

**SOLD BY ROMONA**

**GTA + SIMCOE COUNTY**



# Market Readiness Guide

Plan your  
next move  
with confidence.

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**PLANNING**



**Romona Okereke**

Real Estate Salesperson | eXp Realty, Brokerage

01 / READ THE LOCAL MARKET

# Read the local market

Use current information for the area and property type you are considering.

- ☐ **Review recent local sales**  
Look at comparable properties rather than relying only on broad regional averages.
- ☐ **Compare supply and demand**  
Review available listings, sales activity and the choices buyers have locally.
- ☐ **Check the reporting period**  
Monthly and quarterly reports may cover different dates. Read each period label carefully.
- ☐ **Understand financing costs**  
Ask a mortgage professional how rates and lending terms affect your budget.
- ☐ **Consider your own position**  
Review your income, savings, debt and the costs of buying, selling or moving.
- ☐ **Discuss the information with Romona**  
Explore how the figures relate to your home, target community and plans.

**MY MARKET NOTES**

Areas and property types

Market observations

Questions for Romona

[Romona | Market Report Library](#)

02 / REVIEW YOUR READINESS

# Review your readiness

A suitable time to move should work for your finances and your daily life.

- ☐ **Know your reason for moving**  
Identify what you want to change and what a successful move would achieve.
- ☐ **Set a comfortable budget**  
Review costs with the appropriate professionals and leave room for uncertainty.
- ☐ **Build a realistic timeline**  
Consider work, school, family, lease or mortgage commitments and moving logistics.
- ☐ **Understand your options**  
Compare moving now, preparing gradually or waiting while you strengthen your position.
- ☐ **Allow for unexpected costs**  
Keep funds available for closing changes, repairs and moving expenses.
- ☐ **Bring in the right support**  
Consult a real estate, mortgage, legal or tax professional where their advice is needed.

**MY READINESS REVIEW**

My main goal

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My biggest concern

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What I need to confirm

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03 / BUILD AN ACTION PLAN

# Build your action plan

Turn your questions into a short list of practical next steps.

- ☐ **Arrange a planning conversation**  
Share your priorities and timing with Romona.
- ☐ **Review financing or mortgage terms**  
Ask about borrowing options if buying, or any discharge and timing costs if selling.
- ☐ **Explore suitable communities**  
Compare travel, amenities and recent property activity.
- ☐ **Prepare your information**  
Organize relevant home records and financial documents for the professionals involved.
- ☐ **Map the key dates**  
Plan preparation, listing or search time, closing and moving.
- ☐ **Choose your next three actions**  
Assign a date to each action and review progress as circumstances change.

**MY NEXT STEPS**

Action 1 and date

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Action 2 and date

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Action 3 and date

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# Let's plan your next move.



## Romona Okereke

Real Estate Salesperson  
eXp Realty, Brokerage

Market headlines are only part of the decision. Romona can help you connect local information with your goals, budget and timing.

**GTA + Simcoe County**

**COMPLIMENTARY 15-MINUTE CONSULTATION**

## Market Readiness Consultation

**Email Romona to arrange a time**

[416-342-3870](tel:416-342-3870) | [SoldByRomona.com](https://SoldByRomona.com)

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### USEFUL REFERENCES

[Romona | Market Report Library](#)

[FCAC | Mortgage pre-approval](#)

General information only. Confirm property details, costs and eligibility with qualified legal, tax, financial and mortgage professionals. Information reviewed October 7, 2026.