

ADRIEN COSTABILE



REAL ESTATE
ASSOCIATES
BROKERAGE



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YOUR GUIDE TO HOMEOWNERSHIP

EVERYTHING YOU NEED TO KNOW
ABOUT BUYING A HOME.



A SOUND DECISION



This buyers guide will provide you with a comprehensive over-view of the home buying process, and hopefully answer any questions that you may have. I am always available should you prefer to speak directly.

I will work with you through every step of the home buying process. From the initial selection of properties you wish to see, through the presentation of an offer, to closing day and everything in between. Additionally, we will be in regular communication, and we will develop a relationship based on reliable information so you can make informed decisions.

YOUR NEEDS COME FIRST

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.



VISUALIZE YOUR DREAM SCENARIO FOR BUYING YOUR HOME.

WHAT'S THE ONE THING THAT HAS TO HAPPEN TO MAKE THAT DREAM SCENARIO A REALITY?

How can I make that happen for you?

Why is that important to you?

IF WE COULD ADD JUST ONE MORE THING TO MAKE THIS PROCESS EVEN BETTER, WHAT WOULD IT BE?

Why is that important to you?

BUILD YOUR PREFERENCE PROFILE

YOUR PREFERENCES

**THE WHAT, THE WHEN, THE HOW -
LET'S TALK ABOUT THE BEST WAY TO
GET IN TOUCH.**

**WHAT IS YOUR FAVORITE WAY TO
RECEIVE INFORMATION OR UPDATES?**

Select all that apply

- ☐ Email
- ☐ Call
- ☐ Text

WHAT IS THE BEST TIME TO REACH YOU?

Select all that apply

- ☐ Morning
- ☐ Noon
- ☐ Afternoon
- ☐ Evening
- ☐ Anytime

**AS UPDATES ARISE, HOW OFTEN DO YOU
PREFER TO BE NOTIFIED?**

- ☐ ASAP
- ☐ In a few hours
- ☐ That day
- ☐ Every few days

THE BASICS

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a mortgage?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

HOME BUYING PROCESS

1. PARTNER WITH A REALTOR®

- Meet for a consultation
- Get to know neighbourhood inventory levels
- See what's about to hit the market
- Complete a buyer needs assessment

2. GETTING A PRE-APPROVAL

- Connect with a Mortgage Specialist
- Understand what you can afford
- Determine your monthly mortgage payment
- Obtain a pre-approval letter

3. FIND YOUR NEW HOME

- Compare home and neighbourhood averages, then narrow down the neighbourhoods you want to live in
- Favorite homes and save them to collections
- Remove homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on which home you would like to purchase

4. MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Include conditions if required
- Prepare for down payment and deposit money
- Choose a target closing date
- Sign the offer

HOME BUYING PROCESS

5. WHILE UNDER CONTRACT

- Fulfill any conditions that were placed in the offer (if any) such as financing, home inspection, etc)
- Select a lawyer
- Acquire home insurance and send proof to your lender.
- Schedule home inspection and negotiate repairs (if any)
- Lender will order an appraisal
- Prepare for the closing date
- Certify funds for closing
- Stay in close contact with your REALTOR®, lender, and lawyer

6. BEFORE YOU CLOSE

- Reserve a moving company and set a moving date
- Change your address

- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your REALTOR®, lender, and lawyer

7. CLOSING DAY: WHAT TO BRING TO YOUR LAWYER

- You'll need to cover the cost of closing and the down payment. Ensure you have your cheque book ready.
- Government-issued photo ID(s)
- SIN numbers
- Proof of homeowner's insurance
- Your copy of the contract
- Your lawyer will advise you if you are required to bring any further documents or other information with you
- Stay in close contact with your REALTOR®

8. CLOSING DAY: CONTINUED

- Sign closing documents at your lawyers office
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!
- Continue to keep in touch with your REALTOR®

Stay in touch with me for any questions or concerns for all your Real Estate needs.



YOUR HOME WISH LIST

YOUR PREFERENCES

TO BEGIN

Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

What are the non-negotiables for your home?

If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you have a preference for the year the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

Will you require accessibility options?

YOUR HOME WISH LIST

YOUR PREFERENCES



EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage [e.g., attached, carport, etc.]?

What type of driveway or vehicle entrance/exit will you require?

Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]

What other exterior features are important to you?

YOUR HOME WISH LIST

YOUR PREFERENCES

INTERIOR

What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have? (e.g. types of appliances?)

What finishes do you like (e.g., countertops, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements?



YOUR HOME WISH LIST

YOUR PREFERENCES

LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? (e.g., playroom for children, studio, mud room)

What else do you see for living areas?



— YOUR NEIGHBOURHOOD PREFERENCE

What neighbourhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighbourhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop? What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighbourhood?



FINANCING YOUR FUTURE HOME

HOME LOANS AT A GLANCE

- Consult with a mortgage specialist
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

HAVE-ON-HAND

A month's worth of your most recent pay stubs

Copies of your last two years' for tax returns

The names and addresses of your employers over the last two years, compiled into one list

Last three months of bank statements

A copy of your real estate agreement

The names and addresses of your landlords over the past two years (if required)

Divorce/separation decree (if required)

Child support papers (if required)

Bankruptcy, discharge of bankruptcy papers (if required)

CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to protect your loan.

DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

YOUR TRUSTED PARTNER



From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both. After your purchase, ask me to recommend fully-vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!

A PROMISE TO YOU

MY PROMISE

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you – after all, that is what my business is built on

To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side

REAL VALUE REAL EXPERIENCE

When you choose me as your realtor, you're not just getting someone to facilitate the process; you're gaining a trusted advisor who prioritizes your best interests. With years of experience and deep knowledge of the local market, I'm able to provide you with detailed insights into neighborhoods, property values, and trends. Whether you're buying or selling, I ensure that you're making well-informed decisions every step of the way.

I pride myself on offering a personalized, hands-on approach. From the moment you reach out, I take the time to truly understand your needs and goals. If you're buying, I'll help you find a home that not only fits your budget but also aligns with your lifestyle and long-term plans. If you're selling, I'll work with you to prepare your home for the market, utilizing targeted marketing strategies, staging, and expert pricing to attract the right buyers quickly.

What sets me apart is my commitment to making the entire process smooth, transparent, and stress-free. I'm always available to answer questions, offer guidance, and handle the details so you can focus on what matters most to you. With my strong negotiation skills and attention to detail, you can trust that I'll advocate for you at every turn, ensuring you achieve the best possible outcome. Choosing me means having a dedicated professional who genuinely cares about your success.

Adrien Costabile



THE BOTTOM LINE

Real estate can be complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions – from search to close – I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent – you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.

**HERE'S HOW YOU CAN GET IN
TOUCH WITH ME**

7145 WEST CREDIT AVE, BLDG 1
MISSISSAUGA, ON L5N 6J7

OFFICE: 905-812-8123

DIRECT: 905-599-2660

EMAIL:

ADRIENCOSTABILE@ROYALLEPAGE.CA

WEBSITE:

WWW.ADRIENCOSTABILE.COM



REAL ESTATE
A S S O C I A T E S
B R O K E R A G E —————



Independently owned and operated

COMMONLY USED TERMS

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

CLOSING COSTS

Generally 1.5 to 4 percent of the purchase price include lender fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

MAINTENANCE FEE

A fee required when you buy a home located within a community that typically pays for maintenance and improvements of common areas and may include the use of amenities.

HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

LOAN TYPES

Mortgages have different terms and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

ADJUSTMENTS/PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance.

THIRD-PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and legal fees.