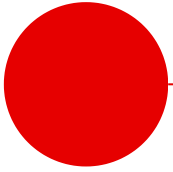


**ENGEL & VÖLKERS®**  
LOCKHART DANIS TEAM



Buyer Guide





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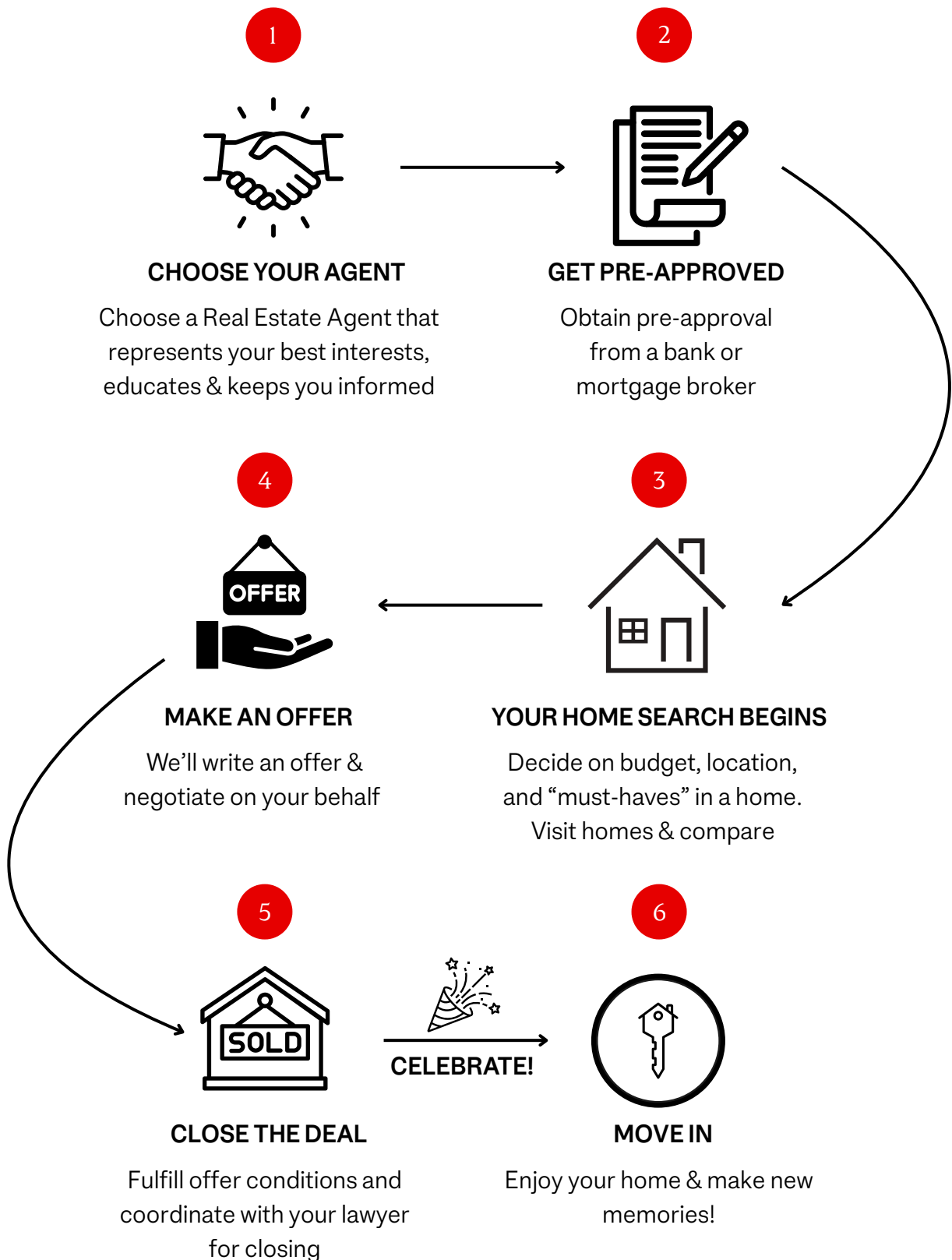
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# Steps to Buying Your Home





## What We Offer

United by a shared commitment to integrity, collaboration, and exceptional service, we help clients envision the potential of every property – and turn it into reality.



As licensed agents, we can:

- Assist with obtaining financing pre-approval so you know exactly what you can afford
- Make you aware of any tax exemptions or rebates you may be eligible for
- Research neighbourhoods and properties that meet your criteria and arrange private showings
- Make inquiries regarding zoning, permitted property use, and other key property details
- Advise you on the best approach in competing offer situations
- Negotiate with sellers to secure the best possible price and terms for you
- Guide you through all required paperwork and successfully through closing
- Provide trusted referrals to other professionals you may need, such as home inspectors, lawyers, or contractors

## Choosing a Realtor®

A great Realtor® does more than understand the market – they know the local area, track trends, and negotiate with your best interests in mind from start to finish.

Hire a professional you trust, feel comfortable with, and who will advocate for you every step of the way.

## How We Work For You



### Undivided loyalty

- We promote and protect your best interests at all times
- Your interests take priority over those of the brokerage, its agents, or any other party



### Disclosure

- We tell you everything we know about the transaction or your client relationship that could impact any decisions you make



### Confidentiality

- Your confidential information will not be shared outside the brokerage without your written consent, except when required by law
- This obligation continues even after our client relationship ends. Examples include your motivation for buying or selling, or the amount you are willing to pay or accept



### Avoid conflicts of interest

- We must avoid any situation that would affect our duty to act in your best interests
- If a conflict arises, we will disclose it to you and cannot continue providing services unless you provide written consent

# About Us

“Client Focused. Results Driven.”

Over 10 Years of Real Estate Experience

Providing Service in English, French & German

## Dale Lockhart, Broker



Dale launched her real estate career in 2016, earning Rookie of the Year in her first year and quickly establishing herself as a trusted professional in Ottawa's market. With an added diploma in interior design, Dale combines market expertise with a keen eye for aesthetics. Known for her personalized, detail-oriented approach, she is dedicated to creating seamless, rewarding real estate experiences.

## Simon Danis, Sales Representative



Simon brings over a decade of sales and marketing experience in the home improvement industry to his real estate career. Fluent in French and English, he offers clients a personalized and informed approach to buying and selling. With a strong understanding of construction and design, Simon helps clients see the true potential in every property.

## Noah Gagné, Sales Representative



Noah is a dedicated Advisor with Engel & Völkers Ottawa, bringing five years of experience with the brokerage and deep expertise in the city's real estate market. Having lived in Hong Kong, Dubai, and Switzerland, he offers a global perspective and a commitment to exceptional client service.

## Lea Albrecht, Sales Representative



Lea combines organization, creativity, and local insight in her approach to Ottawa real estate. Originally from Germany, she has called Ottawa home for over a decade, gaining firsthand knowledge of its many diverse neighbourhoods. Fluent in English and German, Lea previously managed the Listings Department at Engel & Völkers Ottawa.

# Determining Your Budget

## “How Much Can I Afford?”

For most buyers, a mortgage is part of the home-buying journey - and the biggest question is often: “How much can I really afford?”

Getting pre-approved by a lender (a bank or mortgage broker) is a great first step. It gives you a clear picture of your budget. During pre-approval, the lender will review your income, debts, and credit score to determine the maximum mortgage amount and secure the best interest rate for you.

Make sure your lender provides a full underwritten pre-approval, not just a pre-qualification. Once pre-approved, you'll be ready to act quickly when you find the right home. Ask your lender how long your locked-in interest rate lasts (usually 90-120 days)!

💡 Remember: your pre-approval ceiling isn't automatically your purchase limit. Take the time to calculate what you can comfortably afford each month, considering mortgage payments, other homeownership costs, and your regular expenses. This ensures your budget reflects what's realistic for you - and sets you up for a confident, stress-free & successful home search.

## Mortgage Brokers We Recommend

### **Centum Mortgage Masters**

Harvey Dhillon | (613) 864-5093 | [harvey\\_dhillon@centum.ca](mailto:harvey_dhillon@centum.ca) [www.centum.ca](http://www.centum.ca)

### **Smart Debt Mortgages**

Chris Allard | 613-324-2389 ext. 1 | [chris@chrisallard.ca](mailto:chris@chrisallard.ca) | [www.chrisallard.ca](http://www.chrisallard.ca)

### **Invis Ottawa**

Ingrid Patry | (613) 447-7737 | [ingrid@ingridpatry.com](mailto:ingrid@ingridpatry.com) | [www.ingridpatry.com](http://www.ingridpatry.com)



# Let the Home Search Begin!

## Your Perfect Score

When beginning your home search, it helps to aim for an 8 out of 10. The truth is, a perfect 10 rarely exists - even brand-new, custom-built homes often have a few things you might change.

The key is finding a home that feels right, knowing there will always be small trade-offs.

## Choosing Your Neighbourhood

If you're flexible on location, start by identifying an "anchor" – something that matters most to you, such as proximity to work, family, a favourite gym, or your community. This helps focus your search and narrow your options. Consider the long term too: what might change during the time you plan to live there?



## Consider Your Lifestyle

Ask yourself the following questions:

- How will you get to work – car, transit, walking?
- What do you want in your community - coffee shops, events, parks, or water access?
- How important is close proximity to schools, shopping, or groceries?

Keeping these questions in mind will help you find a home that truly fits your lifestyle – even if it's not a perfect 10. An 8 out of 10 that works for you in all the right ways can feel just right.



# Submitting an Offer



## SUBMIT YOUR OFFER

Your offer will be submitted to the seller



## THE SELLER CAN:



### ACCEPT

The Seller may accept your offer



Hooray – it's time to celebrate! We're ready to move forward with the next steps outlined in your offer. Once any conditions are fulfilled, or if your offer was already condition-free, it's officially time to start packing and get excited for what's ahead.



### COUNTER

The Seller may come back with changes to your offer



We'll review the terms of the offer with you and work together to find a solution that works for both the buyer and the seller. We'll continue negotiating until we reach an agreement that feels right – or until it's clear that no agreement can be reached.



### REJECT

The Seller may reject your offer



We'll ask a few questions to understand what matters most to you and see if there's anything we can do to make the offer more appealing. If it's not the right fit, no worries – we'll keep looking until we find the home that's truly meant for you.

## We're Here For You!

We know submitting an offer can be exciting and nerve-wracking all at once, but rest assured that we will guide you through the entire process. No matter the outcome of an offer submission, we will always advise on what your next steps can be.

## Understanding Your Closing Costs

When planning for your home purchase, it's helpful to remember that closing costs typically work out to about 1.5% of the property's value, according to the Canada Mortgage & Housing Corporation (CMHC).

## Deposit

Once your offer is accepted, you'll need to provide a deposit - usually between 1-2% of the purchase price - typically within 24 hours. This amount is held in the listing brokerage's trust account and will go toward your purchase price at closing.

## Home Inspection

A standard home inspection typically costs \$600-\$800, but if your home has special features (like a wood stove, septic system, or well), you may have additional inspections at an extra cost.

## Legal Fees

Real Estate Lawyer fees usually range from \$1,500 to \$2,500, plus any additional costs such as reviewing a Condo Status Certificate if you're purchasing a condo. You'll also be responsible for adjustments like prepaid property taxes, Land Transfer Tax, and any other applicable taxes, such as HST or the Non-Resident Speculation Tax. If you're a first-time buyer, you may qualify for tax credits or rebates. Your lawyer will outline all amounts and adjustments in a Statement of Adjustments before closing.



## Land Transfer Tax (Based on Purchase Price)

- Up to \$55,000: 0.5%
- \$55,001 – \$250,000: 1.0%
- \$250,001 – \$400,000: 1.5%
- \$400,001 – \$2,000,000: 2.0%
- Over \$2,000,000 (for up to two single-family residences): 2.5%



💡 Check out the Ottawa Real Estate Board “Land Transfer Tax Calculator Tool”, right [here](#)

## Moving Expenses

Moving costs can vary, but in Ottawa, expect around \$250/hour for three movers and a truck. You can find affordable boxes and packing supplies at Home Depot, and return any extras afterward.

## Utility Connections

Before closing, remember to set up your utilities - water/sewer, hydro, and gas accounts. Some companies may charge a one-time setup fee to get everything connected.

Here are our quick links to change utilities with:

- [Hydro Ottawa \(Electricity\)](#)
- [Enbridge \(Gas\)](#)
- [City of Ottawa \(Water\)](#)

## Final Walkthrough

As your closing day approaches, we'll guide, advise, and coordinate every step, staying in regular contact so you know exactly what to expect.

The final walkthrough is your last opportunity to ensure your new home is in the condition agreed upon before closing.

With your Realtor® by your side, you can confirm that agreed-upon repairs are complete, fixtures remain in place, and the property is move-in ready—providing peace of mind and helping ensure a smooth, stress-free closing.



## Beyond Closing

Our service and dedication don't end once the transaction is complete—they continue long after closing day. We take pride in supporting our clients every step of the way, from firm offer to closing, and once you've settled into your new home.

You can always count on us to be available for any questions or requests – before, during, and after your transaction.

We value building genuine, lasting relationships – not only as your trusted real estate advisors, but as someone you can confidently refer to your friends, family, and colleagues when they begin their own real estate journeys.

## Client Appreciation Events

Our relationship with clients doesn't end at closing – it's just the beginning.

We love showing our appreciation through:

- Pumpkin Patch Event in the Fall
- Participating at Ottawa Home Shows
- Giveaways
- Monthly Newsletter
- Market Updates



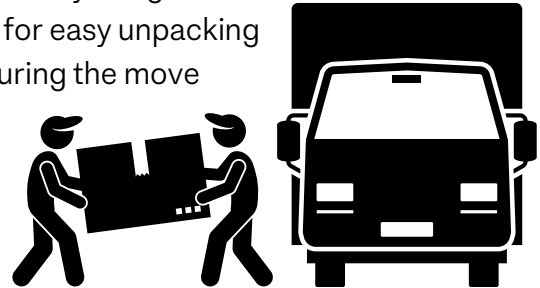
These moments allow us to stay connected, celebrate milestones, and continue building the lasting relationships that mean so much to us.

### Tips for Packing like a Pro!

Moving can actually be enjoyable – the secret is staying organized! Start early, work a little each day, and keep essentials like boxes, packing tape, and markers on hand. A bit of preparation goes a long way.

#### 💡 Helpful Tips:

- Create a master to-do and packing list to stay on track
- Declutter before packing – donate, sell, or recycle what you don't need
- Group similar items together and use small boxes for heavy things
- Wrap and label boxes clearly – colour-code by room for easy unpacking
- Keep valuables and important documents with you during the move
- Check for damage once everything arrives



### Change of Address Checklist

#### Utility, Bills & Other Vendors

- ☐ Hydro/Electricity
- ☐ Natural Gas
- ☐ Water Delivery/Treatment
- ☐ Cellphone
- ☐ Landline
- ☐ Cable & Internet

#### Professional Services

- ☐ Pool/Lawn
- ☐ House Cleaning
- ☐ Doctor, Dentist & Optometrist
- ☐ Veterinarian
- ☐ Attorney
- ☐ Other Specialists

#### Legal & Identity Documents

- ☐ Driver's License
- ☐ Passport
- ☐ Health Card
- ☐ Insurance
- ☐ Tax Documents
- ☐ Income Tax (Canada Pension Plan, etc.)

#### Financial & Miscellaneous

- ☐ Bank & Credit Card
- ☐ Insurance (Car, Home & Health)
- ☐ Pension Plan
- ☐ Car & Other Loans
- ☐ Magazines & Newspapers
- ☐ Charities



# Testimonials & More

Carl A.



I've had the pleasure of having Noah Gagné as my realtor and I truly couldn't have asked for anyone better in assisting me into finding the perfect home for me. Noah was always so quick to respond and made himself available for any questions I had or listings I wanted to see. He was very helpful and knowledgeable and made this exciting time in my life that much better. I would absolutely recommend Noah and the Lockhart Danis Real Estate Team to anyone looking for their next home.

Naz Ch

Local Guide



Dale and Simon are the best! They accompanied us through the WHOLE process. We were first time homebuyers and we knew nothing! They gave us the best advice and even boosted our morale when we needed it. They went above and beyond to give us the best service possible. They are both tremendously knowledgeable and we highly recommend them. We will never ever go to anyone else. We consider them as friends. Contact them, you will not regret it! Thank you Dale and Simon, for making one of our dreams come true!

Pascale Guerrette

Local Guide



Incredible support from the Lockhart Danis Real Estate team. We reached out to their team for help in buying our first home - Noah and Dale helped us and taught us everything we needed to know. When visiting, Noah provided an outstanding support, it was obvious he knew what to look for; understood what we were looking for; and that he had our best interests in mind.

We would recommend this team of experts again and again and will not soon forget their excellent customer service and trusted advice.

[Click Here to Read More Reviews](#)

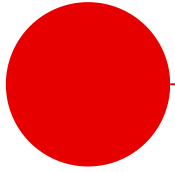
## Our Commitment to Sustainable Real Estate in Ontario



We believe in giving back to the community and preserving the environment for future generations. That's why we have partnered with One Tree Planted, a non-profit organization that is dedicated to reforestation efforts around the world.

For every real estate transaction we complete, we are committed to planting a minimum of 50 trees in Ontario forests. We understand the importance of healthy ecosystems and want to do our part in supporting them.





# Contact Us



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