YOUR GUIDE TO A
STRESS FREE HOME PURCHASE

DANIELLE GERVAIS
dg
REAL ESTATE



BUYER *guide*

TABLE OF CONTENTS

ABOUT ME

THE PROCESS

THE COSTS OF BUYING A HOME

THE MORTGAGE PROCESS

HOME SEARCH: WANTS VS NEEDS

OFFER & NEGOTIATIONS

INSPECTIONS & INSURANCE

PREPARING TO CLOSE

GENERAL THINGS TO KNOW



hello

I'M DANIELLE GERVAIS



Hello, I'm Danielle Gervais!

With over 10 years of experience in Ottawa real estate, I bring local knowledge, honest advice and a personalized approach to helping buyers find the right home.

I believe in taking the time to understand your needs, lifestyle and future plans. Whether you're buying your first home, making a move or relocating to Ottawa, I'm here to help you explore your options and make informed decisions without pressure.

My business is built on relationships, trust and open communication. You can count on me to be responsive, approachable and genuinely invested in your home-buying journey.

And of course, there's always room for a few laughs along the way!

LET'S CONNECT

ROYAL LEPAGE® TOP TIER MEMBER 2025

613-216-5151

danielle@daniellegervais.ca

www.daniellegervais.ca

@danielleottawarealestate

ROYAL LEPAGE® DIAMOND AWARD 2025

THE HOMEBUYING PROCESS

AT A GLANCE

1

FINANCES

✓ Gather your documents
✓ Obtain pre-approval or proof of funds
✓ Ensure down payment funds are available
✓ Budget for any additional costs

2

HOME SEARCH

✓ Select your real estate agent
✓ Preview potential properties online
✓ Schedule showings and view the properties you are most interested in

3

OFFER

✓Explain the Agreement to Purchase and Sale
✓ Write an offer to purchase on your favorite property

4

NEGOTIATIONS

✓ Price
✓Deposit
✓ Closing date
✓Chattels and Fixtures
✓ Conditions
✓Offer Acceptance

5

UNDER CONTRACT

✓ Conduct inspections
✓ Resolve/negotiate any issues from inspection
✓ Conduct any other diligence conditions in offer

6

APPRAISAL & FINANCING

✓ Submit any necessary docs to lender in a timely manner
✓ Lender will arrange for the appraiser if one is required

7

SCHEDULE MOVE

✓ Schedule your move date and arrange for movers

8

CLOSING

✓ Conduct a final walk-through of property
✓ Receive closing statement/clear to close
✓ Provide lawyer with closing funds
✓ **Closing day: Get your keys, it's all yours!**

Congratulations on making the journey into your new home!

(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

THE COSTS OF BUYING A HOME

DEPOSIT:

The initial amount you put to secure the home for our offer. This typically ranges from 1% to 4% and is reduced from your final down payment. The deposit funds are held in the listing brokerage's trust account and is typically payable within 24 hours of acceptance of an offer (including conditional offers).

INSPECTIONS:

Home inspections are important when buying a home. We want to find out everything we can that could be wrong with the home. A general home inspection is a must, but you can also select WETT (wood burning stoves/fireplace) well water and potability inspection (if on-site), septic inspection (if on-site), radon inspection.

APPRAISAL:

Your lender may require an appraisal to ensure that the home is valued correctly. An appraisal is done strictly for the lender and costs between $400 - $575 for borrowers who are putting at least 20% down payment. Insured mortgages for buyers with less than 20% down payment that require an appraisal will have this covered through the insurer (such as CMHC).

DOWN PAYMENT:

This is not due in full until closing day! Typically ranging from 5% to 20%, and everywhere in between!

CLOSING COSTS:

Closing costs are the fees that are needed to close and get keys for your new home — such as lender fees, land transfer tax, adjustments on closing, and your lawyer fees. Closing costs typically range from 3%-5% of the purchase price of the home.

average costs

GENERAL HOME INSPECTION:
$550-$700 (DEPENDS ON SQUARE FEET)

WETT INSPECTION
$250-$350

WELL WATER (IF APPLICABLE):
$0-$500

ON-SITE SEPTIC (IF APPLICABLE):
$500-$650

*COSTS MAY VARY DEPENDING ON THE INSPECTION COMPANY USED

(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

THE MORTGAGE PROCESS

Speaking with a mortgage professional early in your home search can help you understand your purchasing power, available financing options and anticipated costs. Mortgage pre-approvals are generally valid for a limited period, so be sure to discuss timing with your lender.

QUESTIONS TO ASK POTENTIAL LENDERS:

What type of mortgage would you recommend for me, and why? Understanding your financing options will help you choose what's right for your circumstances.

Can I lock in an interest rate, and for how long? Ask about rate holds and what happens if rates change before closing.

Are there ways I can save on interest or pay off my mortgage faster? Ask about prepayment options, privileges and potential penalties.

What costs should I anticipate when arranging my mortgage? Discuss lender fees, appraisal costs and other expenses that may apply.

ONCE YOU'VE STARTED THE MORTGAGE APPROVAL PROCESS, IT'S IMPORTANT TO AVOID SIGNIFICANT CHANGES TO YOUR FINANCES WITHOUT FIRST CONSULTING YOUR MORTGAGE PROFESSIONAL. NEW CREDIT APPLICATIONS, MAJOR PURCHASES, EMPLOYMENT CHANGES OR CHANGES TO YOUR BANKING ARRANGEMENTS COULD AFFECT YOUR FINANCING APPROVAL.

THE DO'S & DONT'S OF THE MORTGAGE PROCESS

DO

Make payments on time.

Keep financial documents organized.

Respond promptly to requests from your lender.

Confirm mortgage conditions are satisfied.

Arrange home insurance before closing.

DON'T

Take on significant new debt without consulting your lender.

Make major purchases on credit without checking first.

Change employment or income arrangements without discussing the implications.

Apply for additional credit without consulting your lender.

Make significant financial changes without professional guidance.

(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

YOUR HOME **SEARCH**

Once you've got your finances in order, the fun of looking for the perfect home begins!

I will set you up on an automatic search through the Multiple Listing Service (MLS), which is the database that Realtors use to list and search for homes. The moment a home that fits your search criteria is listed for sale, it will be sent directly to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any changes you need.

some quick tips

- **Use the search filters but not too much.**

You don't want to narrow your search so much that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search.

- **If you find something that catches your eye, check out the Google street view (or do a drive-by)**

Online pictures can be deceiving so a virtual 'walk down the street will give you a better sense of the house and surrounding area.

- **Remember, you can't change the lot or the location so make sure you love both.**

You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.

- **Don't let yourself get distracted by decor or staging.**

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.

- **Take your time.**

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

QUESTIONS TO ASK BEFORE SEARCHING FOR A HOME

1. WHERE DO YOU WANT TO LIVE?
2. IS THERE A SPECIFIC SCHOOL DISTRICT YOU'D LIKE TO BE IN?
3. ARE YOU INTERESTED IN NEW CONSTRUCTION OR A RESALE HOME?
4. WHAT STYLE HOME WOULD YOU PREFER?
5. WHAT ARE MY NEEDS VS. WANTS IN A HOME?
6. DO YOU HAVE SPECIFIC PARKING REQUIREMENTS
7. WHAT SIZE LOT WOULD YOU PREFER?
8. DOES HAVING A FINISHED BASEMENT MATTER?
9. IS THERE ANYTHING THAT IS A DEAL BREAKER?
10. WHAT 3 FEATURES OF A HOME ARE MOST IMPORTANT TO YOU?

OFFER & NEGOTIATIONS

You've found a home you're excited about, and now it's time to put together an offer. There are several important details to consider beyond the purchase price. I'll help you understand your options and develop an offer strategy that reflects your priorities, the property and current market conditions.

IN ORDER TO WRITE AN OFFER, WE WILL NEED THE FOLLOWING INFORMATION:

- PRE-QUALIFICATION LETTER OR PROOF OF FUNDS.

Having your financing organized before making an offer is important. In some situations, providing confirmation of mortgage pre-approval or proof of funds may help demonstrate your ability to complete the purchase. We'll discuss whether sharing this information is appropriate for your circumstances.

- OFFER PRICE

The amount you're prepared to pay for the property. I'll help you evaluate comparable sales, current market conditions and the property's features to determine an appropriate offer strategy. Depending on the circumstances, the initial offer may be accepted or become the starting point for negotiations.

- DEPOSIT

The deposit demonstrates your commitment to purchasing the property and forms part of your overall purchase funds. The amount and payment deadline are outlined in the Agreement of Purchase and Sale. It's important to have your deposit funds readily accessible so you can meet the agreed-upon deadline.

- CONDITIONS

Conditions allow buyers to complete specific due diligence within agreed-upon timelines. Common examples include financing, home inspections and lawyer review of condominium documents. We'll discuss which conditions may be appropriate and what they mean before submitting your offer.

- CLOSING DATE

The closing date is when ownership of the property transfers to the buyer. This date is negotiated between the buyer and seller, taking into consideration financing, moving arrangements and other circumstances. Your lawyer will coordinate the legal and financial details required for closing.

- INSPECTIONS

A home inspection helps buyers better understand a property's condition, including items that may require immediate attention or future maintenance. No home is perfect, including new construction. If your offer includes an inspection condition, we'll review the findings and discuss your options in accordance with the terms of the agreement.



(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

INSPECTIONS

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any deficiencies in the home that would have otherwise been unknown.

The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic, and visible insulation; walls, ceilings, floors, windows, and doors; the foundation, basement and structural components. You will receive a written report of the inspection, *but I recommend you attend the inspection.*

ADDITIONAL INSPECTIONS YOU MAY NEED:

- WELL WATER / SEPTIC INSPECTION - if the home has a septic system or well water- to make sure the water is not contaminated and the septic system is working properly
- RADON INSPECTION - Radon gas is a naturally occurring gas that is colorless and odorless and some areas may hold elevated levels of Radon Gas, which can hold health implications. Some home inspectors may include this as part of the home inspection or this inspection may be an additional cost
- WETT INSPECTION (Wood Energy Technology Transfer) - Ensuring that the homes wood burning fireplace, stove or furnace are in compliance with code and working properly is key for home insurance coverage and safety

some quick tips



- I can provide recommendations, or you can ask family and friends.
- Reach out to a couple home inspectors to gain an understanding of what they will offer you.
- Don't limit your consideration solely on cost. Remember, this is one of the largest purchases you will make. This is not the time to cut costs!
- You should consider a home inspection on new construction homes
- Expect the inspection to reveal items requiring repairs or future attention as a new home owner
- Market conditions can play a role in post inspection negotiations

(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

PREPARING TO CLOSE

TITLE

Your lawyer will conduct a title search to review the property's ownership and identify any registered mortgages, liens, easements or other matters that could affect the transfer of ownership. Your lawyer will also review title insurance with you and explain how it can help protect against certain title-related risks.

FINAL WALKTHROUGH

When a final walkthrough has been arranged as part of your purchase agreement, we'll visit the property before closing to check its condition and confirm that any agreed-upon repairs have been completed. If concerns arise, we'll address them with your lawyer before closing.

CLOSING DAY

On closing day, your lawyer will coordinate the transfer of funds and ownership of the property. Once the transaction has been completed and the keys are available, you'll be able to take possession of your new home. Closing times can vary, so it's best to avoid scheduling movers or deliveries too early in the day.

closing checklist

- ☐ ARRANGE TO TRANSFER UTILITIES AND SERVICES INTO YOUR NAME, EFFECTIVE ON CLOSING.
- ☐ REVIEW YOUR STATEMENT OF ADJUSTMENTS AND CLOSING COSTS WITH YOUR LAWYER.
- ☐ COMPLETE YOUR FINAL WALKTHROUGH, IF INCLUDED IN YOUR PURCHASE AGREEMENT.
- ☐ PROVIDE YOUR LAWYER WITH THE REQUIRED CLOSING FUNDS USING THEIR VERIFIED PAYMENT INSTRUCTIONS.
- ☐ HAVE YOUR GOVERNMENT-ISSUED IDENTIFICATION READY FOR YOUR LAWYER.
- ☐ CONFIRM THAT CLOSING IS COMPLETE AND YOUR KEYS ARE AVAILABLE.
- ☐ CELEBRATE — WELCOME TO YOUR NEW HOME!

(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

GENERAL THINGS TO KNOW

WHY BUYER REPRESENTATION MATTERS

Buying a home is a significant investment, and having someone representing your interests matters.

The listing agent represents the seller's interests. As your designated representative, my role is to protect your interests, provide honest advice and help you make informed decisions throughout the buying process.

With buyer representation, you benefit from:

- Guidance on property values, market conditions and offer strategies
- Advice on financing, inspections and other due diligence considerations
- Negotiation focused on your goals and priorities
- Clear communication, responsive service and support from your initial search through closing

UNDERSTANDING YOUR REPRESENTATION AGREEMENT

Before we begin working together, we'll review the RECO Information Guide and your Buyer Representation Agreement, including the services provided, our responsibilities, the agreement's duration and compensation.

Compensation is outlined in your agreement. In some transactions, the seller may agree to cover some or all of the buyer's brokerage fees. We'll discuss how this works so you understand any financial obligations before proceeding.

WHAT I AM HERE TO DO FOR YOU

- Developing offer and negotiation strategies based on market conditions and your priorities
- Showing you the most recent and most similar comparable homes that have settled in the area to help you make the most educated decision
- Perform a market evaluation and determine the best and most suitable homes for you
- I can connect you with lenders and mortgage brokers who have financing options for buyers
- I conduct “reverse prospecting” to proactively go after sellers looking to sell the specific type of property you are looking for
- Updates on searches daily In the multiple listing service so that you get the most up-to-date homes and do not miss any
- I use electronic signing for offers and contracts, making it easier to review, sign and submit documents efficiently, even when we aren't able to meet in person.
- A complete referral network to help give you the best deal and any discounts when it comes to the maintenance and long term care of your new home

(613) 216-5151 danielle@daniellegervais.ca daniellegervais.ca

REVIEWS

★★★★★

Working with Danielle from was a true pleasure. From the first meeting to closing, her professionalism and expertise shone through. Danielle's deep knowledge of the local market ensured that every property we viewed was a potential fit. She was always available to answer questions and schedule viewings, making the process smooth and stress-free.

Thanks to Danielle's hard work, we are now the proud owners of our first dream home. We highly recommend her to anyone in need of a top-notch real estate agent. Working with Danielle was a delight, and we are so grateful for her exceptional service.

You will not regret giving her a call.

-Charmaine C

If you are looking for a new home, Danielle is an amazing realtor to work with. I cannot say enough positive things about her! We are moving from London to Ottawa this summer, and Danielle has made every bit of purchasing so much less stressful. We really felt like she wanted to help us to obtain our ideal house, in the neighbourhood we wanted for the best price possible as much as we wanted those things. She is responsive, and VERY knowledgable and definitely someone you will be greatful to have on your team!

-Erin P

"Danielle is one and a million! When I say that she goes above and beyond for her clients, that is an understatement. Danielle has assisted my husband and I through purchasing our first home back in 2017, and now just assisted us in the sale of our home. I already can't wait to have her by our side for our next adventure! She is wonderful at what she does and is always there to answer questions along the way. You will not be disappointed choosing Danielle to help you with your real estate needs!

-Jess & Jer B

Danielle is extremely hard working, she possesses impecable integrity, intelligence and wisdom. Danielle personalized her services to my housing needs, she advised and supported me during some stressful and distressing times. She knows the Real Estate world and can help you maneuver it to sell your home or find your dream home. She had multiple clients, but I still felt as though I had her undivided time and attention. I was almost ready to give up and rent for a year, but she insisted my new home was out there and she found it!!! If I had waited, I would have priced myself out of my new wonderful home. She is just brilliant, energetic and spirited.

Thank you so much Danielle,

-Stan L.