

Buyers Guide



Presented by,

Crystal Ronca

REALTOR®



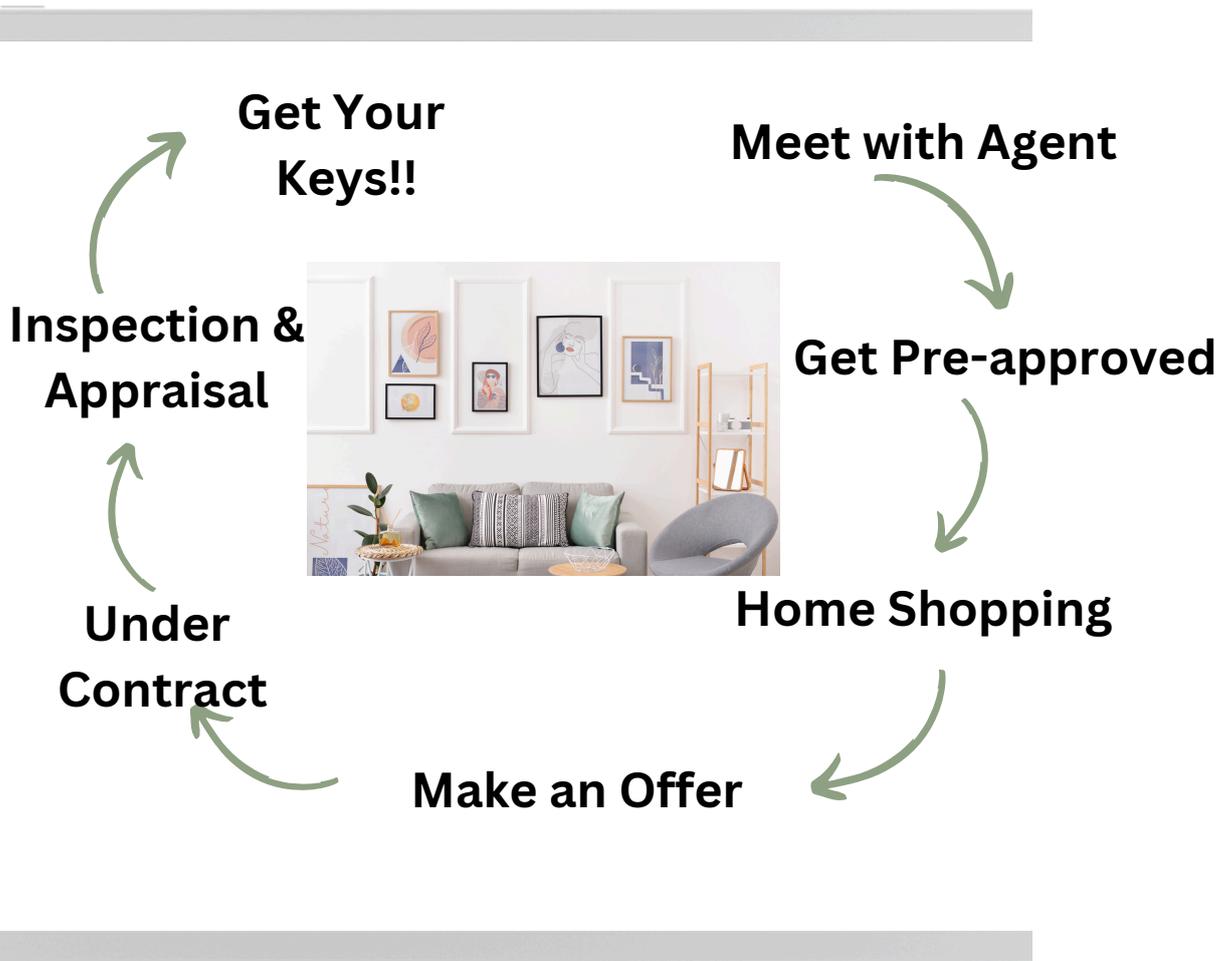
705.927.5951

sellwithcrystalronca@gmail.com

sellwithcrystalronca.ca

The Home Buying Process

Steps To Finding Your Dream Home



Where To Start

- DETERMINE HOW MUCH YOU CAN SPEND
- SAVE FOR A DOWN PAYMENT
- CHECK YOUR CREDIT
- GET PRE-APPROVED

But 1st Get Pre-Approved!

Be Ready To Make An Offer

House hunting is an exciting time!

REMINDER: Get preapproved for a loan first so you can be ready to make an offer when you find a home you love.

PRE-QUALIFIED VS. PRE-APPROVED

PRE-QUALIFIED

In order to be pre-qualified, a lender may or may not check your credit score and won't ask for documentation. This will give you an IDEA of what you qualify for, but when you are serious about buying you need to be pre-approved

Pre-Approved

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and you have already been approved for enough money to purchase the home.

Questions To Ask

When Choosing A Lender

NOT ALL LENDERS ARE THE SAME

The types of loans available, interest rates and fees can vary. Interviewing lenders is an important step in determining what type of home loan is best for you.

QUESTIONS TO ASK LENDERS

Which type of home loans do you offer?

What will my interest and annual % rates be?

Do I qualify for any special programs or discounts?

What estimated closing costs can I expect to pay?

What is your average loan processing time?



Loan Application Checklist

Documents Typically Required by Lenders

To determine loan eligibility, lenders typically require the following types of documents from each applicant.

INCOME DOCUMENTS

Federal tax returns: last 2 years

Pay stubs: last 2 months

Any additional income documentation: pension, retirement, child support, social security/disability income award letters, etc.

ASSET DOCUMENTS

Bank Statements: 2 most recent checking & savings account statements

401(K) or retirement account statement & summary

Other assets: statements & summaries of stocks & bonds etc.

OTHER DOCUMENTS

Copy of Drivers Licence

Addresses for the past 2-5 years and landlords contact info

Student Loan Statements - showing current and future payment amounts

Documents relating to any of the following: divorce, bankruptcy, collections, judgements or pending lawsuits

House Wants & Needs List

Important Features You're Looking for in a Home

Determine the features you are looking for in your ideal home & prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

Type of Home

- Single Family Home Townhouse Condo Other

Condition of Home

- Move In Ready Some work Needed Fixer Upper

Desired Features

(Circle)

___Bedrooms ___Bathrooms ___Garage Small or Large Yard

Ideal Square Footage_____

Desired Location or School District_____

MUST HAVE

WOULD LIKE TO HAVE



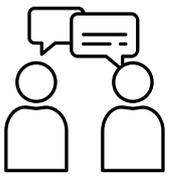
House Hunting Tips

Tips for Finding Your Ideal Home



Investigate the Area

Drive around the neighborhood that interests you to get a feel for the area. Observe how the homes are cared for, what traffic is like.



Ask Around

Talk to family, friends & co-workers to see if anyone might know of a house for sale in the area you're interested in. One of them may even know of someone that's thinking about selling but hasn't put the house on the market yet.



Keep an Open Mind

Finding your dream home isn't always an easy task. Have a priorities list but keep an open mind when viewing homes



Take Notes

When you visit multiple homes it gets difficult to remember specific details about each one. Take notes so that you can compare and reference the properties

Be Ready To Make an Offer

When you find a home that you are interested in, keep in mind that there may be others interested as well. Be ready to make a solid offer quickly in order to ensure you get the home.



Making an Offer

Factors that Make an Offer More Enticing

When we have found a home that you are interested in buying, we will quickly and strategically place an offer.

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable price based on:

Current market conditions

Comparable properties sold in the area

The property value on the house

The current condition of the home

PUT DOWN A LARGER DEPOSIT

An offer that includes a larger deposit presents a more serious, competitive offer

ADD A PERSONAL TOUCH

Include a letter with your offer for your sellers to read. Let them know what you love about their home .

OFFER A SHORTER CLOSING TIMELINE

A normal closing time is 30-45 days. Depending on the sellers, some may prefer a shorter closing time.

OFFER ACCEPTED

What is Next

PUT YOUR DEPOSIT IN THE LISTING BROKERAGES ACCOUNT

Your deposit will be put into the listing brokerages account. They hold the money for the duration of the closing period. Your deposit will go towards your down payment which is paid at closing.

SCHEDULE A HOME INSPECTION

Home inspections are optional but highly recommended to make sure that the home is in the condition for which it appears. Inspections are typically completed within 10-14 days after an accepted offer.

Normally paid for by the buyer.

RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addressed. You can choose to back out of the deal, depending on what they find, negotiate a lower price, ask the seller to fix the issue at their cost or fix it yourself.

COMPLETE YOUR MORTGAGE APPLICATION

Once you have come to an agreement on the final offer, it is time to finalize your loan application and lock in your interest rate if you have not done so already.

ORDER AN APPRAISAL

An appraisal will be required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the age of the home, location, size and condition of the property.

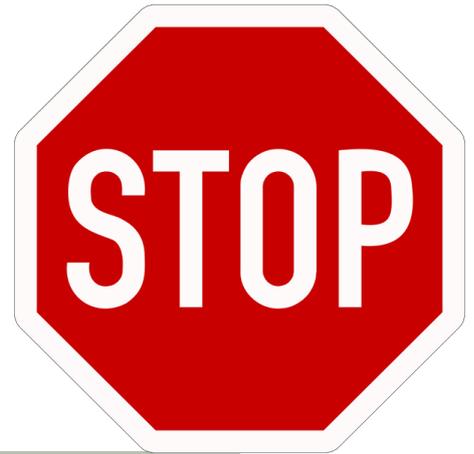
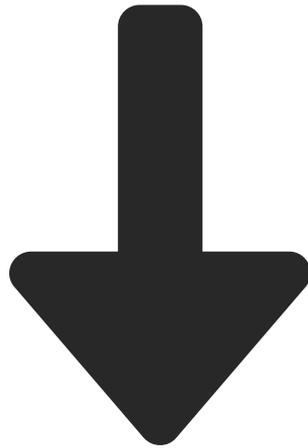
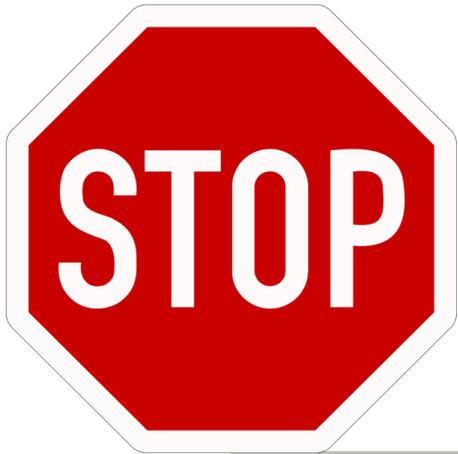
MAKE CONTACT WITH A LAWYER

A lawyer is needed to ensure the transaction closes per Ontario laws and regulations.

WHAT NOT TO DO

During the Home Buying Process

Any of the below changes could put your loan approval in jeopardy. It is important not to do any of the below!! It is standard procedure for the lender to do a final credit check before closing.



BUY OR LEASE A CAR

CHANGE JOBS

MISS A BILL PAYMENT

OPEN A LINE OF CREDIT

MOVE MONEY AROUND

MAKE A MAJOR PURCHASE

FINAL STEPS BEFORE CLOSING

You are Almost there!

Insurance Requirements

Most lenders require both homeowner's insurance and title insurance. Homeowners insurance protects your home and possessions against damage and theft. Title insurance protects the lender and/or homeowner from financial loss against claims regarding the legal ownership of a home. Policies vary, in price, so get multiple quotes to compare.

Closing Disclosure

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review. Closing costs typically range from 2-5% of the purchase price, which includes lender fees, lender's title insurance and HOA dues, if applicable.

Final Walk Through

When agreed upon we will do a final walk through to verify that no damage has been done to the property since the inspection date and that nothing has been removed from the home that was in the home agreement

Closing Day

Congratulations, you made it to closing!

Closing is the final step of the buying process.

On the day of closing you will be going over and signing the final paperwork and submitting a cashiers check (or previously arranged wire transfer) to pay the remaining down payment and closing costs.

Property ownership is then officially transferred from the seller to the buyer.

Items to Bring To Closing

Government Issued Photo ID

Homeowner's Insurance Certificate

Certified Funds or Cashiers Check

Final Purchase Agreement

Enjoy, you're new home!!



Crystal Ronca | REALTOR® | 705.927.5951
sellwithcrystalronca@gmail.com



Crystal Ronca

REALTOR®

For me, real estate is not just about properties—it's about people. It's about understanding your story, your goals, and your “why.” The cornerstone of any successful real estate journey is a trusted, genuine relationship, and that begins with making sure we're the right fit for each other. When that relationship aligns, I'm able to truly prioritize what matters most to you—your needs, your comfort, and your peace of mind.

Rooted in the Peterborough area and surrounding communities, I bring not just market knowledge, but lived experience. Having grown up around building and renovations thanks to my builder dad and handy parents, I developed a strong understanding of how homes are made and what adds value..

Whether you're buying your first home, investing, upsizing, or preparing to sell a home full of memories, my approach is always the same: client-first, relationship-driven, and integrity-led. I take the time to listen, to answer, to explain, and to guide—so that every step feels clear, supported, and truly tailored to you.

Transparency, communication, and care aren't just part of my process—they are my promise. My goal isn't just to make a move happen; it's to make it meaningful, seamless, and memorable. I don't just help you buy or sell a house—I help you move into your next chapter.

Client Reviews



We highly recommend Crystal to anyone that is looking to buy a home or sell their home. She was so patient with us in going to view the right homes that fit our needs. She was very professional and knowledgeable on the market. As first time home buyers we did not know much about the market or real estate in general and she helped us understand everything that came with buying a home. She walked us through the whole process so patiently and we can't thank her enough for helping us find our first home! Thanks so much Crystal!

Lauren Young & Daniel Darwin



Crystal is very knowledgeable and efficient in her job. She goes above and beyond the expectations of a real estate agent. Crystal is an absolute joy to work with

Janet McInroy



I recently had the pleasure of working with Crystal to purchase a property. This being my very first real estate purchase, she made it very easy and helped navigate me through the entire process. I appreciated her taking the time to ensure I understood and had full knowledge of what was taking place. I would definitely recommend or use

Crystal's services again. -

Jadon

Client Reviews



Crystal went above and beyond to help our experience be as smooth as possible one. She was always available for any of my crazy questions since we haven't purchased a house in 37 yrs we were very new to the process and she never made us feel awkward or bad for asking many questions. We would both highly recommend Crystal as your next Real Estate sales rep! Thank you Crystal
Gene and Dawn Wannamaker



She is the best realtor ever. She goes above and beyond to help you. She is trusting, caring, and compassionate towards her clients. As a realtor you have to sell to make money and a lot of times you feel pressured by this but with her she wants her clients to find the right home and it's not just about the money for her. It's about happiness for her clients. She is very easy going and if there is a home you love she will do everything in her power to get you that home. I am very lucky to have her. If you ever want to sell or buy a home she is your realtor. I am a very straight forward honest person and if I didn't feel this way my review would not be positive.
Melanie

Client Reviews



Crystal has been an amazing agent! Would definitely recommend her as an agent if you're purchasing or selling. Crystal's professionalism and expertise in the real estate market are remarkable. We appreciate all her hard work and commitment to helping us sell our home. She made this process so smooth and successful. Thank you Crystal for your unwavering support throughout the entire home selling process.

Amanda & Phil



Crystal has great attention to detail, high standards of professionalism and strong ethics. She really stays on top of things and ensures that all parties know what's happening at any moment. Her client care and local knowledge is really appreciated. She's also real fun to work with!

Howard Russell



Crystal was a wonderful agent to have. She was helpful, and down to earth. A pleasure to do business with, which is worth a lot. We have already recommended her and will continue to do so. Thanks Crystal.

Eleana Speirs