

BARNETT REAL ESTATE TEAM

BUYER'S GUIDE

Everything you need to know
about buying a home with us.

647.694.9414
info@katherinebarnett.com
Katherinebarnett.com

BUYING A HOME IS EASIER WITH US

We make sure the home you want is the home you get. Discover the differences that local expertise, advanced negotiation skills, and established buying strategies can make.

Finding your ideal home should be an enjoyable experience. That's why we focus on taking the stress out of your purchase—whether you're a first-time buyer, looking to upsize, or downsize...

With us, no detail is overlooked. Our in-depth local knowledge and perfected buying process make your purchase seamless, successful, and fun! If we work together, you can truly relax—and focus on choosing a home that suits you perfectly.

A better buying
PROCESS





WHAT WE STAND FOR

The Barnett Real Estate Team is committed to treating every real estate deal with the same high level of care and detail.

We've been in the business for over 30 years, and we apply our decades of wisdom to every transaction we take part in.

We know how stressful life transitions can be, which is why we dedicate ourselves to providing smooth buying and selling experiences that never feel rushed.

It's a philosophy we all share: to put you first, every time.



OUR BUYING BENEFITS

When it comes to buying a home, we believe in getting back to basics. Here are the simplified steps we'll walk you through when we work together.

- Learning your goals - We'll start by setting up a buyer's consultation to learn about your budget, preferences, and timeline. This information will form the foundation of every step we take together.
- Getting setup - If you're obtaining financing before you buy, we can arrange to have you meet with our mortgage partner to get pre-qualified—and get a better sense of what you can afford.
- Starting the search - We'll find homes that meet your criteria, and send listing notifications for those that best align with them. When you're ready to see a property, we will schedule the showing and provide guidance when you need it.
- Making an offer - Submitting a bid on a home and awaiting a response can be stressful. We'll simplify this step by helping you craft and submit an attractive offer, and negotiating skillfully for a better outcome if need be.
- Appraisal and inspection - If your offer is accepted, we'll explain your lender's appraisal, clarify the home inspection process, and generally ensure that due diligence is done.
- Closing with confidence - During this final stage, we'll walk you through all closing activities and help you complete the necessary documentation. With no loose ends to tie up, all you'll have left to do is celebrate!



OUR BUYING BENEFITS

A lot goes into finding and securing your perfect home. When we help you buy, here are some of the key areas we focus on:

- Local knowledge - We've worked extensively with buyers in Milton, Burlington, Oakville, and across the GTA. That experience has given us unparalleled insight into local markets—and equipped us to find homes that match your needs.
- Buyer focus - Our client-first approach puts your objectives, preferences, and timelines at the forefront. You can rest assured that the homes we find will match your needs, and we'll communicate with you at every step to ensure it.
- Detailed delivery - Making offers, navigating negotiations, and completing closing paperwork—we provide the guidance you need to complete your purchase successfully, and make sure all the details are taken care of.

Did we mention it doesn't cost you anything to work with us when buying a home! The seller pays the commission for both the listing sales rep and the buyer's sales rep.



EDUCATED BUYER

Our client's needs are paramount! We focus on creating educated buyers.

We help you become an educated buyer by providing you with:

- The most up-to-date list of homes currently available.
- Access to the Best Financing Rates & Packages.
- Protection for you and your family's best interests at all times.
- As stress-free a transaction as possible.

As an educated buyer you will:

- Not overpay for a home.
- Not have to settle for "what is available"
- Know right away when you have found a great deal.
- Put yourself in a stronger negotiating position.

In the end, we aim to save you money, time and heartache!

COMMON MOVING EXPENSES

A home is the biggest purchase most buyers will ever make. Given the price tag involved, it's not surprising that many forget to factor in (comparatively) smaller expenses. The problem is, they have a way of adding up.

You should make sure you understand the closing costs involved—such as legal fees and land transfer tax.

Here are common moving expenses:

- Home Inspection - Either before making an offer, or during the conditional period of your offer, we recommend that you have a professional home inspector inspect the property to ensure that the structure and systems are in good condition. Home inspections cost approximately \$500+ depending on the size, age and the location of the property.
- Appraisal - Your lender may request an appraisal to verify the market value of the home you are buying. The cost varies on location of the property but typically ranges from \$150-\$400.
- Mortgage Insurance - If you are putting less than a 20% down payment on the property that you are buying, you will be required to pay a mortgage insurance premium. This amount can be significant, is due on closing and should be budgeted for accordingly.
- Land Transfer Tax - The government collects tax on all home purchases. Land transfer tax varies in each City/Town and can be a significant amount due on closing. It is an important consideration and you should budget accordingly. First time home buyers are eligible for a rebate from the government to help ease the burden of all costs associated with purchasing their first time.
- Lawyer Fees - A real estate lawyer will be required to process your purchase. They will review your agreement of purchase and sale as well as conduct a title search, transfer title upon closing, calculate land transfer tax due on closing, prepare a statement of adjustments, any other related legal documents and close the transaction. The cost varies depending on the extent of work required and typically ranges from \$1,500 - \$2,500.
- Adjustments - Your lawyer will prepare a statement of adjustments that outlines all the associated costs of your transaction. The statement varies widely but typical items are purchase price, your mortgage amount, mortgage insurance, land transfer tax, lawyer fees, and prorated costs (e.g. property tax and pre-paid maintenance fees).



*Great experience with Katherine Barnett Real Estate!
We worked with Maggie and Katherine to purchase a home in the GTA from another province and they were so accommodating, knowledgeable and supportive in our search! We were able to secure a home in just over a month! We'd definitely use them again.*

- Rebecca Noort

Katherine was referred to us through a friend in 2012 and since then, we've worked with her on 3 home sales and a purchase. Our experience with Katherine and her team has been nothing positive and excellent. Katherine is a pleasure to work with and know she has our interest at heart. We would definitely use Katherine again in our next sale or purchase.

- Kimmy Bartz



GET STARTED

READY TO START SEARCHING?

Let's find your ideal home, together!

Reach out to schedule a time to chat with us about your buying needs and the local market. We are standing by to help you find your perfect property.

Reach out via phone, email or book a call.

- 647-694-9414
- info@katherinebarnett.com
- [Book a Call](#)

