

# SOLD

The  
Best  *Team*



## BUYER'S GUIDE

BOB BEST | RHONDA BEST  
Sales Representative, SRES      Broker, SRES, CLHMS

When thinking about real estate always ThinkBest.ca

Bob and Rhonda are devoted to their family and community

*“We believe in having a business worth owning, a career worth having and a life worth living.”*



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# Buy Your Home With

## The Best Team

The Best Team epitomizes integrity, energy, and a positive attitude to give you a pleasant experience throughout the course of your real estate transaction.

Bob and Rhonda have over 40+ years combined real estate experience in the Durham Region and the Greater Toronto Area and have worked diligently in providing their clients with an exceptional service that has caused their business to flourish by word of mouth referrals and repeat business. They have worked in every aspect of the industry making them one of the most knowledgeable teams in the area. Whether its Luxury Homes, Commercial, Residential or Land Development and Severance this team is knowledgeable and have industry partners to ensure you get the "Best" results!

Bob and Rhonda are devoted to their family and their community and their motto is to have A Business Worth Owning, a Career Worth Having and a Life Worth Living. They have served on many community boards and have supported many community sports teams. They not only live in "Our Neighbourhood", but they also serve "Our Neighbourhood". Their attitude is to always come from abundance and gratitude. Whether it is through the service they provide to their clients or the coaching and training they give to their fellow Realtors, those who have been in business with The Best Team can attest to their high minded actions!

**It's no surprise then that The Best Team is in the Top 1% of the Toronto Real Estate Board as well as the #1 team at Our Neighbourhood Realty!**

To ensure efficient, complete service to you, The Best Team has been carefully selected and trained to form a close-knit "family" offering seamless assistance to you for every aspect of your home purchase or sale! The Best Team believes that the market is ever changing and have taken a learning based attitude. Their top priorities to their client is to provide up to date technology and support. While the world keeps moving, The Best Team's attitude is to combine the old with the new. That is why you will also see the team door knocking or on the phones looking for buyers and sharing the news of their latest listing. When thinking real estate, there's only one team to think... and that's **thinkbest.ca**.

**We look forward to providing you with exceptional service and making you one of our raving fans!**



# The Best <sup>SOLD</sup> Team Strategies

to buying your home



We take the “wondering” out and provide you with clear and accurate daily communication.

## Understanding the Buying Process

Home buying can be a daunting and complex process, especially in an ever changing market. Which is all the more reason to commit to a Realtor that can guide you through the process to avoid any unwanted surprises. The Best Team works diligently with buyers every day taking the guess work out of the process. This guide will help you discover what home is best suited for your lifestyle and will be a point of reference every step of the way. After all, this is a huge investment of your time and money, and you should work with a team that understands your needs and desires.

# Why Work with a Realtor?

**REALTORS® aren't just agents. They're professional members of the Canadian Real Estate Association and subscribe to its strict code of ethics. This is the REALTOR® difference for home buyers:**

Every REALTOR® must adhere to a strict code of ethics, which is based on professionalism and protection of the public. As a REALTOR®'s client, you can expect honest and ethical treatment in all transaction-related matters. The first obligation is to you, the client. Buying a home usually requires dozens of forms, reports, disclosures, and other technical documents. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there's a lot of jargon involved, so you want to work with a professional who can speak the language. REALTORS® can provide local information on utilities, zoning, schools, and more. They also have objective information about each

property. REALTORS® can use that data to help you determine if the property has what you need. By understanding both your needs and search area, they can also point out neighbourhoods you don't know much about but that might suit your needs better than you'd thought. There are many factors up for discussion in a deal. A REALTOR® will look at every angle from your perspective, including crafting a purchase agreement that allows enough time for you to complete inspections and investigations of the property before you are bound to complete the purchase. Even if you've done it before, laws and regulations change. REALTORS® handle hundreds of transactions over the course of their career. A home is so much more than four walls and a roof. And for most people, property represents the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.

Source: CREA and RECO



# The Best Team Strategies

## to buying your home

### Real-Time Connection

When you choose to work with a buyer agent from The Best Team you will be set up to be alerted on homes that match your criteria. Many people don't realize that Realtor.ca is ran by a third party company and it can take 24-48 hours before NEW properties are uploaded to their site. When you search homes on ThinkBest.ca you will be notified of Hot New Properties, Price Drops, and our site will actually choose properties and send to you based on your search. Of course you can create your own search with a specified criteria. Why wait for 48 hours to be in the know? Homes in certain markets can be sold within a few hours of hitting the market.

**We have cutting edge technology and lead matching software that will match your criteria to homes that hit the market! In addition, The Best Team lists and sells a number of homes with sellers every year placing them in the top 1% of the Toronto Real Estate Market. When you work with The Best Team you will learn of properties BEFORE they hit the market.**

### Prospecting for Your Home

The Best Team takes a NEW approach in helping you find your home by using our lead matching system to give you up to the minute homes that come on the market. In addition to this great technology, The Best Team still prides itself on "old school" real estate. Can't find what you're looking for? No problem! Our team will be out door knocking and cold calling the areas of your choice to further find sellers who are not on the market! We will leave no stone unturned to find your "Happily Ever After!"

**Combining the two prospecting strategies has propelled The Best Team to be in the top 1%.**

# The Best Team Strategies

to buying your home

## Negotiating

When it comes to Negotiating the Best Price for your home you don't want to trust it to an amateur. Deals are made and/or lost during a relatively short period of time. That's why when dealing with The Best Team you are benefiting from over 30 years of combined experience and thousands of homes under our belt in negotiations!

Hiring a Proven Top Negotiator will be key when it comes to the offer table. While most deals are fairly straightforward, you will want to know you have hired a good negotiator should problems arise through the process!

## Process

Interview with The Best Team

Sign a Buyer's Representation Agreement

Get Pre-Approved

Selecting Your Criteria

Previewing Homes

Offer and Negotiating Your Purchase

Deposit

Conditions

Firm Sale

Happy Buyer(s)

Lawyers & Closing



# FAQ's of Buying A Home

Our clients enjoy the ease of purchasing homes when working with The Best Team

## Do I have to pay for your services?

As a buyer you get the "Best" of both worlds. You can retain the services of a Realtor and get the benefit of their knowledge and expertise to negotiate the best price and conditions for your new home. The Seller pays commission to the listing agent and the listing brokerage shares a portion of their commission with the Buyer's Realtor.

## What is a deposit used for?

A deposit is consideration for your contractual agreement. The deposit amounts will vary depending on the property and if there are competing offers from other buyers. Your Realtor can help you determine the best deposit for your offer. **Remember, if your offer is accepted then your deposit will be cashed and held in the listing brokerage's trust account and will be applied against the purchase amount.**

## What if a deal does not firm up?

Let's say your offer was conditional upon a home inspection and based on the report you decided to walk away. Your deposit is typically held by the listing brokerage for 10 business days following their deposit. This is to allow the cheque to clear all accounts. A Mutual Release is signed and given to the listing brokerage and the deposit is returned to you in full without deduction.

## Is now a good time to buy?

Markets go up, markets go down and even the smartest experts can't accurately predict when a market will peak or bottom out. If you're buying a home as a long-term investment (and for long-term enjoyment), you should be protected from short-term changes in the market. Pick a home that meets the needs of you and your family. Then you'll enjoy living in your investment as it grows in value.

Tracey took my partner and I, who wanted nothing to do with home ownership, and transformed the entire process for us. We laughed and enjoyed every moment of house hunting. She also put us in touch with some amazing people who helped us in other aspects of home buying. We were almost sad when we finally found our house, because we didn't want the fun to end. Our home is beautiful, and we wouldn't have known this happiness without her help.

## Are there any incentives for first time buyers?

Beginning January 1, 2017, the maximum amount of the refund is \$4,000. The increased limit of \$4,000 applies only to conveyances or dispositions that occur on or after January 1, 2017, regardless of the date the agreement of purchase and sale was signed. Beginning January 1, 2017, no land transfer tax would be payable by qualifying first-time purchasers on the first \$368,000 of the value of the consideration for eligible homes. First-time purchasers of homes greater than \$368,000 would receive a maximum refund of \$4,000.

**For more updated information go to the Ontario Ministry of Finance to find out the latest incentives.**

## Why do I need to be pre-approved?

You have hired a Professional to represent you and the best way to negotiate an offer for you is to have financing all in place. Your Realtor will ask for a commitment letter from your financial institution. This also gives you peace of mind of your affordability and will avoid disappointment of viewing homes that may not be in your price range.

## Are there any other fees I should account for?

Yes. You should account for the following but not limited to: Lawyers, Land Transfer Tax, Title Insurance, Property Taxes, and Home Inspection just to name a few. At the time of the offer, your Realtor will discuss some of the fees that may apply to your purchase. If you are a first time home buyer, then you also may qualify for the Land Transfer Tax Rebate.

## Should I call the listing agent to see a property?

If you have signed a Buyer Representation Agreement, (B.R.A), then always call your Realtor. The listing Agent is working for their Seller and your Realtor is working for You! Besides, it is our pleasure to show you as many homes as you need so that you can make an informed decision. Remember, to ask your Realtor for their business cards. This way if you are going to Open Houses or to a New Home Site you can give them your Realtor's card to discuss the property with.

“We are so pleased with the service provided by Angelica in our search for a new property. She was very professional and responded to any inquiries we had promptly. We felt she went over and above what was expected including driving to Toronto several times for signatures. She is a natural at this business (a people person) and is definitely a keeper! We would recommend her to anyone who needs an agent.”

- The Kroths

# Meet Our Team

Years of experience at your fingertips



**BOB BEST**

Sales Representative, SRES



**RHONDA BEST**

Broker, SRES, CLHMS

Bob and Rhonda have over 40+ years combined real estate experience in the Durham Region and Greater Toronto Area.

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Whether its Luxury Homes, Commercial, Residential or Land Development and Severance, this team is knowledgeable and have industry partners to ensure you get the "Best" results!

Learn more about Bob & Rhonda on page 3.



SRES - Seniors Real Estate Specialist

CLHMS - Certified Luxury Home Marketing Specialist

# The Best Team



**CHRISTEN LAFLAMME**  
Sales Representative



**FREDDY COLLEY**  
Sales Representative



**KATRINA MEDEIROS**  
Sales Representative



**KYLE LAWLEY**  
Sales Representative



**MARC LANIER**  
Sales Representative, SRES



**TIM BUMSTEAD**  
Sales Representative

# You've Found Your Dream Home

Now it's time to move!

## NOTIFY OF CHANGE OF ADDRESS

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Post Office                     | <input type="checkbox"/> Electric Company         | <input type="checkbox"/> Book Clubs            |
| <input type="checkbox"/> Revenue Canada                  | <input type="checkbox"/> Gas Company              | <input type="checkbox"/> Banks                 |
| <input type="checkbox"/> Canada Pension Plan             | <input type="checkbox"/> Water Company            | <input type="checkbox"/> Finance Companies     |
| <input type="checkbox"/> Old Age Security                | <input type="checkbox"/> Telephone Company        | <input type="checkbox"/> Credit Cards          |
| <input type="checkbox"/> Veterans Affairs                | <input type="checkbox"/> Cable Television Company | <input type="checkbox"/> Charge Accounts       |
| <input type="checkbox"/> Unemployment Insurance          | <input type="checkbox"/> Water Treatment Company  | <input type="checkbox"/> Department Stores     |
| <input type="checkbox"/> Maternity Benefits              | <input type="checkbox"/> Fuel Supplier            | <input type="checkbox"/> Diaper Service        |
| <input type="checkbox"/> Driver's & Vehicle Registration | <input type="checkbox"/> Financial Advisor        | <input type="checkbox"/> Dry Cleaner           |
| <input type="checkbox"/> Health and Hospital Insurance   | <input type="checkbox"/> Chiropractor             | <input type="checkbox"/> Pharmacists           |
| <input type="checkbox"/> Schools                         | <input type="checkbox"/> Doctor                   | <input type="checkbox"/> Housecleaning Service |
| <input type="checkbox"/> Newspapers                      | <input type="checkbox"/> Lawyer                   | <input type="checkbox"/> Insurance Agencies    |
| <input type="checkbox"/> Magazines                       | <input type="checkbox"/> Dentist                  | <input type="checkbox"/> Real Estate Agency    |
| <input type="checkbox"/> Mail Order Houses               | <input type="checkbox"/> Libraries                |  |

## ON OR JUST BEFORE CLOSING DAY

- Finalize your mortgage documents with your financial institution
- Meet with your lawyer to sign all closing documents
- Arrange for the final check based on the statement of adjustments
- Pick up keys for your new home



# Closing Costs

|   |        |       |
|---|--------|-------|
| <b>PURCHASE PRICE</b>                               | \$     | _____ |
| <b>LESS</b>   |        |       |
| Deposit   | - \$   | _____ |
| Down Payment  | - \$   | _____ |
| Mortgage Amount                                     | - \$   | _____ |
| <b>PLUS</b>   |        |       |
| Land Transfer Fee                                   | + \$   | _____ |
| Lawyer's Fee  | + \$   | _____ |
| Title Insurance                                     | + \$   | _____ |
| Property Tax Adjustment                             | +/- \$ | _____ |
| Other Adjustments                                   | + \$   | _____ |
| <b>TOTAL DUE TO<br/>LAWYER PRIOR<br/>TO CLOSING</b> | \$     | _____ |

\* Note this closing cost sheet is meant to give you an approximate amount on closing and there may be other costs to arise based on the property purchased and the conditions within.

# Preferred Vendors

We work with the best in the business

## Mortgage Specialists



**Brad Drumm**  
Mobile Mortgage Specialist  
905-431-7837  
brad.drumm@td.com



**Andrew Brown**  
RBC Mortgage Specialist  
905-706-8226  
andrew.r.brown@rbc.com  
callandrew.com



**Adam Sonley**  
Home Financial Advisor  
905-995-2868  
adam.sonley@scotiabank.com  
hfa.scotiabank.com/asonley

## Real Estate Law



**Woitzik Polsinelli**  
Barristers and Solicitors  
619 Brock St. S., Whitby  
905-668-4486



**David B Thomas & Leon Efrain LLP**  
28-B Albert Street, Oshawa  
905-576-5666



M C M U R T E R  
& ASSOCIATES

**McMurter & Associates**  
114 Green Street, Whitby  
289-278-0934

## Movers



**Rockbrune Movers**  
Barrie & Area: 1-800-561-4156  
Durham Region: 1-800-561-4139  
York Region: 1-866-591-5049



**AMJ Campbell Movers**  
1-888-AMJ-MOVE (265-6683)



**Door 2 Door Movers**  
Durham Region: 905-721-2828  
Toll-Free: 1-877-497-2828

## Home Inspectors



**Lighthouse Inspections**  
Tim Palmer  
Serving Ajax, Whitby, Pickering, Oshawa  
905-435-0404  
www.lighthouseinspections.com



**Home Inspectors Canada Inc**  
Brian Daley  
Serving GTA and Surrounding Area  
1-866-242-5906  
www.bookahomeinspection.com



**Pillar to Post**  
Brian Sheehey  
Serving Durham Region and Surrounding Area  
289-923-7299  
www.pillartopost.com/briansheehey





Servicing the Durham Region, Toronto, GTA,  
Peterborough, Northumberland & Kawartha Lakes

Thank you for allowing us the opportunity  
to represent you in your real estate purchase..



[ThinkBest.ca](http://ThinkBest.ca)

The Best Team | Our Neighbourhood Realty Inc Brokerage  
Toronto: 416-639-7575 | Durham: 905-723-5353 | TF: 1.833.723.5353