BUYING

ROYAL LEPAGE
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The KESH GROUP

CLIENT CARE

A WHOLE TEAM OF SUPPORT

While your chosen REALTOR® is dedicated specifically to helping you with any and all of your buying needs, when you work with The Kesh Group, you get so much more than just one agent! Our entire team of knowledgeable REALTORS® are working hard to help you find the perfect home. Plus our admin team takes care of all the behind the scenes details to make purchasing your dream home simple and stress free for you. So rest easy knowing the entire Kesh Group has got your back!

CONSTANT COMMUNICATION

We understand that buying a house is a big decision and can be stressful at times. We are here to make it easy for you. If you have questions, we're here to answer them. If you have concerns, we're here to ease them. If you are excited, we're here to celebrate with you! Every step of the way, we'll walk with you.

POST PURCHASE FOLLOW UP

When you find and buy your dream home (and you will) that's not the end for us, it's just the beginning! We stick around to help you navigate the closing process and we stay in touch so that if you have any home ownership questions or future real estate needs, you can always reach out.

FIRST TIME BUYERS

If you've never purchased a home before, don't worry, we are here to help. There is no such thing as a stupid question and our team of knowledgeable REALTORS® will help explain the ins and outs of real estate. We'll start at the very beginning - dreaming about being a home owner - and walk you through the steps until you actually are one!

EXPERIENCED BUYERS

If you've purchased a home before but are ready to upsize, downsize, purchase a vacation home or add an additional rental property to your real estate portfolio, we can help. Our team will work tirelessly to find you a property that meets your unique needs and make your real estate dreams come true.

WHY USE AN AGENT

BECAUSE IT'S FREE

Having a ***Buyer Agent*** on your side protects you from being taken advantage of or missing out on opportunities in today's competitive real estate market. Plus, the Buyer Agent's fee is paid for by the seller, so there's no cost to you!

CALLING A LISTING AGENT

Many buyers simply look online and when they find a house they like, call up the REALTOR® who listed it. The risk with this method is that the Listing Agent is working first and foremost for the seller, not for you. The Listing Agent *can* legally represent both parties (this is called *double-ending*) but things get tricky when it comes to negotiating price. It's difficult for one agent to effectively work for both sides because they are trying to get the *most money* for their sellers, but also trying to get the *lowest price* for their buyers. It's better if each party has their own agent who can fully represent their best interests.

BUYING ON YOUR OWN

Some buyers consider representing themselves in a real estate transaction. This can be a costly decision unless you are well-versed in the legalities of real estate and trained in negotiation. Additionally you may miss out on some great opportunities, since REALTORS® have access to new listings typically 1-2 days before the general public.

BE THE BEST BUYER

KNOW WHAT YOU WANT

Taking the time to think about your wants and needs is crucial. Consider not just your budget and ideal number of rooms, but also location, transit access, and how the layout of a home will suit your lifestyle now and in the future.

GET PRE-APPROVED

We strongly recommend getting pre-approved before starting your house hunt. By talking to your bank or mortgage advisor and having a clear understanding of your budget, you'll be able to narrow down your search to houses that best suit your financial abilities.

BE READY TO MOVE

Homes in the Niagara Region are highly sought after. We are conveniently located between Toronto and the US Border and boast many amazing attractions and amenities, so when houses come up for sale in this area, they often don't last long. Being in a mindset where you are ready to take action will give you an edge in this competitive market.

WRITE A LETTER TO THE SELLERS

Consider writing a letter to the sellers explaining why you want to buy their home. Selling is an emotional process and sometimes hearing from the buyers and connecting on a personal level can tip the scales in your favour, especially if there are competing offers.

WANTS & NEEDS	MUST HAVE	WOULD LIKE	DON'T CARE	NO WAY
TYPE OF HOME				
Detached Home	☐	☐	☐	☐
Townhouse	☐	☐	☐	☐
Apartment/Condo	☐	☐	☐	☐
Multi-Unit	☐	☐	☐	☐
Bungalow	☐	☐	☐	☐
Backsplit/Sidesplit	☐	☐	☐	☐
Two Storey	☐	☐	☐	☐
LOCATION				
City Centre	☐	☐	☐	☐
Suburbs	☐	☐	☐	☐
Property with Acreage	☐	☐	☐	☐
Rural	☐	☐	☐	☐
NEARBY				
Work	☐	☐	☐	☐
Schools	☐	☐	☐	☐
Public Transportation	☐	☐	☐	☐
Bike Paths and Walking Trails	☐	☐	☐	☐
Shops and Restaurants	☐	☐	☐	☐
Cultural and Arts Opportunities	☐	☐	☐	☐
Community Centre	☐	☐	☐	☐
Fitness/Recreation Facilities	☐	☐	☐	☐
Parks and Playgrounds	☐	☐	☐	☐
PARKING				
Garage	☐	☐	☐	☐
Carport	☐	☐	☐	☐
Driveway	☐	☐	☐	☐
Street Parking	☐	☐	☐	☐
EXTERIOR				
Vinyl	☐	☐	☐	☐
Aluminum	☐	☐	☐	☐
Brick	☐	☐	☐	☐
Stone	☐	☐	☐	☐

How many bedrooms do you need in your future home? _____

WANTS & NEEDS	MUST HAVE	WOULD LIKE	DON'T CARE	NO WAY
FEATURES				
Open Floor Plan	☐	☐	☐	☐
Formal Dining Room	☐	☐	☐	☐
Eat-In Kitchen	☐	☐	☐	☐
Breakfast Bar	☐	☐	☐	☐
Kitchen Island	☐	☐	☐	☐
Master Bedroom with Ensuite	☐	☐	☐	☐
Walk-In Closet	☐	☐	☐	☐
Home Office	☐	☐	☐	☐
In-Law Suite	☐	☐	☐	☐
Finished Basement	☐	☐	☐	☐
Main Floor Laundry	☐	☐	☐	☐
FLOORING & FINISHES				
Hardwood	☐	☐	☐	☐
Engineered Hardwood	☐	☐	☐	☐
Laminate	☐	☐	☐	☐
Carpet	☐	☐	☐	☐
Tile	☐	☐	☐	☐
Marble Counters	☐	☐	☐	☐
Quartz Counters	☐	☐	☐	☐
Stainless Steel Appliances	☐	☐	☐	☐
HEATING & COOLING				
Electric	☐	☐	☐	☐
Natural Gas/Propane	☐	☐	☐	☐
Radiant Heat	☐	☐	☐	☐
Central Air	☐	☐	☐	☐
Wood Fireplace	☐	☐	☐	☐
Gas/Electric Fireplace	☐	☐	☐	☐
EXTERIOR				
Screened-In Porch	☐	☐	☐	☐
Fenced Yard	☐	☐	☐	☐
Gardens	☐	☐	☐	☐
Deck/Patio	☐	☐	☐	☐
Pool	☐	☐	☐	☐

How many bathrooms do you need in your future home? _____

DOWNPAYMENT

Use this worksheet to come up with a preliminary budget and then take it to your Mortgage Agent or bank to discuss it in more detail

A

How much do I think I can spend on a house? → $

Take a rough guess. You can confirm this with your bank or mortgage advisor later.

How much do I need to have saved for the deposit?

See if either a 5% or 20% deposit is right for you.

5% DEPOSIT → $

Take **A** and multiply it by 0.05

*If you are a first time buyer or are purchasing a principal residence or a vacation home**

20% DEPOSIT → $

Take **A** and multiply it by 0.2

*If you are buying a second property that will not be your primary or vacation residence or you want to put down a bigger deposit in order to avoid paying mortgage insurance**

How much do I currently have saved up? → $

**Exceptions may apply, please confirm with your bank/mortgage advisor*

MONTHLY EXPENSES

Use this worksheet to better understand how much your monthly living expenses will cost once you've purchased you home

Can I afford the monthly household expenses?

Use the *Purchase Calculator* feature in the *My Mortgage Planner** app to estimate your monthly expenses based on the potential purchase price of your dream home

**Available for free download from your device's app store thanks to Natalie Torner - Mortgage Architects*

$	← Mortgage
$	← Property Tax
$	← Condo Fees
$	← Insurance
$	← Heat
$	← Utilities
$	← **Total Monthly Expenses**

WE'RE MORE THAN JUST REALTORS®

Our real estate associates are here to help make this a stress-free experience for *you*.

MORTGAGE ARCHITECTS

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BIRD'S MOVING AND STORAGE

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THINKING ABOUT RENOVATING?

We are happy to recommend our trusted associates who can help with your *renos.*

THE BENT PENCIL DESIGN

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HAHN BUILDERS

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KEENER GROUP INC

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GREENTECH NIAGARA

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REASONABLE ROOTER

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FARBA PAINTING

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The Kesh Group is incredible and I would highly recommend them! When my husband and I decided to purchase a house, we felt lost. The market is so competitive and as first time home buyers, it wasn't easy for us. The Kesh Group happily held our hand and we sincerely appreciate their help. They are an absolutely terrific team!

-Ahra