

**FIVE STAGES OF BUYING**  
**YOUR NEW HOME**

- 1) **EXPLAIN** who we are, what we offer, and why we are your best choice.
- 2) **MEET** with you, discuss this material and your current needs.
- 3) **FIND** your new home.
- 4) **NEGOTIATE** the best possible deal for you.
- 5) **MONITOR** the progress of your accepted offer until closing.

## **OUR OBJECTIVE**

To find and negotiate your new home  
for the **least money** possible in the  
**shortest time** with the **greatest**  
**convenience** to you.\*

*\* and make it enjoyable!*

**BOSLEY BECAUSE...**

**WE HAVE THE EXPERIENCE.** We have been active in real estate, selling homes since 1928.

**WE KNOW THE MARKET.** Our sales representatives are active in the marketplace daily. We keep abreast of all current market trends and conditions.

**WE HAVE THE CONTACTS,** locally, provincially and nationally that regularly supply us with potential listing referrals. We are the exclusive central Toronto representatives for All Points Relocation Services, a network of more than 17,000 associates throughout North America and Europe who regularly refer potential home sellers to us. This adds up to faster results for you.

**WE HAVE A STERLING REPUTATION FOR RESULTS.** Our sales representatives are well known and respected within the profession. This creates a greater spirit of cooperation, more sharing of information that results in maximum performance for you. Just being associated with our name will open many doors!

**WE REALLY CARE.** At Bosley we know that buying a home can be a stressful time. That is why our goal is to eliminate any worry and also provide many unexpected services such as moving and financial advice. In addition, we understand you may have some individual concerns. Please feel free to discuss them openly as our experience will likely enable us to resolve any problems very quickly. Your confidences are secure with us.

**OUR PERFORMANCE IS GUARANTEED.** The work you employ Bosley Real Estate Ltd. to perform is virtually guaranteed. We only get paid for our services when you have successfully bought.

**WE UNDERSTAND THE IMPORTANCE OF THIS TRANSACTION.** At Bosley Real Estate Ltd., we are committed to providing you with the highest standards of professional service.

With our many years of experience in the real estate business we have developed a comprehensive **Home Buying System** designed to get you **results.**

Performance in real estate requires a single-minded purpose and dedication to you and your needs. Our pro-active Plan of Action is a step-by-step proven method to give you complete satisfaction.

Our goals are simple:

- 1) To find your new home **quickly and efficiently**
- 2) To obtain it for the **lowest and best price.**
- 3) And to do this with **ease and convenience** to you.

Our commitment is to put our extensive professional, technological and networking resources to work, in your best interest, to help you purchase the **right** home.

**THE HOME BUYING SYSTEM**  
**MY 22 POINT PLAN OF ACTION**

1. Provide you with a customized buyer's pre-purchase information guide.
2. Meet with you to discuss your exact housing needs, desires and dreams.
3. Explain agency relationships and representation (Note: This system assumes that Bosley Real Estate and I will be retained by you as your **exclusive** agent).
4. Review all anticipated costs in regards to buying your new home.
5. Outline your financing options based on your current budget.
6. Have you "pre-qualified" in writing for a mortgage by my recommended mortgage broker or your own lender.
7. Input your specific housing criteria into my personal computerized buyer's program which will continually flag the Toronto Real Estate Board Multiple Listing Service properties on a daily basis that meet your needs.
8. Submit your housing needs to my Bosley colleagues at our weekly meeting.
9. Work closely with sales people from all other companies to find your new home.
10. Prospect for your new home in your chosen neighbourhood through a combination of telephone calls and direct marketing initiatives.
11. Assess prospective homes according to your requirements before recommending your viewing the property to eliminate any inconvenience to you.
12. Schedule appointments of suitable properties for your viewing.
13. Encourage detailed feedback from you to keep our efforts focussed.
14. Provide you with information regarding real estate activity in your preferred neighbourhoods.
15. Review current market conditions and seller behaviour on an on-going basis.
16. Determine, with you, the lowest realistic price of your future home.
17. Draft your Offer to Purchase with appropriate recommendations and support.
18. Use my experience, training, skills and concern to bring the negotiations to a favourable conclusion.
19. Furnish you with an estimate of the final costs you can expect upon the successful purchase of your new home.
20. Monitor the progress of your accepted Offer of Purchase and Sale until closing.
21. Help you with the sale of your present home when necessary.
22. Ask for referrals.

## **PROFESSIONALS WHO CAN HELP**

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### **Mortgage Brokers**

There is tremendous competition in today's marketplace for your mortgage business.

Many people simply go to their local bank or trust company to finance their new home purchase, and to renew or refinance their mortgage. Although convenient, this method only allows you to choose from the mortgage rates, terms and products available from that particular lender. You could conceivably shop around to every local financial institution yourself to find the best mortgage, but that can be time consuming and very confusing.

Mortgage Brokers are trained and licensed professionals who have a wealth of knowledge and experience to find the mortgage that best suits your needs. If the lowest rate is your priority, Mortgage Brokers can shop the market to obtain the most competitive rates for you. Perhaps payment flexibility and discharge options are what you are looking for. In this case, the Mortgage Broker would search the market for the mortgage with the best pre-payment privileges and options. The point is, Mortgage Brokers do not work for one financial institution - they work for you and with you. In an effort to gain a larger market share and to reduce fixed salary costs, many financial institutions are paying finders fees to Mortgage Brokers who refer business to them. This allows the Mortgage Broker, in most cases, to provide you with their valuable service at no charge to you.

Great savings can be realized over the life of your mortgage by choosing the mortgage with the best rate, term, payment flexibility and prepayment privileges to suit your needs. Most people know that the lower the rate, the less interest you will pay over the term of the mortgage. Your ability to repay your mortgage on a weekly or bi-weekly basis, making periodic or annual prepayments and shortening the amortization period are also ways of saving interest costs over the life of the mortgage. Mortgage Brokers can often get lower rates than you can from your local institutions.

One Mortgage Broker Bosley recommends is Joe Sammut at Mortgage Intelligence. He can be reached at 1-888-575-4403. Many of our past clients have used his services and have been quite satisfied with his skill, knowledge and, of course, the mortgages he arranged. Much of the initial legwork "pre-qualifying" can be done with Joe over the phone.

## **Home Inspectors**

When you make an offer to purchase on a home, I recommend including a condition allowing for an inspection of the property. A qualified home inspector will do an inspection of the home you are buying to determine how well it is built and report on any repairs that are necessary. As part of their service, they will provide you with a detailed, written report of their inspection. Although you do not have to do a home inspection, it is well worth the cost (between \$250.00 & \$450.00). to ensure that the home you are buying is structurally sound. You can get the name of a home inspector from the home inspector's association or I will be pleased to give you the names of a few home inspectors I have used in the past.

## **Real Estate Lawyers**

As with every other aspect of your home purchase, you will require the services of a professional to handle the legal transactions of your purchase and mortgage financing. The lawyer will act on behalf of both you and the mortgage lender to "close" the real

estate and mortgage transactions. Although any lawyer can close the deal for you, it is best to select a lawyer who specializes in real estate transactions. I can give you the names of reputable real estate lawyers should you not have your own.

Once we have successfully negotiated your offer we will send a copy to your lawyer so that s/he can begin to do the work to finalize the purchase. S/he will search the title to the property, ensure that taxes and utility accounts are paid, review any subdivision agreements, verify that the municipality's building and zoning requirements have been met and review the property survey. When a mortgage commitment has been issued to you by a lender, they will also forward a copy to your lawyer. These documents are referred to as the Mortgage Instructions. These instructions tell the lawyer how to prepare the mortgage for registration.. The lawyer will review all the mortgage documents to ensure everything is in your best interest.

A few days before closing, your lawyer will have you come into his or her office to sign all the relevant documents. When they set up this appointment, they will give you the final figure of how much you should write your cheque for, and to whom it should be payable (usually the lawyer or legal firm "in trust") Remember that stepping into the domain of home ownership is an exciting prospect for anyone. If this is your first purchase, be sure to tell your lawyer. Most lawyers are pleased to take the extra time necessary to explain any terminology or the purchase process to you. **Always keep in mind that no question is "stupid"**, with me or anyone else involved in assisting you - it is better to ask a question than to be surprised by something later on!

On closing day, your lawyer will meet with the Vendor's lawyer at the Registry Office to exchange the relevant documents, money and keys. A transaction is said to be "closed" when these exchanges have taken place. Your lawyer will then register the documents transferring title to the property from the vendor to you. Once this is completed, the keys to the property will be made available to you.

## **Appraisers**

These registered and accredited professionals assess the value of your property in the current market. Since the real estate market fluctuates over time, they must balance their appraisal based on the value of the property with its value in the current market.

Unless you order an appraisal for your own purposes, appraisal reports are prepared for and become the property of a specific lending institution or of CMHC. Your real estate professional, mortgage broker or lending institution can put you in touch with a registered property appraiser. CMHC, as well as some lenders and real estate offices, have appraisers on staff. The cost of an appraisal (unless included in the lending institutions's application fee) is between \$150.00 and \$250.00 depending on the property and the location. The appraisal is usually ordered by the lender and you pay the fee. It is interesting to note that although you pay for the appraisal it is rare that a lender will give you a copy.

## **Insurance Professionals**

As a home owner, your property and life insurance needs will change. All lending institutions require that your home be insured against fire for its full replacement

value. Over the past few years insurers have been very cautious and, in some cases, have refused to insure homes with knob and tube or aluminum wiring, and homes with older or buried oil tanks. Some insurers may request their own inspector visit the property before issuing a policy. At Bosley we keep lists of companies to recommend. Some people believe that it is also a good idea to purchase mortgage life insurance which pays off your entire mortgage should you die. The cost of this insurance, which is based on your age, single or joint coverage and the mortgage amount, is relatively low.

## **CLOSING THE DEAL**

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### **Estimated Costs**

With respect to the legal fees involved in a purchase transaction, be sure to discuss these with

your lawyer at the outset. Usually, there will be fees charged for the purchase documentation and for the mortgage work. You will also be responsible for any out of pocket expenses (called “disbursements”) incurred on your behalf. It is a good idea to budget for at least 2% of the purchase price for your closing (i.e. purchase for \$150,000.00, legals, Land Transfer Tax and disbursements = \$3,000.00). The most common disbursements are as follows:

*Interest Adjustment:*

Interest is calculated from the first advance of mortgage funds. A date selected by the lending institution (usually the first of the following month) is called the Interest Adjustment Date (IAD). On closing, you must pay daily interest (also called per diem) on the mortgage advance up to the IAD. In some cases, the closing date and the IAD may be the same, so no interest would be payable. The interest adjustment will be deducted from the advance of funds sent from the lender to your lawyer.

*PST on CMHC Premium:  
(if applicable)*

Although your CMHC insurance premium may be added to your mortgage, the Ontario Government charges 8% PST on the premium. You must pay this on or before closing.

*Appraisal &  
Application Fee:*

These are usually paid when you first apply for a mortgage, but sometimes they can be paid at the lawyer’s office. Depending on the lender, you may have to pay fees to the lenders, appraisers or CMHC. These fees can range from \$75.00 to \$250.00, depending on the situation.

*Other Disbursements:*

These will be included in the invoice the lawyer prepares and usually includes the following:

Title Search	Approx. \$150.00
Execution and Sheriff’s Certificate	Approx. \$150.00
Registration of Mortgage & Deed	Approx. \$150.00
Tax, Building & Hydro Certificates	\$100.00 to \$250.00

*Property Taxes:*

Depending on what time of the year your purchase closes, you will probably have to reimburse the Seller for any taxes that they may have already pre-paid. If the lender requests, you may also have to pre-pay the taxes to the end of the year (or sign a sworn statement that you will pay them when they come due).

*Down Payment:*

You will have to give your lawyer a certified cheque for the total of the above costs including land transfer tax as well as the balance of the down payment (purchase price less deposit(s) already made, less the net advance of the mortgage).

## **What’s an Agency Agreement? And do I need to sign one?**

If you haven't bought or sold real estate in awhile, you'll find a few changes to the process. When you start working with a real estate agent, you'll be asked to sign an agency agreement. A lot of people aren't sure what this means. We'll de-mystify the process.

The term 'agency' refers to the people who the real estate professional represents in a transaction. Many people don't realize that historically all real estate agents have legally worked on the Vendor's behalf. Yes, even when your agent showed you homes and negotiated the final price for you, his/her legal duties were to the seller, not the buyer. This has changed.

Starting on January 1, 2000, all licensed real estate brokers and salespeople must have a written agency contract to establish who they are working for - the buyer or the seller. Buyers will be asked to sign a buyer agency agreement and sellers will be asked to sign a listing agreement.

People often balk at signing documents with which they are not familiar, and rightly so. You need to know that these agency agreements protect you. By signing an agreement, you know that your real estate agent is working in your best interests. If, as the buyer, you refuse to sign an agreement, the agent's fiduciary duties swing to the Vendor. The agent is then obliged to disclose to the vendor any information that would assist him or her in the sale, including, perhaps, how much you - the buyer - are willing to pay.

As a Buyer you should choose to have Bosley work for you and not the Seller. Basically this means we agree to represent you and you alone in buying your new home. As Buyer agents we still get paid through a share of the selling commission so there is no need to worry about extra costs. It is included as part of the Purchase Price.

Under the rules of the real estate industry's governing body, the Real Estate Council of Ontario (RECO), real estate professionals must have agency agreements with clients. For more information, call RECO at (416) 207-4800.

## **Working Together**

### **The Agency Relationship**

In real estate, there are different possible forms of agency relationship:

## **1. Seller's Agent**

When a real estate company is a “seller's agent,” it must do what is best for the seller of a property. A written contract, called a listing agreement, establishes seller agency. It also explains services the company will provide, establishes a fee arrangement for the Realtor's services and specifies what obligations a seller may have.

## **2. Buyer's Agent**

A real estate company acting as a “buyer's agent” must do what is best for the buyer. A written contract, called a buyer agency agreement, establishes buyer agency. It also explains services the company will provide, establishes a fee arrangement for the Realtor's services and specifies what obligations a buyer may have. Typically, buyers will be obliged to work exclusively with that company for a period of time. Confidences a buyer shares with the buyer's agent must be kept confidential. Although confidential information about the buyer cannot be disclosed, a seller working with a buyer's agent can expect to be treated fairly and honestly.

A seller's agent must tell the seller anything known about a buyer. For instance, if a seller's agent knows a buyer is willing to offer more for a property, that information must be shared with the seller. Confidences a seller shares with a seller's agent must be kept confidential from potential buyers and others. Although confidential information about the seller cannot be discussed, a buyer working with a seller's agent can expect fair and honest service from the seller's agent and disclosure of pertinent information about the property.

## **3. Dual Agent**

Occasionally a real estate company will be the agent of both the buyer and the seller. The buyer and seller must consent to this arrangement in their listing and buyer agency agreements. Under this “dual agency” arrangement, the company must do what is best for both the buyer and the seller. Since the company's loyalty is divided between the buyer and the seller who have conflicting interests, it is absolutely essential that a dual agency relationship be established in a written agency agreement. This agreement specifically describes the rights and duties of everyone involved and any limitations to those rights and duties.

## **Who's working for you?**

It is important that you understand who the Realtor is working for. For example, both the seller and the buyer may have their own agent which means they each have a Realtor who is working for them. Or, some buyers choose to contact the seller's agent directly. Under this arrangement the Realtor is working for the seller, and must do what is best for the seller, but may provide many valuable services to the buyer.

A Realtor working with a buyer may even be a “sub-agent” of the seller. Under sub-agency, both the listing agent and the co-operating agent must do what is best for the seller even though the sub-agent may provide many valuable services to the buyer. If the seller and the buyer have the same agent, this is dual agency and the Realtor is working for both the seller and the buyer.

## **Code of Ethics**

Realtors believe it is important that the people they work with understand their agency relationship. That's why agency disclosure is included in a self-imposed Code of Ethics which is administered by the Real Estate Council of Ontario. The Code requires Realtors to disclose in writing the nature of the services they are providing, and encourages Realtors to obtain written acknowledgment of that disclosure. The Code also requires Realtors to enter into a written agency agreement with any sellers or buyers they are representing.

Realtors are governed by the legal concept of “agency.” An agent is legally obligated to look after the best interests of the person he or she is working for. The agent must be loyal to that person. A real estate company may be your agent – if you have clearly established an agency relationship with that Realtor. But often, you may assume such an obligation exists when it does not. Realtors believe it is important that the people they work with understand when an agency relationship exists and when it does not -- and understand what it means.

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## **Glossary**

### *Amortization*

The period of time, most often 15, 20 or 25 years, required to reduce a debt to zero when payments are made regularly.

### *Appraisal*

A process for estimating the value of a particular property. It is used by the lender

for mortgage purposes. The appraised value seldom matches the actual purchase price exactly as other factors influence price.

#### *Approved Lender*

A lending institution authorized by the Government of Canada through CMHC to make loans under the terms of the National Housing Act. Only Approved Lenders can negotiate mortgages which require mortgage loan insurance.

#### *Assumption Agreement*

A legal document signed by a home buyer that requires the buyer to assume responsibility for the obligations of a mortgage by the builder or the original owner.

#### *Blended Payment*

A mortgage payment that includes principal and interest. It is paid regularly during the term of the mortgage. The payment total remains the same, although the principal portion increases over time and the interest portion decreases.

#### *Building Permit*

A certificate that must be obtained from the municipality by the property owner or contractor before a building can be erected or repaired. It must be posted in a conspicuous place until the job is completed and passed as satisfactory by a municipal building inspector.

#### *Closing Costs*

Costs, in addition to the purchase price of the home, such as legal fees, transfer fees and disbursements, that are payable on the closing date. Closing costs typically range from 1.5% - 3% of a home's selling price.

#### *Closing Date*

The date on which the sale of a property becomes final and the new owner takes possession.

#### *CMHC*

Canada Mortgage and Housing Corporation. A Crown corporation that administers the National Housing Act for the federal government and encourages the improvement of housing and living conditions for all Canadians. CMHC also creates and sells mortgage loan insurance products.

#### *Conditional Offer/ Conditions of Sale*

An Offer to Purchase that is subject to specified conditions, for example, the arranging of a mortgage or a building inspection. There is usually a stipulated time limit within which the specified conditions must be met.

#### *Collateral Mortgage*

A mortgage which secures a loan by way of a promissory note. The money which is borrowed can be used to buy a property or for another purpose such as home renovation or for a vacation.

#### *Commitment Letter / Mortgage Approval*

Written notification from the mortgage lender to the borrower that approves the advancement of a specified amount of mortgage funds under specified conditions.

### *Conventional Mortgage Loan*

A mortgage loan up to a maximum of 75% of the lending value of the property. Mortgage loan insurance is not required for this type of mortgage.

### *Covenant*

A clause in a legal document which, in the case of a mortgage, gives the parties to the mortgage a right or an obligation. For example, a covenant can impose the obligation on a borrower to make mortgage payments in certain amounts on certain dates. A mortgage document consists of covenants agreed to by the borrower and the lender.

### *Deed*

A legal document which is signed by both the vendor and purchaser, transferring ownership. This document is registered as evidence of ownership.

### *Default*

Failure to abide by the terms of a mortgage loan agreement. A failure to make mortgage payments (defaulting on the loan) may give cause to the mortgage holder to take legal action to possess (foreclose) the mortgaged property.

### *Deposit*

Money placed in trust by the purchaser when an Offer to Purchase is negotiated. The sum is held by the real estate representative or lawyer until the sale is closed, and then paid to the vendor.

### *Discharge of Mortgage*

A document signed by the lender and given to the borrower when a mortgage loan has been repaid in full.

### *Down Payment*

The portion of the house price the buyer must pay up front from personal resources, before securing a mortgage. It generally ranges from 5%-25% of the purchase price.

### *Easement*

A right acquired for access to or over, or for use of, another person's land for a specific purpose, such as a driveway or public utilities.

### *Encumbrance*

A registered claim for debt against a property, such as a mortgage.

### *Equity*

The difference between the price for which a home could be sold and the total debts registered against it. Equity usually increases as the outstanding principal of the mortgage is reduced through regular payments. Market values and improvements to the property also affect equity.

### *Foreclosure*

A legal procedure in which the lender gets ownership of the property if the borrower defaults on the mortgage loan.

### *Gross Debt Service Ratio (GDS)*

The percentage of the borrower's gross monthly income that will be used for monthly payments of principal, interest, taxes, heating costs and half of any condominium maintenance fees.

### *High-ratio Mortgage*

A mortgage loan in excess of 75% of the lending value of the property. This type of mortgage must be insured — for example, by CMHC — against payment default.

### *Holdback*

An amount of money withheld by the lender during the progress of construction of a house to ensure that construction is satisfactory at every stage. A standard holdback amount is 10% of the total cost of the building project.

### *Interest*

The cost of borrowing money. Interest is usually paid to the lender in installments along with repayment of the principal loan amount.

### *Interest Adjustment Date (IAD)*

A date from which interest on the mortgage advanced is calculated for your regular payments. This date is usually one payment period before regular mortgage payments begin. Interest due from the date your mortgage is advanced to the IAD is due on closing.

### *Lending Value*

The purchase price or market value of a property, whichever is less.

### *Lien (Mechanic's)*

A claim against a property for money owing. A lien may be filed by a supplier or a subcontractor who has provided labour or materials but has not been paid. A lien must be properly filed by a claimant. It has a limited life, prescribed by statute that varies from province to province. If the lien-holder takes action within the prescribed time, the homeowner may be obliged to pay the amount claimed by the lien-holder. Alternatively, the lien-holder may force a sale of the property to pay off the debt.

### *Loan-to-value Ratio*

The ratio of the loan to the lending value of a property expressed as a percentage. For example, the loan-to-value ratio of a loan for \$90,000 on a home which costs \$100,000 is 90%.

### *Maturity Date*

The last day of the term of the mortgage agreement. On this day the mortgage loan must be either paid in full or the agreement renewed.

### *Mortgage*

A mortgage is security for a loan on the property that you own. It is your personal guarantee to repay the loan as well as a pledge of the property as security for the loan.

### *Mortgage Loan Insurance*

If you have a high-ratio mortgage (more than 75% of the purchase price), your

lender will require mortgage loan insurance — available from CMHC or a private insurer. The insurance premium will cost between 0.5% and 3.75% of the amount of the mortgage (additional charges may apply).

#### *Mortgage Life Insurance*

This insurance guarantees that if you die your mortgage will be paid in full. This insurance can be conveniently purchased through your lender and the premium added to your mortgage payments. However, you may want to compare rates for equivalent products from an insurance broker.

#### *Mortgage Payment*

A regularly scheduled payment that is blended to include both principal and interest.

#### *Mortgagee*

The lender who provides the mortgage loan.

#### *Mortgagor*

The borrower who pledges the property as security for the loan.

#### *Net Worth*

Your total financial worth, calculated by subtracting your total liabilities from your total assets.

#### *Offer To Purchase*

A written contract setting out the terms under which the buyer agrees to buy. If accepted by the seller, it forms a legally binding contract subject to the terms and conditions stated in the document.

#### *Option Agreement*

A document stipulating that, in exchange for a deposit, a specified individual is to be given the first chance of buying a property at or within a specified period of time. An option holder who does not buy at or within the specified period loses the deposit and the agreement is cancelled.

#### *P.I.T.*

Principal, interest and taxes - payments due on a regular basis under the terms of the mortgage agreement. Generally, payments are made monthly and include one-twelfth of the estimated annual municipal and school taxes. Since these taxes change from year to year, this section of the mortgage will change accordingly.

#### *P.I.T.H.*

Principal, interest, taxes and heating - costs used to calculate the Gross Debt Service ratio (GDS).

#### *Principal*

The amount of money actually borrowed.

#### *Realtor*

A real estate representative who is a member of an organization of persons engaged in the business of buying and selling real estate, such as the Canadian Real Estate Association.

### *Refinance*

To pay off a mortgage or other registered encumbrance and arrange for a new mortgage, sometimes with a different lender.

### *Second Mortgage*

An additional mortgage on a property that already has a mortgage.

### *Term*

The length of time during which a mortgagor pays a specific interest rate on the mortgage loan. The entire mortgage principal is usually not paid off at the end of the term because the amortization period is normally longer than the term.

### *Title*

A freehold title gives the holder full and exclusive ownership of land and buildings for an indefinite period of time. In condominium ownership, land and common elements of buildings are owned collectively by all unit owners, while the residential units belong exclusively to the individual owners. A leasehold title gives the holder a right to use and occupy land and buildings for a defined period of time.

### *Total Debt Service Ratio (TDS)*

The percentage of gross monthly income required to cover all monthly payments for housing and all other debts, such as car payments.

### *Vendor Take Back Mortgage*

Mortgage financing arranged between the seller of the property and the buyer. The title is transferred to the buyer. Often this type of loan is a second mortgage which the seller is willing to arrange at below market rates to ensure the buyer can purchase the house. Most of these arrangements are not renewable or transferable to the next owner of the house.

### *Zoning Bylaws*

Municipal or regional laws that specify or restrict land use.

## **HELP US TO HELP YOU**

### *Wish List*

	Must Have	Would Like
Single Family detached	<input type="checkbox"/>	<input type="checkbox"/>
Semi Detached	<input type="checkbox"/>	<input type="checkbox"/>
House with Rental Income	<input type="checkbox"/>	<input type="checkbox"/>
Townhouse	<input type="checkbox"/>	<input type="checkbox"/>

Condominium Apartment	<input type="checkbox"/>	<input type="checkbox"/>
Number of Stories	_____	_____
Exterior	_____	_____
Large Lot / Condo Square Footage	<input type="checkbox"/> / _____	<input type="checkbox"/> / _____
Fenced Back Yard	<input type="checkbox"/>	<input type="checkbox"/>
Trees & Landscaping	<input type="checkbox"/>	<input type="checkbox"/>
Deck, patio or balcony	<input type="checkbox"/>	<input type="checkbox"/>
Back yard / window view facing	_____	_____
Quiet Street	<input type="checkbox"/>	<input type="checkbox"/>
Private Drive	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Drive	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>
Number of Parking Spots	_____	_____
Number of bedrooms	_____	_____
Number of bathrooms	_____	_____
Master ensuite bathroom	<input type="checkbox"/>	<input type="checkbox"/>
Renovated / modern bathroom	<input type="checkbox"/>	<input type="checkbox"/>
Eat-in Kitchen	<input type="checkbox"/>	<input type="checkbox"/>
Renovated / modern Kitchen	<input type="checkbox"/>	<input type="checkbox"/>
Main Floor family room	<input type="checkbox"/>	<input type="checkbox"/>
Separate dining room	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	_____	_____
Finished Basement	<input type="checkbox"/>	<input type="checkbox"/>
Basement Apartment	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Facilities	<input type="checkbox"/>	<input type="checkbox"/>
Locker or storage area	<input type="checkbox"/>	<input type="checkbox"/>

Heating Type

Central Air Conditioning

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Upgraded Furnace

Upgraded plumbing

Upgraded wiring (100 amp ++)

Upgraded / recent roof

Needs cosmetic work ONLY

Handyman Special

Completely move-in condition

Public Transit Nearby

Additional Comments

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