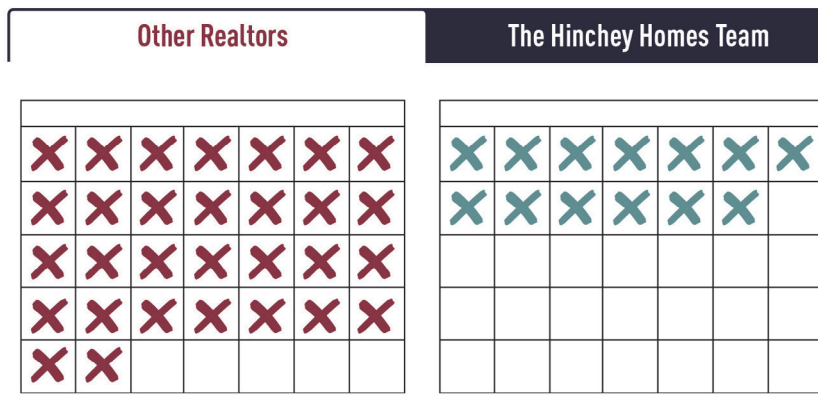
Statistical Data Source: RE Datum 2021

In 2021 the average home in the Durham region sold for 112% of list price. Our listings sold at an average of 125% of the list price. Our average list price last year was \$721,312, 112% of this would be \$807,869. Our average sale price was \$902,850, for a difference of \$94,980.

PRODUCTION FACTS

In 2020, before bidding wars were prevalent, on average, a home would be listed on the market for 28 days before it would sell. Our running average was 11 days before our listing sold.

Average Days Listed On The Market



**WE SELL
HOMES APPROX.**

60%

faster than the average agent in a balanced market. This is thanks to our extensive online target marketing along with the home preparation and staging plan we provide every client.

This stat comes from the balanced market we faced in 2019. This clearly demonstrates our superior negotiating skills since we have no control over another agent's strategies or list prices. These skills can only be acquired with production experience. Years of service are meaningless if an agent's production is poor.



THE HINCHEY HOMES TEAM
Bought at 97.2% of list price



OTHER REAL ESTATE AGENTS
Bought at 98.6% of list price

**MEANING OUR CLIENTS
PAID APPROX.**

**\$9,377.51
less**

Which equals out to 1.4% less money spent on their home over the average agent.

Buyers that worked with us purchased homes on average at 97.2% of list price. Homes in our area sold at 98.6% of list price. Which means, after negotiations, our buyers paid 1.4% or \$9,377.51 less (based on our average sale amount) for their homes compared to working with an average agent.

Statistical Data Source: RE Datum 2019/2020

THE BUYING PROCESS

SO, YOU'RE THINKING ABOUT BUYING A HOME?

Fantastic! Whether this is your first home, your fifth or perhaps an investment, one thing remains the same: It's a complex process involving a great deal of time, energy and of course, money.

This is an exciting time and our hope is that this guide will bring clarity and peace of mind during your home buying journey.

The best approach to buying a home is to be informed. This guide will help answer some basic questions, outline what to expect on the road ahead and boost your confidence in finding the right home for you.

We are here to help every step of the way so if you're ready, let's get started!



STEP 1

DECIDING WHAT YOU WANT

Logically, the first step to finding the right home is to determine what you're actually looking for. There are typically a variety of homes on the market at any one time and looking at them all is not the best strategy.

TO NARROW YOUR FOCUS SOMEWHAT, FIRST ASK YOURSELF THESE THREE QUESTIONS:

1 WHERE DO I WANT TO BUY OR LIVE?

This is your first decision. What communities or specific streets do you want to consider? Is it important to be near schools, shopping centres, hospitals, places of worship, recreation facilities, or other amenities? Will you require public transportation?



2 WHAT TYPE OF HOME DO I WANT?

What style of home is best for you? It could be a detached home, a semi-detached, a split-level, a bungalow, a two-storey, a duplex, a townhome - the options are endless! You may also want to consider your ideal lot size and the age of the home.



3 WHAT ARE MY MUST HAVES AND DEAL BREAKERS?

What are the most important things (must-haves) to you in a home? Basement? A garage? A pool or fireplace? How many bathrooms? Bedrooms? Home office? Do you have a family member with special needs? And what do you absolutely not want in a home?



STEP 2

GET PRE-APPROVED FOR A MORTGAGE

When it comes to buying a home, getting pre-approved for a mortgage is a very important step. Not only does it help you understand exactly how much you can afford to spend on a home, it often allows you to lock in an interest rate for a period of time which could potentially save you thousands of dollars for years to come.

HERE ARE 4 SIMPLE STEPS TO GET A MORTGAGE PRE-APPROVAL:

1 TALK TO A MORTGAGE SPECIALIST

Whether it's your bank mortgage specialist or an independent mortgage broker - talk to someone with expertise who can help you compare rates and terms as there are hundreds of options to choose from. Not sure who to use? We have some recommendations.

2 COMPLETE AN APPLICATION TO FIND OUT HOW MUCH YOU QUALIFY FOR

There are many factors that go into determining your eligibility for a mortgage. Two of the primary numbers are calculating your GDS (Gross Debt Service) and TDS (Total Debt Service) ratios. These factors determine how much you can comfortably afford to spend based on income and other financial obligations.

3 GATHER YOUR FINANCIAL INFORMATION TO FINALIZE PRE-APPROVAL

Your bank or mortgage professional will require documentation to support your application such as income and down payment verification to finalize the pre-approval process.

4 GET A COPY OF YOUR PRE-APPROVAL

This is a powerful negotiating tool especially in a multiple offer situation. A pre-approved buyer means sellers have one less thing to worry about. Even though many offers are conditional on financing, the seller of your dream home will have more confidence in you as a buyer when they know you are pre-approved.

STEP 3

CHOOSING THE BEST AGENT FOR YOU

Today, most buyers work with a real estate agent rather than go at it alone for many reasons. A great real estate professional will provide key market insights, sound advice and save you endless hours to time and money - all while helping you reduce the stress of a large purchase so you can truly enjoy the experience of buying your dream home.

TOP 5 REASONS WHY MOST HOME BUYERS CHOOSE TO WORK WITH A REAL ESTATE PROFESSIONAL:

1 TO SAVE TIME AND MONEY

In most cases, commission is paid by the sellers when a successful purchase occurs. Having an agent work on your behalf does not require any out-of-pocket expense, and will save you time and money throughout the process.

2 TO AVOID OVERPAYING

If you're like most buyers, you want to know, with certainty, that you are paying a fair price. Quite often, sellers overprice their homes to "see what happens." A great real estate professional will educate you on the price of current competitive properties as well as similar homes that have been recently sold to help you make an informed decision on how much to offer for your dream home.

3 TO REPRESENT AND PROTECT YOUR INTERESTS AS A BUYER

In any transaction, it's important to understand what the seller's agent is bound by contract to work in the best interest of his/hers sellers. As a buyer, you also need representation (an agent), someone to work exclusively in your best interest. Engaging the services of a real estate agent to assist you in the home buying process means you now have someone to work solely in your best interest to provide you with:

- Confidential advice that addresses your needs first and foremost.

- Loyal and diligent "full disclosure" service, free from any conflict of interest.
- Expert advice on market value, locations, useful clauses such as home inspections and financing to protect you fully.
- Expert negotiation of the offer(s) to purchase to achieve the best possible price and terms.
- Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, market and planning activity in the area.

4 TO NEGOTIATE THE BEST POSSIBLE PRICE AND TERMS FOR YOU

Negotiating requires expertise and skill, period. A great real estate agent is a masterful communicator with expert negotiating skills whose job is to help you decide what to offer, what to include, what to give up and most importantly, when to walk away if reasonable terms cannot be reached.

5 TO MANAGE THE COUNTLESS DETAILS

Ensuring the i's are dotted and the t's are crossed and that no balls are dropped from start to finish is a heavy load off any buyer's plate. From the moment of engagement, you can rest easy knowing we will guide you effortlessly through any obstacles along your buying journey and ensure all details are handled.



STEP 4

PROPERTY SEARCHES ONLINE AND OFF

Most homebuying searches begin online. In fact, over 90% of buyers start online. The internet can be very helpful for you to get a sense of what's available but keep in mind, it's not a complete picture of the market or all potential properties available. A great agent, working on your behalf, will do an in-depth needs analysis to find all the properties suitable for you, set up a time to view the homes and guide you through the selection process.

HERE'S WHAT YOU TYPICALLY CAN'T SEE ONLINE

HOMES IN HOT MARKETS THAT HAVEN'T MADE IT ONLINE YET

In most cases, commission is paid by the sellers when a successful purchase occurs. Having an agent work on your behalf does not require any out-of-pocket expense, and will save you time and money throughout the process.

EXPIRED LISTINGS OR PRIVATE SALES NOT FOUND ON MLS®

If you're like most buyers, you want to know, with certainty, that you are paying a fair price. Quite often, sellers overprice their homes to "see what happens." A great real estate professional will educate you on the price of current competitive properties as well as similar homes that have been recently sold to help you make an informed decision on how much to offer for your dream home.

KEY INSIGHT AND INSIDER'S EDGE

The internet is chalk full of information but knowing how to interpret information is critical. A great agent will bring an insider's perspective, provide key insights and expertise so you can be confident in knowing you have a complete picture of each property you are considering.

STEP 5

MAKING AN OFFER & NEGOTIATIONS

You have found a house you love. Fantastic news! Here's how the offer process typically works:

STEP 1: DECIDE ON PRICE, TERMS AND CONDITIONS

First, as your agent, I will conduct a current Comprehensive Market Analysis (CMA), complete with a comparable active and expired listings, recent solds, and other historical data to determine the market value of the home.

This is invaluable data when it comes to negotiating a fair price. You will also need to decide on a closing date, if there will be any conditions of the offer such as home inspection, appraisal, water tests etc. Not to worry though, I will guide you through every step.



STEP 2: PREPARING THE OFFER

As your agent, I will prepare the offer documentation that ensures your interests are protected and your instructions are followed.

STEP 3: REVIEWING THE OFFER

Once the offer is prepared, we will review it together, virtually or in-person. I will explain all facets and terms of the offer, so you understand exactly what you are agreeing to. When you're ready, I'll walk you through the digital e-signature process for a safe and seamless virtual offer process.

STEP 4: PRESENTING THE OFFER

As your agent, I will present the offer to the seller's agent and negotiate fearlessly on your behalf.

ONCE THE OFFER IS PRESENTED, ONE OF THREE THINGS WILL OCCUR:

1 THE SELLER ACCEPTS YOUR OFFER.

Congratulations!

2 THE SELLER REJECTS YOUR OFFER.

This isn't common, but it can happen, and as your agent I will work to find out why.

3 THE SELLER COUNTER-SIGNS

Changing the terms of the offer and presents the offer back to you. Rest assured, I will continue to negotiate on your behalf to reach agreeable terms. I will also advise you if it's clear that reasonable terms can't be reached and it's time to walk away.

STEP 6

CONDITION REMOVAL & INSPECTION

Once an offer has been accepted, it's time to satisfy any conditions or contingencies within the time frame designated.

CONDITION REMOVAL

This usually involves performing a home inspection, a bank appraisal, getting the rest of your personal information and the property information to your mortgage broker or bank and arranging for any other information that might be necessary, like surveys, water tests and condominium documents (if applicable).

You can trust that I am here to help make the necessary arrangements to ensure that the entire process runs smoothly before the deadlines.

HOME INSPECTIONS TIPS

Choose a qualified professional. A member of an association can reassure you are getting an experienced, knowledgeable professional.

Ensure the home inspector checks for visible issues with plumbing, electrical systems, roof, insulation, walls, ceilings, floors and windows and the condition of the foundation. They can also check that the home includes chattels like furnaces and air conditioners, are in working order.

Ensure your home inspector gives you a close and personal look at your new home. It takes about three hours to go through all the systems, and if there are any problems, you will see them. They will also give you maintenance tips and easy fixups, if necessary.

Ensure that in the end, you receive a detailed report that is summarized.

STEP 7

PREPARING FOR CLOSING DAY

What an exciting time! I know being organized well in advance will pave the way for a much more enjoyable journey.

Typically you will have from 30 to 90 days before closing day. The closing date can be the same as your move in date, however, that is not always possible. We will check with the sellers and lawyer to find out when your keys will be available. Is it normal that the exchange of money and title be complete before keys are released which could be late in the day.

HERE ARE A FEW DETAILS TO TAKE CARE OF BEFORE YOUR CLOSING DATE:

LEGAL STUFF AND PAPERWORK

As your agent, I will make sure your lawyer gets all the necessary paperwork for your purchase. However, you may need to provide your lawyer with some additional information: insurance, down payment information, adjustment payments and other signed documents.

DOWNPAYMENT AND CLOSING COSTS

Be sure to make the necessary arrangements to have these funds available a week prior to closing or when the lawyer requests the funds.

MOVING ARRANGEMENTS & CHANGE OF ADDRESS

Whether you are using professional movers, renting a truck or getting a bunch of friends together, plan and organize it early.

PREPARING FOR CLOSING DAY CONTINUED

PROPERTY INSURANCE

Be sure to arrange for home insurance before closing and request proof of insurance for your financial institution in advance. Provide your insurance agent with the listing information and details such as age of house, pool or no pool, type and condition of the roof, condition of the furnace, electrical and type of exterior.

UTILITIES

Your lawyer will often make this request as well, however, I recommend you contact the local utilities to coordinate the change of billing on closing. Including phone, internet, cable, gas, electricity, water and any rental agreements. Don't forget to cancel the services at your old address.

SCHOOLS

Don't forget to inform your children's old and new schools about the move and arrange any necessary record transfers.

By taking care of these few items before your closing day will save you a lot of stress and headache during the closing day process. It will also allow you to focus solely on the exciting day ahead of you!

ADVANTAGES OF BUYER REPRESENTATION TODAY

1

TO PROTECT YOUR INTERESTS IN A REAL ESTATE TRANSACTION.

In a real estate transaction, it's important to understand that the listing agent is bound by contract to work in the best interest of his/her sellers. We, as your buyer agent work exclusively for you, ensuring your interest come first.

2

TO EDUCATE YOU ON CURRENT MARKET CONDITIONS SO YOU DON'T OVERPAY.

As a buyer, you'll want to know that you are paying a fair price. We will educate you on current market conditions to help you understand fair market value based on comparable listings and sales of similar homes before making an offer.

3

TO FEARLESSLY NEGOTIATE ON YOUR BEHALF TO ACHIEVE THE BEST PRICE AND TERMS FOR YOU.

Negotiation of what is likely one of your largest purchases requires expertise, experience and skill, period. The best negotiators are masterful communicators who will not only help you decide what to offer, what to include and what not to, but also help you decide when it's time to walk away.

4

TO BRING CALM AND JOY TO YOUR HOMEBUYING EXPERIENCE.

A great real estate professional will provide you with key market insights, sound advice and save you endless hours of time and money - all while helping reduce the stress of a large decision so you can relax and enjoy the experience.

TYPES OF MARKETS

If you're thinking about buying or selling a home no doubt you're wondering one of two things:

Is this a good time to buy?

Or, is this a good time to sell?

While it's important to note that real estate prices and market conditions are influenced by a variety of factors including location, type, condition, interest rates, consumer confidence, unemployment rates, deficits, population growth and affordability - the most used predictor is the law of supply and demand.

Here are the 3 types of real estate markets that use the principles of supply and demand to predict success for buyers or sellers.

A BUYER'S MARKET

A buyer's market is when there are more homes for sale (supply) than there are buyers (demand) for them. In this type of market, buyers have the advantage with more inventory to choose from, prices remain stable or sometime soften with the sellers more open to negotiating.

A SELLER'S MARKET

A seller's market is when there are more buyers (demand) than there are current homes for sale (supply). In a strong seller's market, sellers are in the driver's seat. Prices strengthen or increase; homes sell quicker and in some cases, sellers get multiple offers.

A BALANCED MARKET

A balanced market is when there are equal number of buyers and sellers in the market. Homes sell in a reasonable time frame and prices remain stable. This is a healthy real estate market, one that is good for both buyers and sellers.

5 TIPS FOR

BUYERS IN A HIGHLY COMPETITIVE MARKET

Depending on where you're looking, you may be shopping for a home or property in an area where the market is highly competitive. The good news is, there is plenty you can do to increase your chances of getting the home you love - and can afford.

1 KNOW EXACTLY WHAT YOU WANT

Get crystal clear on the type of home you're looking for, including size, location, old, new, number of bedrooms, garage, etc. This will help narrow your focus on listings that are a good fit.

2 GET FINANCING PRE-APPROVED

In a competitive market, getting your financing pre-approved will give you an advantage at offer time. Don't leave this to the last minute, do this now.

3 WHAT ARE MY MUST HAVES AND DEAL BREAKERS?

When the market is busy, good listings don't last long. You don't want to miss out! When you see a listing you like, review everything available online first, then schedule a viewing right away if you feel it could be the one.

4 KNOW YOUR "NO REGRETS" PRICE

Great home in a seller's market will often get multiple offers and sell over the asking price. Ask yourself this - what is the highest amount you are willing to pay for this property with no regrets? Losing out on a home for an amount you would have been comfortable with is disappointing. Be sure to run any numbers by your banker/lender.

5 CONSIDER WRITING A LETTER TELLING THE SELLERS HOW MUCH YOU LOVE THEIR HOUSE

Homeowners are emotionally attached to their homes. They take great pride in every room, every upgrade and feature and want their home to go to someone who will love it just as much as they do.

MOVESNAP

WHAT IS MOVESNAP?

MoveSnap is an exclusive concierge service that is free for our clients, courtesy of The Hinchey Homes Team. It's an online application that helps simplify the entire process of relocation.

HOW MOVESNAP WILL HELP YOU.

You'll save many hours on your move, reduce your stress, and help avoid typical mistakes. With MoveSnap, you'll always know what, when and how to get all your moving tasks done.

HOW IT WORKS.

When we invite you to MoveSnap, you get a custom-tailored moving plan that clearly outlines all the tasks you need to complete in preparation for your move and when and how to best complete them.



Book a Truck / Hire Movers



Toss Away Your Junk



Change Your Address



Manage Your Utilities



Manage Internet / Cable / Phone Providers



Insurance



Exclusive Savings




Moving Tips


MOVESNAP

MoveSnap is full of helpful tools you need to save you time and frustration before, during and after your move. This service does not require you to download or install anything and works on your computer, tablet or phone.

MoveSnap supports every common task that's typically required for a residential move. From updating addresses and ID cards, to moving utilities, to packing, they've got nearly every task and all the information needed to complete it, in their app.




Change Your Address




Federal Government

Avoid delays in benefit payments from the Federal Government




Forward Your Mail

You will need to forward your mail at least 30 days before your move




Passport and Immigration

Change your address with Citizenship and Immigration Canada




Ontario Provincial Services

Your driver's license, health card, outdoors card, OSAP, and more



Financial Institutions

Change your address with Banks, Credit Card companies and more



Other Places

Build your personal list of people and businesses to notify

WHO IS RE/MAX JAZZ?

Re/Max Jazz is an upbeat, trendsetting real estate company located in the heart of Oshawa, with two locations to serve you: 21 Drew Street and 193 King Street East. A full service brokerage, Re/Max Jazz proudly offers cutting edge technology, innovative marketing tools and state of the art logistics to buyers and sellers across the Durham Region. From starter homes to luxury residential, from investment and commercial acquisitions to rural and waterfront properties, the accomplished and highly acclaimed real estate professionals at Re/Max Jazz are positioned to serve you with integrity and expertise. At Re/Max Jazz, our agents are in tune with the market. Our outstanding ensemble of top producing Realtors promises to deliver results that are off the chart! That's why we are the rhythm of the Region!

Re/Max Jazz was awarded the Re/Max Broker of the Year in 2011 for Ontario-Atlantic Canada, the Re/Max Broker of the Year in 2012 for all of Canada, and was the Business of the Year in 2016 for the Greater Oshawa Chamber of Commerce. Celebrating its 11th Anniversary in 2020, Re/Max Jazz is most proud of the over 30,000 families it has had the privilege to represent since opening its doors in June of 2009.

Maintaining its status as the #1 brokerage in Durham Region for cumulative sales since 2010, Re/Max Jazz looks forward to serving the next decade of buyers and sellers with the most comprehensive and exceptional customer experience possible.

**NO ONE HAS SOLD MORE HOMES IN THE DURHAM REGION
FOR THE LAST 11 YEARS THEN RE/MAX JAZZ!**



WHY RE/MAX JAZZ?

No company has sold more homes in Oshawa, Whitby, Clarington & Scugog **for the last 10 years than Re/Max Jazz!**

Re/Max Jazz is the **#1 Re/Max Brokerage for offices located in Durham Region** for cumulative sales 2011-2020!

We are the **#1 firm for Oshawa** 10 years running!

We are the **#1 firm for Clarington** 8 years running!

Our Oshawa office at 21 Drew Street has been the **#1 selling office in Durham Region** for cumulative sales 2011-2020!

Re/Max has the largest market share in Durham!

STATISTICAL DATA SOURCE: RE DATUM 2011 TO 2020

REPRESENTATION

As your agents we represent you and owe you Fiduciary Duty, in essence, our undivided loyalty. We act as your advocate and trusted advisor, and all information is strictly confidential.

Expect us to review our negotiating strategy for the following:

- › Our role in counter offers
- › Dealing with conditions
- › Buyer approvals
- › Deposit

IF YOU ARE OUR CLIENT, WE HAVE FIDUCIARY DUTIES:

UNDIVIDED LOYALTY

We have to work solely in your best interest.

OBEDIENCE

We have to seek out, and obey, your lawful instructions, not exceeding the scope of authority you give us.

REASONABLE CARE & DILIGENCE

We have to protect you from foreseeable risks and harm.

And recommend you obtain expert advice or assistance when your needs are outside the scope of our expertise.

CONFIDENTIALITY

We cannot communicate key personal information about you, unless you authorize us to do so.

FULL DISCLOSURE

We have to disclose all information to you about the transaction which may affect your best interest.

REPRESENTATION CON'T...

ACCOUNTING

We must account for all moneys or property held on your behalf.

ADVOCACY

We must act as your advocate.

INFORM

We must inform you of an available property, regardless of fee or commission payable to us.

PRICE

We must not misrepresent to you the market value or likely purchase price of any property.

IF YOU ARE OUR CUSTOMER, WE HAVE RESPONSIBILITIES:

HONESTY

Don't misrepresent.

FAIRNESS

Difference between customer and client.

ACCOUNTING

We must account for all moneys or property held on your behalf.

REASONABLE CARE & DILIGENCE

Obey all laws pertaining to transactions.

There is a huge difference in the level of service that we can provide to you if you are our customer or our client. They both cost us the same!

HELPFUL TIPS

Keeping in mind that you will be run off your feet as the move gets closer, we thought you might appreciate a few tips on organization from people who have seen virtually all of the things that can go wrong.

MORE THAN A MONTH BEFORE THE MOVE:

- Start a moving expenses book. Some of your expenses may be tax deductible, so be sure to save the receipts.
- Get written estimates from at least two moving companies and make sure the movers know all the items which are to be included. Do not include jewelry or other small valuables.
- Movers insurance is usually minimal. Check that the mover's insurance will pay replacement cost of goods which are lost. You may need to purchase additional coverage. Notify your own insurance company of the move and ask for the policy to be reviewed.
- If furniture is to be stored, what does the insurance policy cover?
- Get a written commitment from the moving company confirming the date of the move and the time of arrival.
- Ask for references from movers.
- Don't be misled by rates – inquire about additional charges and methods used to compute time.
- Arrange for the changeover of utilities, including telephone.
- Contact provincial health insurance authorities to notify them of change of address.
- Contact the manager at your financial institution to arrange transfer of all accounts, loans etc. (if applicable).
- Order cheques with new address.
- Register your change of address with the post office and obtain a supply of change of address cards.
- Begin mailing change of address cards. Keep a list of cards sent. Don't forget credit card companies.

1 WEEK BEFORE THE MOVE:

- Prepare a list of all items you want to take with you personally. Include all jewelry and valuable items which should not be entrusted to movers.
- Dismantle anything that requires it.
- Prepare a list of everything that is left.
- Confirm the booking for the freight elevator (if applicable).
- Confirm the booking for the moving company.
- Defrost and air dry the deep freezer.

2 DAYS BEFORE THE MOVE:

- This is your last day to pack.
- Do your last laundry. Disconnect and drain the washing machine.
- Disconnect and air dry the fridge.
- Protect delicate furniture with a thick coat of wax.
- Double check that all valuables have been accounted for.

1 DAY BEFORE THE MOVE:

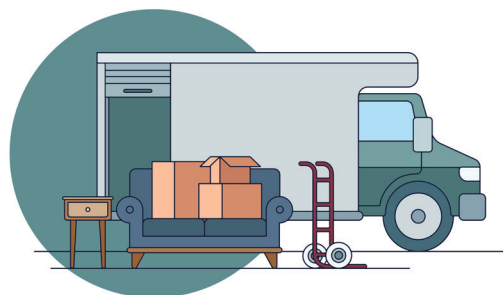
- Lead packers around the house and make sure they understand all your instructions.
- Make sure you have gathered together all keys for the house for the new owners (don't forget garage and shed keys).
- If you have a security system, why not change the code to something simple like 1-2-3-4, so you can use the old code for the new house.
- Pack all of the items that you will take with you personally. Mark them "Do Not Load – For Car".
- It would be better if these were out of the house before the movers arrive.

MOVING OUT:

- Lay down plastic sheets to minimize the dirt in the house.
- Lead the packers around the house again and make sure they understand the instructions.
- Do a final check for forgotten items.
- Check inventory for number of boxes – break down by room.
- Check movers Bill of Lading against your inventory.
- Clearly label and leave all spare keys and the code for the security system inside the house unless otherwise arranged.

MOVING IN:

- Get to the house before the movers. Arrange to take milk, bread, coffee, etc. with you. It will be a long day.
- Verify that all the utilities have been turned on.
- Lay down plastic sheets to minimize dirt in the house.
- Hang up curtains if possible.
- Find your floor plan and give copies to the movers. When your goods arrive look at each item carefully.
- Note any damage. You won't be able to check unpacked goods so write: "subject to loss or hidden damages" on the Bill of Lading.
- Set your first priorities (IE: Kitchen, Children's rooms) – And Go For It!!!



AVERAGE HOME BUYING EXPENSES

HOME INSPECTION

Cost: \$500-\$1,500

Inspection involves a physical examination of the house or condo by a qualified home inspector of your choice. The cost is approximately \$500 for a city home, or \$1,500 for a rural property (which usually requires septic inspection and well inspection/water inspection).

DEPOSIT

Cost: usually 5%+ of purchase price

Often, once you have an accepted offer to purchase, you will have to come up with a deposit, payable by certified cheque, within 24 hours, so be sure to have the funds at the bank. The amount is typically 5% or more of the agreed-on price.

APPRAISAL FEE

Cost: \$300-\$350, or possibly more depending on the location or size of the property

In addition to your property inspection, the home will be looked at by a professional appraiser to determine its lending value, which is distinct from purchase price. Although the appraiser is commissioned by your bank or other mortgage lender, usually you, as the buyer, pays the cost. However, sometimes a lender will waive your appraisal fee, in an effort to secure a long term mortgage with you.

MORTGAGE INSURANCE

Cost: based on purchase price and down payment size.

If you are not able to put down 20% or more, you will need to take out mortgage default insurance. The insurance premium is typically rolled into your mortgage, which will affect your monthly payment amount. Cost is calculated based on the property purchase price and the size of your down payment; see the CMHC Mortgage Loan Insurance chart online to calculate your premium.

BUYING EXPENSES

CONTINUED

LEGAL FEES/DISBURSEMENTS

Cost: \$2,000 for you as the purchaser (seller pays \$900)

You'll need a real estate attorney to perform the necessary legal work associated with your purchase.

The fee includes:

Title Insurance

Search Cost

Registration Cost

LAND TRANSFER TAX

The Land Transfer Tax is graduated, based on the amount of the purchase price. The rates are:

Up to \$55,000: .5%

\$55,000 – \$250,00: 1%

\$250,000 – \$400,000: 1.5%

\$400,000 – \$2,000,000: 2%

Above \$2,000,000: 2.5%

Qualified first-time home buyers get a break on the transfer tax in Ontario, with a refund of up to \$4,000.

MOVING COSTS

Cost: \$1,000 and up

The amount you'll pay to move varies widely. Two important factors are the amount of furniture and other possessions you have to move and whether you hire a company that's insured or not (we definitely recommend insured!).

FREQUENTLY CALLED NUMBERS

City of Oshawa 905-436-3311
Town of Whitby 905-668-5803

Municipality of Clarington 905-623-3379
Canada Revenue Agency 800-959-8281

REGIONAL SERVICES (DURHAM REGION)

Enbridge	877-362-7434
Bell Canada	310-2355
Rogers Cable	888-764-3771
Region of Durham Water	905-666-6211
Region of Durham Health Dept	905-666-6241
Region of Durham Water Testing	905-686-0041
GO Transit	888-438-6646
Durham Regional Police	888-579-1520
Land Registry	905-665-4007
Property Assessment Review (MPAC)	866-296-6722
Land Transfer Tax	866-668-8297
Ontario New Home Warranty (Tarion)	877-982-7466
Durham District Catholic School Board	905-576-6150
Durham District School Board	905-666-5500

OSHAWA COMMUNITY SERVICES

Oshawa Public Utilities	905-723-4623
Oshawa Animal Services	905-723-3488
Municipal Airport	905-576-8146
Recreational Services	905-436-3311
Recycling	905-579-5264
Refuse (Garbage)	905-436-3311
Oshawa Transit	905-579-2471
Driver & Vehicle License Office	905-436-7463
Oshawa Fire Administration	905-433-1238
Inspectors & Permits (ie: building)	905-436-3852
Oshawa Civic Auditorium	905-436-5454

CLARINGTON COMMUNITY SERVICES

Veridian	888-420-0070
Hydro One	888-664-9376
Courtice Community Complex	905-404-1525
Clarington Animal Services	905-623-7651
Waste and Recycling	800-667-5671
Clarington Fire Chief	905-623-5126
Driver & Vehicle License Office	905-623-7331
Catholic Northumberland Board	705-748-4861
Kawartha Pineridge School Board	877-741-4577

WHITBY COMMUNITY SERVICES

Whitby Hydro	905-668-5878
Whitby Animal Services	905-655-0283
Waste & Recycling	905-668-3437
Parks & Recreations	905-430-4310
Whitby Transit	866-247-0055
Driver & Vehicle License	800-387-3445
Whitby Fire Administration	905-668-3312
Inspectors (ie: building)	905-430-4305
Iroquois Park	905-668-7765

CHANGE OF ADDRESS

Here's a handy list of all the people you might need to contact regarding your move. Don't forget to tell close friends and relatives of your move. Feel free to check them off as you go.

UTILITIES

- Electric
- Fuel
- Gas
- Telephone
- Water

INSURANCE

- Auto
- Fire
- Health
- Home
- Hospital
- Life

PROFESSIONAL SERVICES

- Accountant
- Broker
- Dentist
- Doctor
- Lawyer

PUBLICATIONS

- Magazines
- Newsletters
- Newspapers
- Professional

GOVERNMENT

- City Hall
- CRA
- Driver's License
- Library
- Post Office

MISCELLANEOUS

- Business Associates
- Friends
- Landlord/Tenant
- Organizations
- Relatives
- School

ESTABLISHED BUSINESS ACCOUNTS

- Auto Agency
- Banks
- Cable TV, Internet Services
- Department Stores
- Drug Stores
- Dry Cleaner
- Finance Companies
- Laundry
- Service Station
- Water Softener Services

BUYERS NET SHEET

PURCHASE

Purchase Price \$ _____
Down Payment - _____
Mortgage = _____
CMHC Fee + _____
Total Mortgage = _____

Deposit _____
House Inspection _____

MONTHLY CARRYING COSTS

Mortgage \$ _____
Taxes _____
Condo Fees _____
Utilities _____
Tax Prepayment _____
Home Insurance _____

Total \$ _____

CLOSING COSTS

Lawyer Fees _____
Disbursements _____
Land Transfer Tax _____
Adjustments _____
(Prepaid taxes & utilities)
Mortgage Registration _____
HST on CMHC _____
Miscellaneous _____
Appraisal Fee _____
Mortgage Application Fee _____
Title Insurance _____

Subtotal _____
Down Payment _____
Total Due to Lawyer _____

All estimates are approximate. Please verify with your lawyer and lender.



We are thrilled to introduce you to WEEMAX Children's Charities – the philanthropic undertaking of ourselves and the RE/MAX Jazz family of REALTORS. This exclusive, ground-breaking program partners with local charitable and non-profit organizations to provide much needed funds, equipment and support that otherwise would not be provided for here in our community.

WEEMAX is all about local giving – seeing our donation dollars put to good use for our clients, neighbours, family and friends. We personally have committed ourselves and our resources to support the Pediatric Wing at Lakeridge Health Oshawa and the Pediatric Program at Hearth Place Cancer Support Centre in Oshawa. Over the past 5 years, we have helped to provide the neonatal ward with brand new life saving equipment, like new Infant Resuscitation Units and Cardio Respiratory Monitors. Over the next year, we will be helping to fund and furnish a brand new wing at Hearth Place, where children dealing with cancer can get the help and support they need. Our goal is to provide that to our community.

By choosing us to be your REALTORS, you are supporting these extremely worthwhile endeavours. A portion of every sale we make goes directly to ensuring that our community's children continue to receive the very best in care.

We build relationships with our clients that last a lifetime. We are committed to providing not only a level of service that exceeds your expectations, but a foundation of giving back to our community that will create a lasting legacy right here in Durham that impacts and transforms lives. Every client we serve is the catalyst to that goal. Together we can give hope.

WEE/MAX Children's Charities
Championing Children's Lives Here At Home.

THANK YOU!

Thank you so much for the opportunity to present this pre-listing package for you. The Hinchey Homes Team holds your best interest at heart. Making your move seamless and stress free is always our number one priority. We love what we do, and as a result, we provide unparalleled service and client care.

Because of this, the bulk of our business comes from past clients referring their friends and family. If given the chance to work with you we promise to show you why everyone sends their loved ones to us! If you have any questions or concerns please call us anytime.

We look forward to a life long professional relationship with you, your family, and your friends.

Sincerely,

The Hinchey Homes Team

