

THE COMPLETE GUIDE TO FINDING YOUR DREAM HOME



BUYER

Action Plan



Brought to you by



Olga Bello

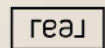
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OLGA BELLO
GROUP



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FINDING YOUR DREAM HOME



PREFERENCES

of your dream home



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.



THE BASICS

- Who is the main contact?
- What timeline would you like to strive for?
- Have you looked into getting pre-approved for a home loan?
- What price range are you comfortable with?
- If I found a home today that checked off all of your boxes, could you see yourself making a move?



YOUR COMMUNICATION PROFILE

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 Afternoon Anytime Noon Evening

As updates arise, how often do you prefer to be notified? Select your preference.

- ASAP In a few hours That day Every few days



YOUR NEW HOME WISH LIST

- 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?
- Are there any specific features that would make your next house feel instantly like home?
- Will you require any accessibility options?





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 would 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?

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?



KITCHEN

- What are your general preferences for the kitchen?
- What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?
- What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?
- Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

BATH

- 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)?



BEDROOM

- How many bedrooms do you need?
- How will each of those rooms be used?
- What are your preferences for the master bedroom?

LIVING 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?
- What else do you see for living areas?
- Do you want a fireplace?
- What other living areas are you looking for? [e.g., playroom for children, studio, mud room]



DINING ROOM

- Would you like the dining room to be part of the kitchen configuration?
- What about the living room - how should it be situated with regard to the dining room?
- What size dining room table do you have?
- Is there other dining room furniture I should take into account?

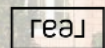
FINDING YOUR DREAM HOME

NEIGHBOURHOOD

Preferences & Insights



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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?



When is the best time to buy?

There's only one right answer:
When you find a home that you love.

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right.

FINDING YOUR DREAM HOME

THE PROCESS

to buy your home



THE PROCESS

to Buy Your Home

1 PARTNER WITH AN AGENT

By entering our partnership, you will receive local insight and I will provide information about your neighbourhood's inventory. You will instantly have access to off-market properties and market averages.

2 GET PRE-APPROVED

By getting pre-approved, you can understand what you can afford and determine your mortgage payment.

3 FIND YOUR NEW HOME

Begin by comparing home and neighbourhood to start narrowing down the neighbourhood you desire. From there, you can narrow down your favorites and we begin our home tours and inspections to find your dream home!

4 MAKE OFFER & NEGOTIATE

After using comparative analysis strategies, we will determine the best price to offer for the home. In a competitive market, you may not be the one bidding and will want to stand out. I will help you to negotiate where we can to get the best price for your home.

5 ACCEPTED OFFER

Once your offer is accepted, we will move into getting home inspections, appraisals, securing your loan, move-in dates, and preparing for closing day.

6 BEFORE YOU CLOSE

Get organized before the big closing day. You'll want to transfer funds, reserve a moving company for your move in date, set up utilities and more.

7 CLOSING DAY

Yay! It's the big day! On this day you will sign the closing documents. There will be a Title Transfer and you'll get your keys for your new home!

8 CELEBRATE

Congratulations, homeowner!

BUYING YOUR HOME

Checklist

Find a Realtor

- In Ontario, all agents must be registered with the Real Estate Council of Ontario (RECO); you can check their registration on the RECO website. Agent must provide the RECO Guide for your review and acknowledgement.
- Sign a Buyer Representation Agreement (BRA) with your agent, ensuring you understand the terms, duration, and representation type (single or multiple representation).
- Share your housing goals and be specific about your Must Haves vs. Nice to Haves.

Know Your Financials

- Compile and save all important financial documents for your mortgage application:
 - Identification: Government-issued photo ID (Driver's license or Passport) and your Social Insurance Number (SIN).
 - Income: Recent pay stubs (2-3 months), Letter of Employment, T4 slips, and Notice of Assessment (NOA) from the last two years.
 - Assets: Recent bank statements (3-6 months) and investment statements (RRSP, TFSA).

Find a Lender & Get Pre-Approval

- Compare lenders and mortgage brokers, but avoid multiple credit checks until you choose one.
- Obtain a Mortgage Pre-Approval letter to understand your maximum borrowing capacity and rate estimate.
- If you are a first-time buyer, ask your lender about the RRSP Home Buyers' Plan (HBP) to withdraw up to \$60,000 for your down payment.

Establish a Budget

(Including Closing Costs)

- Determine your down payment amount (minimum is typically 5% for the first \$500,000 of the home price in Canada).
- Budget for Closing Costs (typically 1.5% to 4% of the purchase price) which are in addition to your down payment:
 - Land Transfer Tax (LTT): This is a significant cost in Ontario, calculated on the purchase price. Properties in the City of Toronto are subject to a Municipal Land Transfer Tax (MLTT) in addition to the provincial LTT.
 - Legal Fees and disbursements (costs for title search, registration, etc.).
 - Title Insurance.

Select a Real Estate Lawyer

- Hire an Ontario Real Estate Lawyer early in the process, as they are essential for legal due diligence, handling closing funds, and title transfer.

Finding Your New Home

- Work with your agent to identify target neighbourhoods, schools, and transportation needs.
- Stay within your established price range.
- For condominiums, be prepared to review a Status Certificate once you find a property.
- If interested in a new build, verify the builder is licensed with the Home Construction Regulatory Authority (HCRA) and confirm the home's warranty with Tarion.
- Ask about the age and condition of the home's systems (plumbing, electrical) and if proper permits were obtained for renovations.

Make an Offer

(Agreement of Purchase and Sale - APS)

- Work with your agent to draft the Agreement of Purchase and Sale (APS), including a deposit amount.
- Always include conditions in the offer for protection, if possible:
 - Condition of Financing: Gives you time for your lender to finalize the mortgage approval and appraisal.
 - Condition of Home Inspection: Allows a professional inspection to uncover major defects (like foundation, plumbing, or electrical issues).
 - Condition on Status Certificate Review (Mandatory for Condos): Allows your lawyer to review the condo corporation's financial and legal health.
 - Condition on Sale of Buyer's Property (if applicable).
- Review the Property Disclosure Statement (SPIS), if provided by the seller, which discloses known defects (e.g., flooding history).

BUYING YOUR HOME

Checklist

Fulfill Conditions & Complete Due Diligence

- Hire a qualified home inspector.
Provide the APS, inspection report, and Status
- Certificate (for condos) to your lawyer for review and advice.
- If conditions are fulfilled or waived, the offer becomes firm and legally binding.
- Arrange Home Insurance policy that is effective on the closing date, as your lender will require Proof of Insurance before finalizing the mortgage.

Arrange Home Insurance

- Secure a homeowner's insurance policy that is effective on the closing date, as your lender will require Proof of Insurance before finalizing the mortgage.

Finalize Financing with Your Lender

- Your lender will order an appraisal to confirm the home's market value supports the purchase price.
- Review the mortgage commitment to double-check that your interest rates and payments are correct.

Final Walkthrough of the Home

- Conduct a final walkthrough with your agent, typically just before closing, to ensure the property is in the same condition as when the offer was made and that all agreed-upon inclusions are present.

Closing the Deal (The Final Day)

- Your lawyer will complete the final steps:
 - Receive the mortgage funds from your lender.
 - Register the property in your name with the Land Registry Office (this is the formal transfer of title).
 - Pay the seller (less any existing mortgage).
 - Pay all applicable Land Transfer Tax and other closing costs.
 - Provide you with a final Statement of Adjustments detailing all credits and debits (like prepaid property taxes).
- Pick up the keys from your lawyer's office or agent!

Move In & Post-Closing

- Move In!! You now own your new home.
- Keep records of all your closing documents and receipts for future tax and maintenance purposes.



FINDING YOUR DREAM HOME

FINANCING

Guide



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FINANCING

Your Home

HAVE ON HAND

- A month's worth of your recent pay stubs
- Copies of your tax returns and T4's from the last two years
- The names and addresses of your employers over the last two years
- 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
- Divorce/separation decree & Child support papers
- Bankruptcy, discharge of bankruptcy papers

✓ 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

FINANCIAL

Checklist

Use this financial checklist to help keep your budget in check.



CLOSING COSTS

Closing fees include things like the lawyer's fee, survey fees, land transfer tax and document preparation fees.



DOWN PAYMENT

Your down payment is the money you pay at closing. It's the difference between your mortgage amount and your purchase price of your home.



DEPOSIT MONEY

Your deposit is an upfront amount that gets applied to your down payment and needs to be given within 24 hours of your offer being accepted.



APPLIANCES/FURNISHINGS

When budgeting for your new home, remember to set money aside for appliances and furnishes that you will want to purchase upon closing.



INSURANCE

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowners insurance is also required.



MAINTENANCE

It's suggested that homeowners put aside money to cover maintenance from lawn equipment to household tools.



PROPERTY TAX

This varies depending on the municipality you reside.

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MY PROMISE

To You



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MY PROMISE TO YOU

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!

Signature 

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

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 a great home for you - after all, that is what my business is built on



Olga Bello

REALTOR®

Your Strategic Partner in Real Estate

As a dedicated REALTOR®, I bring strategy, precision, and an unwavering commitment to my clients. My background in the high pressure medical sector taught me the importance of focus, discipline, and integrity — values I apply to every real estate transaction.

Fluent in English, Ukrainian, and Russian, I connect naturally with clients from diverse backgrounds and offer a global perspective that enriches each buying and selling experience. I take pride in simplifying complex decisions, identifying meaningful investment opportunities, and ensuring every move aligns with my clients' long term goals.

As a former competitive athlete, I approach real estate with resilience, determination, and focus. My goal is to deliver a seamless experience where every decision is guided by insight, care, and an unwavering dedication to your success.

SAVE MY CONTACT INFO



LESS TIME

My professional skills, resources and contacts will help you to find your dream home in no time.


EASY PROCESS


While I navigate through the complexities of the real estate transaction, you can enjoy a seamless experience.

BEST DEAL OR NO DEAL

Through our home buying process, if you're not happy with the deal there is no deal. Period.

Connect With Me

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FINDING YOUR DREAM HOME

CLIENT *Reviews*



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CLIENT TESTIMONIAL


Reviews

JUSTIN VLAD 

Working with Olga Bello was an incredible experience from beginning to end. From our first conversation, it was clear that she genuinely cared about finding the right place for me—not just closing a deal. Olga took the time to truly understand what I was looking for, and she went above and beyond to help me secure my dream apartment at 260 Malta Avenue.

Her professionalism, attention to detail, and deep knowledge of the process made everything smooth and stress-free. What really stood out was the personalized experience—at no point did I feel like just another client or a number on a spreadsheet. Olga made me feel heard, supported, and prioritized every step of the way.

She was proactive, thoughtful, and incredibly dedicated, even going the extra mile behind the scenes to ensure everything came together perfectly. I'm so grateful for her guidance, and I can't recommend her highly enough to anyone looking for a realtor who combines expertise with genuine care.

MUANYA 


I can't recommend Olga Bello enough. I was going through a deeply challenging and stressful time while trying to secure a home for myself and my three children, and many landlords were hesitant about renting to me. Olga was incredibly empathetic and supportive from start to finish.

She was a fierce advocate for my family, going completely above and beyond, even conducting viewings when I couldn't be there.

She is professional, kind, and prepared me step-by-step, explaining the process so well that I always knew what was coming next.

Thanks to her dedication, we found the perfect place! She made a truly challenging process manageable and stress-free.

Olga is a real estate professional you can absolutely trust and rely on and even more than that, she is kind hearted and a wonderful person to work with.

DAIANA 

Olga was an absolute pleasure to work with! She truly cared about understanding our needs and went above and beyond to find the perfect solution. Her patience, honesty, and calm confidence made the entire process smooth and stress-free. We couldn't have asked for a better experience. Highly recommend her to anyone looking for a realtor who genuinely cares.

GET IN TOUCH

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