Meagan Starostic

REALTOR®

HOME BUYER'S *guide*

YOUR STEP-BY-STEP ROADMAP TO HOMEOWNERSHIP

contents

Welcome

Hi, I’m Meagan! For over ten years, I’ve been balancing two worlds: raising my two kids and running a successful local painting contracting business here in the Niagara Region. Doing both taught me how to problem-solve on the fly and gave me a massive advantage in real estate. I have an eye for property detail and value that most people miss. I treat my real estate clients like family and their investments like my own business. Real estate isn't just about listings for me; I love the thrill of finding the perfect match for buyers, crunching numbers for investors, handling leases, and setting up sellers for a massive win. I’m all about high energy, straight-shooting advice, and making the entire process actually enjoyable.

MEAGAN STAROSTIC
REALTOR®

starosticm@gmail.com
289.946.5549

Real Broker Ontario Ltd., Brokerage

“My goal is to help you buy your home with confidence, and a clear understanding of every step”

THE HOME *buying process*

Buying a home is a process made up of several key stages. Understanding the overall flow helps you feel more prepared, confident, and in control as you move forward.

This guide breaks the journey into clear steps, so you know what comes next. While every transaction is unique, most home purchases follow this general structure.

01 PREPARATION & PLANNING

Understanding your goals, finances, and readiness.

02 FINANCING & PRE-APPROVAL

Determining your budget and securing a mortgage pre-approval.

03 HOME SEARCH

Touring homes and identifying the right property for your needs.

04 MAKING AN OFFER

Structuring a strong and strategic offer.

05 UNDER CONTRACT

Inspections, appraisal, and final loan approval.

06 FIND YOUR MARKET

Final walkthrough, signing documents, and receiving the keys.

types of representation

UNDERSTANDING YOUR OPTIONS

Choosing how you want to work with a real estate professional is your very first step. Under Ontario's Trust in Real Estate Services Act (TRESA), the old concept of being a casual customer no longer exists. Legal protections are clear-cut. Before I can show you properties or discuss strategies, Ontario law requires me to provide you with the mandatory RECO Information Guide and have you choose one of two distinct paths:

Option 1: Client Representation

Designed for buyers seeking comprehensive legal protection, strategic advocacy, and full fiduciary representation from search to closing..

• ***Full Protection:*** *I am legally bound to protect your best interests, keep your financial information strictly confidential, and give you expert advice on home values.*

• ***Expert Negotiation:*** *I structure your offers with custom conditions to protect your deposit and fight for the best possible price.*

• ***Brokerage Benefits:*** *If you love a home listed by another agent at my brokerage, we use a modern setup called "Designated Representation." This allows me to stand firmly in your corner while the other agent stands in the seller's corner, avoiding any conflict of interest.*

Option 2: Self Represented Party

Designed for buyers choosing to navigate the transaction independently without professional real estate advice, opinions, or negotiation strategy.

• ***Total Independence:*** *You handle your own property research, pricing analysis, and buying strategies completely by yourself.*

• ***No Advice or Opinions:*** *By law, I cannot give you any real estate advice, opinions on market pricing, or negotiation strategies.*

• ***Paperwork Assistance Only:*** *I can fill out standard real estate forms for you, but only using the exact details and instructions you dictate to me. I cannot tell you what clauses to add or what price to offer.*

Why work with a buyer's agent

Buying a home is more than finding a property—it's navigating a complex process filled with important decisions, timelines, and negotiations. Having a buyer's agent ensures you are supported, informed, and represented every step of the way.

A buyer's agent works exclusively for you. Their role is to protect your interests, provide expert guidance, and help you make confident decisions throughout the entire transaction. From understanding the market to negotiating terms, your agent acts as your advocate from start to finish.

Rather than navigating the process alone, working with a buyer's agent gives you access to professional insight, strategy, and support designed to help you avoid costly mistakes and achieve the best possible outcome.

How a buyer's agent support you

- Provides market knowledge and local insight
- Helps you understand pricing and value
- Guides you through contracts and timelines
- Negotiates on your behalf
- Coordinates inspections, appraisal, and closing steps
- Acts as your advocate throughout the process

Understanding *compensation*

Under Ontario's Trust in Real Estate Services Act (TRESA), real estate compensation depends entirely on your chosen business relationship. I have outline how compensation works whether you decide to be a client or represent yourself.

Option 1 :
Client Representation

• ***Agreed Upfront:*** *All fees are discussed openly and written into your agreement before we start looking at homes.*

• ***Seller Coverage:*** *In most traditional sales, the seller pays my brokerage commission directly out of the proceeds of the sale*
.

• ***No Surprises:*** *If a specific seller is not offering a buyer agent commission, we can simply add a clause to your offer asking the seller to cover it. You will always know exactly how commission is handled before you ever commit to a home.*

Option 2:
Self Represented Party

• ***Paid by the Seller:*** *An unrepresented buyer does not sign a fee agreement with the listing brokerage. The listing agent is paid entirely by their own client (the seller).*

• ***No Owed Fees:*** *Because you are representing yourself and not receiving professional services, you do not owe the agent or brokerage any money.*

•***No Guaranteed Savings:*** *Choosing this path does not automatically mean you get a "better deal" or a price discount. The seller is under no legal obligation to lower their home's price just because you choose to go without an agent.*

buyer agent compensation explained further..

UNDERSTANDING FEES, STRUCTURE, AND TRANSPARENCY

When you hire a Realtor® under a Buyer Representation Agreement, the professional fee is a fixed amount or percentage agreed upon upfront. There are three main ways this compensation is fulfilled during a transaction:

Option 1: Covered by the Seller (Most Common)
In the vast majority of traditional real estate listings, the seller has already signed a contract agreeing to pay a "cooperating commission" to the agent who brings the buyer. On closing day, this fee is automatically paid directly out of the proceeds of the sale, meaning you face no out-of-pocket costs for representation.

Option 2: Negotiated into the Purchase Offer
If a property is a For Sale By Owner (FSBO) or a listing where the seller is not offering a cooperating commission, we can write a protective clause directly into your Agreement of Purchase and Sale. This makes your offer legally conditional on the seller paying your agent's brokerage fee out of the purchase price, protecting your capital.

Option 3: Direct Buyer Paid Fees
If you choose to purchase a property where the seller absolutely refuses to contribute to the buyer's brokerage commission, the fee is paid directly by you at closing. However, this is always discussed and calculated before an offer is ever submitted, ensuring you can adjust your offer price accordingly so there are never any financial surprises.

The Shortfall Protection Clause
Your representation agreement explicitly states what happens if a seller offers a commission that is lower than our agreed-upon fee. We will review this upfront so you know exactly whether the difference is waived by the brokerage or if it is adjusted within your offer strategy.

What This Means for You
The goal is transparency and clarity. Before beginning your home search, we will review compensation details together so you fully understand your options and feel comfortable with the structure moving forward.

Clear steps create confident decisions.

TEN STEPS TO BUYING A HOME

01

INITIAL CONSULTATION

Meet with a real estate agent to discuss your goals, timeline, and expectations. This step helps establish a clear plan before moving forward.

02

FINANCIAL PREPARATION

Review your financial picture, including income, credit, and savings, to determine readiness and next steps.

03

MORTGAGE PRE-APPROVAL

Work with a lender to secure a pre-approval, which defines your purchasing power and strengthens your position as a buyer.

04

HOME SEARCH STRATEGY

Develop a targeted search strategy based on your needs, preferences, and market conditions.

05

TOURING HOMES

Visit properties to evaluate layout, condition, location, and overall fit.

06

MAKING AN OFFER

Prepare a strategic offer that considers price, terms, and timing.

07

NEGOTIATION & ACCEPTANCE

Review counteroffers, negotiate terms, and finalize an accepted agreement.

08

UNDER CONTRACT

Complete inspections, appraisal, and all required due diligence within agreed timelines.

09

FINAL REVIEW & WALKTHROUGH

Conduct a final walkthrough to confirm the property's condition before closing.

10

CLOSING DAY

Sign final documents, complete the transaction, and officially take ownership of your new home.

starting with *a* clear pl*a*n

Before beginning the home search, it's important to take time to align on goals, expectations, and priorities. This first conversation sets the foundation for a smooth and organized buying experience.

Rather than jumping straight into showings, this step focuses on understanding what matters most to you. It allows us to clarify your timeline, preferred locations, and overall objectives, while also answering initial questions about the process.

What You Can Expect:

a discussion about your home-buying goals

A review of your ideam timeline

An overview of how the process works

Clear next steps moving forward

By the end of this step, you will have a clear plan and a strong understanding of what to expect as we move forward together.

financial readiness

UNDERSTANDING YOUR STARTING POINT

Before we move forward, I always recommend taking a clear look at your financial picture—this step helps everything else fall into place.

Financial readiness is a key foundation of a successful home purchase. Taking the time to understand your financial position early allows you to move forward with clarity and realistic expectations.

This step is not about perfection. It is about gaining an honest understanding of your income, savings, credit profile, and monthly obligations so we can identify next steps and plan accordingly. Addressing these elements early helps prevent surprises and creates a smoother experience later in the process.

Having a clear financial picture also helps align your home search with what feels comfortable and sustainable for you. It supports better conversations with lenders, improves the pre-approval process, and positions you to act confidently when the right opportunity arises.

Financial readiness also provides peace of mind. When you understand your numbers and know what to expect, decisions feel more intentional and less stressful. This clarity allows you to focus on finding the right home, rather than worrying about financial uncertainty during the process.

Ultimately, financial readiness allows you to make informed decisions and approach the home-buying journey with confidence rather than uncertainty.

mortgage pre-approval

STRENGTHENING YOUR POSITION AS A BUYER

Mortgage pre-approval is an important step that helps define your buying power before you begin making offers. It provides a clear understanding of what a lender may be willing to approve, based on a review of your financial information.

Being pre-approved allows you to approach the home search with confidence and focus on homes that align with your budget. It also helps streamline the process once you find a property you love, reducing delays and unnecessary uncertainty.

From a seller's perspective, pre-approval signals seriousness and readiness. In competitive markets, it can strengthen your offer and demonstrate that you are prepared to move forward efficiently. This step helps ensure that when the right opportunity arises, you are positioned to act with confidence and clarity.

Pre-Approval Is:

- A lender review of your financial profile
- A clear estimate of your buying power
- A strong signal of readiness to sellers

Pre-Approval Is Not:

- A final loan commitment
- A guarantee of loan approval
- A requirement to purchase immediately

defining your comfort zone

A strong purchase decision is not based on the maximum number a lender may approve, but on what feels comfortable for your lifestyle—today and long term.

Use this framework to think beyond price and focus on sustainability.

1

Monthly comfort:
What monthly payment feels manageable without limiting your lifestyle?
This includes your mortgage payment as well as property taxes, insurance, and any association fees. The goal is to feel comfortable month after month, not stretched.

2

Upfront Investment:
How much are you comfortable investing upfront?
This may include your down payment, closing costs, and initial moving or setup expenses. Planning ahead helps avoid financial stress at closing.

3

Lifestyle Balance
How does homeownership fit into your overall lifestyle?
Consider travel, savings goals, family plans, and daily expenses. A home should support your life—not restrict it.

4

Long-Term Perspective
How does this purchase support your future plans?
Thinking long term helps guide decisions around price, location, and property type, and supports financial stability beyond the purchase.

The Goal
This framework helps you define a realistic and confident buying range—one that aligns with both your financial picture and your lifestyle priorities.

Q & A

FAQ's

Q: Do I have to sign a representation contract just to view a single home?

A: Under TRESA regulations, an agent cannot provide you with real estate services—such as taking you on home viewings or giving you local market advice—without a written contract in place. However, your contract does not have to be broad or long-term. You can sign a highly specific "Single-Property" Representation Agreement. This locks in the agreed-upon commission and scope for just that one specific house for a single afternoon, leaving you completely free to walk away afterward with zero ongoing obligations.

Q: Can I change my mind after my offer is accepted?

A: Only if your contract includes conditions (such as a home inspection or financing approval) and you have a legitimate, honest reason based on those conditions to back out. If you submit a "firm offer" with no conditions and walk away, you will forfeit your deposit and can be sued by the seller for financial damages.

Q: How much extra money do I need for closing costs?

A: Beyond your down payment, you should budget an extra 1.5% to 4% of the purchase price to cover closing costs. These are one-time fees due on closing day that include Land Transfer Tax, real estate legal fees, title insurance, and property tax adjustments.

Q: Is a mortgage pre-approval a guarantee that I will get the loan?

A: No. A pre-approval means a lender is willing to loan you a specific amount based only on your current income and credit score. Once you find a house, the lender must review and approve the specific property itself to ensure its market value matches the purchase price before final funds are released.

Q: Can a seller see what other people are bidding on a house?

A: Under Ontario's TRESA rules, a seller can see every detail of all offers submitted. Furthermore, if the seller chooses an open bidding process, they have the legal right to share the price and terms of competing offers with all other active buyers, though they can never share personal identifying info like your name.

FAQ's

Q: What is the absolute minimum down payment required in Ontario?

A: The minimum down payment is based on a sliding scale relative to the home's purchase price. For homes priced at $500,000 or less, the minimum is 5%. For properties priced between $500,000 and $1.5 million, the minimum is 5% on the first $500,000 plus 10% on the remaining balance. Anything priced at $1.5 million or above requires a flat 20% down payment

Q: What is the difference between a "Chattel" and a "Fixture" in a real estate listing?

A: A Fixture is anything permanently attached to the property that cannot be removed without causing damage (such as light fixtures, built-in shelving, or the furnace), which automatically stay with the house. A Chattel is movable personal property (such as the fridge, stove, washer, and dryer). For your protection, every single chattel you want included must be explicitly written into the Agreement of Purchase and Sale, or the seller has the legal right to take it with them

Q: What happens to the utility bills and property taxes that the seller already paid for the month?

A: This is handled through your lawyer’s Statement of Adjustments. If a seller has pre-paid their property taxes or water bills for the entire quarter, and you move in halfway through that quarter, you legally owe the seller a pro-rated reimbursement for the days you will occupy the home. Your lawyer calculates this to the exact penny, and it is added directly to your closing costs.

Q: What are the new rules regarding 30-year mortgage repayments?

A: Historically, if your down payment was less than 20%, you were legally capped at a 25-year repayment timeline (amortization). Current regulations now permit a 30-year amortization for two specific groups: all first-time homebuyers (regardless of the home type) and any buyer purchasing a brand-new construction home.

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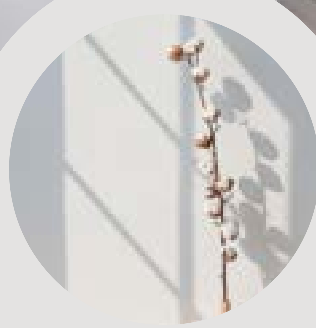
HOME SEARCH STRATEGY

Finding the right home with intention



A successful home search is not about seeing as many homes as possible—it's about focusing on the right ones.

This step is centered on creating a clear and intentional search strategy based on your priorities, timeline, and market conditions. By defining what matters most to you early on, we can narrow the search and focus on homes that truly align with your goals.

Understanding the current market plays an important role in this stage. Inventory levels, competition, and timing all influence what opportunities are available. A thoughtful strategy helps guide expectations and allows you to move through the search with confidence rather than frustration.

Rather than approaching the search reactively, this step emphasizes preparation and communication. With a clear strategy in place, the home search becomes more focused, efficient, and productive—bringing you closer to the right home with clarity and confidence.

SELECTING & TOURING HOMES

Selecting and touring homes is a collaborative process guided by professional insight, market knowledge, and clear communication.

At this stage, your real estate agent plays an active role in identifying properties that align with your goals, budget, and timeline. Beyond public listings, this may include monitoring new opportunities, upcoming listings, and potential off-market options when available.

During showings, your agent helps highlight important details, provide context on pricing and value, and point out factors that may impact your decision both now and in the future. This guidance helps you look beyond surface features and focus on what truly matters.

By approaching the home search strategically and touring homes with purpose, this step becomes more efficient, informative, and aligned with your priorities—allowing you to move forward with confidence when the right home is found.

HOW YOUR AGENT SUPPORTS YOU DURING THIS STEP

Agent Support

Targeted Property Search	HOMES ARE SELECTED BASED ON YOUR CRITERIA, MARKET CONDITIONS, AND REALISTIC OPPORTUNITIES.
Professional Insight	GUIDANCE ON LAYOUT, CONDITION, AND OVERALL VALUE DURING SHOWINGS.
Market Context	UNDERSTANDING PRICING, DEMAND, AND HOW EACH HOME COMPARES WITHIN THE MARKET.
Objective Perspective	BALANCING EMOTIONAL REACTIONS WITH PRACTICAL CONSIDERATIONS.

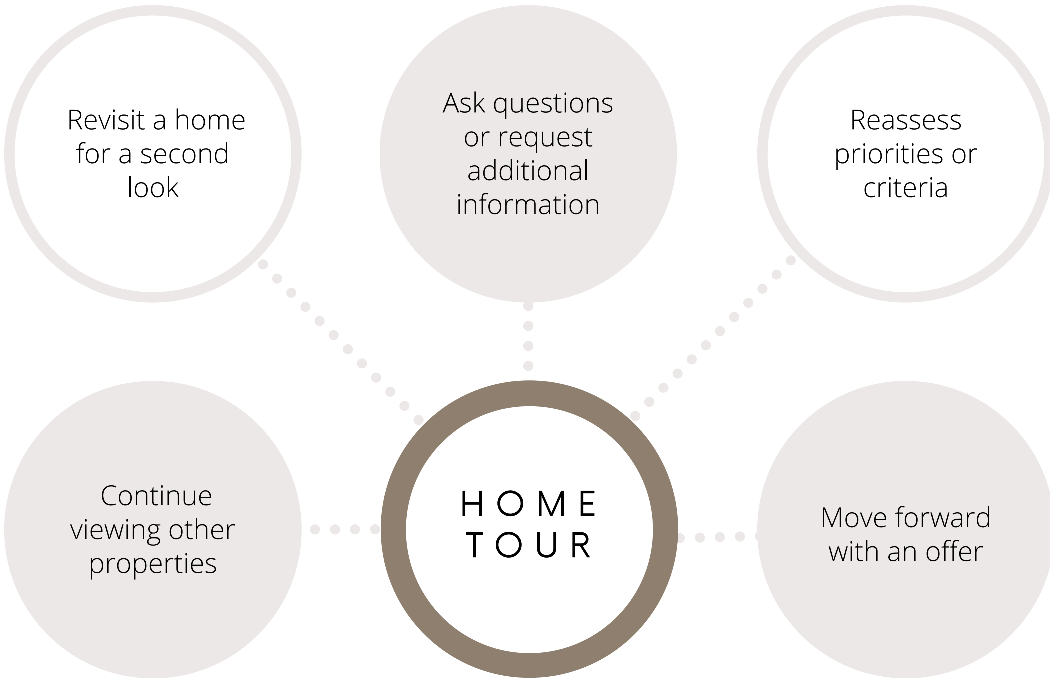
Selecting the right home is about more than availability—it's about timing, preparation, and confident decision-making. With a clear strategy and professional guidance, the right opportunity becomes easier to recognize when it appears.

This step prepares you to move forward with clarity and confidence when the time comes to make an offer.

making an offer

TURNING INTEREST INTO ACTION

After touring a home, there are several possible next steps. Not every visit leads to an offer, and taking time to evaluate each option helps ensure confident decision-making.



All offers drafted in Ontario are governed by the Trust in Real Estate Services Act (TRESA) to ensure strict consumer transparency. Under these regulations, buyers must be aware that sellers possess the legal right to disclose the contents of competing offers (such as price and terms) to other active bidders, excluding any personal identifying information. Furthermore, your real estate agent has a proactive regulatory obligation to investigate and disclose any material facts regarding the property's condition before you commit to a binding contract.

STRATEGY.
CLARITY.
CONFIDENCE.

negotiation strategy

Protecting your interests while moving forward

Negotiation is a natural part of the home-buying process and often begins once an offer has been submitted.

This stage is focused on reaching an agreement that reflects both market realities and your goals as a buyer.

During negotiations, communication, timing, and strategy all play an important role. Responses may involve price adjustments, changes to terms, or additional discussions based on inspections, appraisal, or seller feedback.

Each step requires thoughtful consideration rather than quick reactions.

Your real estate agent guides this process by interpreting responses, providing market context, and explaining available options so you can make informed decisions.

The goal is to protect your interests while maintaining momentum toward a successful outcome.

Negotiation is not about pressure or winning—it is about clarity, strategy, and alignment. With professional guidance, this stage becomes a structured and manageable part of the process, allowing you to move forward with confidence and understanding.

under contract

WHAT HAPPENS ONCE YOUR OFFER IS ACCEPTED

01

Agreement in Place

Once your offer is accepted, both parties have agreed to the terms of the purchase. The transaction officially moves forward, and contract timelines begin.

02

Active Timelines

During this stage, important deadlines come into effect. Inspections, appraisal, and lender requirements are scheduled according to the contract.

03

Professional Coordination

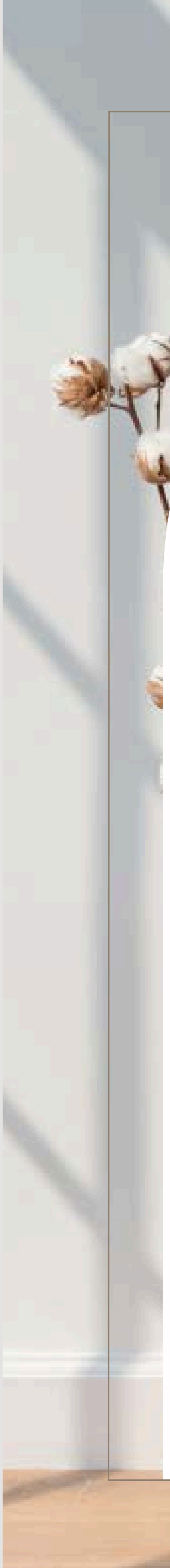
Your real estate agent manages communication, coordinates with all parties involved, and ensures each step progresses smoothly and on time.

04

Moving Toward Closing

As each requirement is completed, the transaction continues moving closer to closing day with structure, organization, and clarity.

BEING UNDER CONTRACT IS A KEY MILESTONE. WITH PROFESSIONAL GUIDANCE AND CLEAR COMMUNICATION,
THIS STAGE BECOMES A WELL-ORGANIZED STEP TOWARD A SUCCESSFUL CLOSING.



title & insurance

Before closing can take place, two important elements must be addressed: confirming clear ownership of the property and securing appropriate insurance coverage.

This stage ensures that the transaction is protected and that there are no unexpected issues that could delay or impact the transfer of ownership. It is a standard and essential part of the home-buying process.

Property Title Review:
A title review is completed to confirm that the property can be legally transferred to you as the buyer. This process helps identify and resolve any potential issues related to ownership, liens, or claims before closing.

Homeowner’s Insurance
Homeowner’s insurance is required before closing and helps protect your investment once ownership transfers. Coverage typically includes protection against damage, liability, and other risks associated with owning a home.

Completing this step before closing helps ensure a smooth and secure transaction. With proper preparation and professional coordination, title and insurance requirements are addressed efficiently and without last-minute surprises.

Preparing for closing with clarity

As closing day approaches, the focus turns to confirming all financial details related to your purchase. This stage ensures that everything is reviewed, finalized, and ready before the transaction is completed.

During this phase, your lender completes final reviews of your loan file, and the necessary closing figures are prepared. While much of this process happens behind the scenes, it plays an essential role in keeping the transaction on track and avoiding last-minute delays.

This step also provides clarity around the funds required to complete the purchase. Knowing what to expect ahead of time allows you to prepare confidently and ensures that closing day proceeds smoothly.

Your real estate agent works closely with the lender and title company to help coordinate timelines and ensure all financial requirements are addressed before closing. This coordination helps create a seamless transition from preparation to completion.

Finalizing your finances is about organization and readiness. With everything in place, you can move forward to closing day feeling informed, prepared, and confident.

final financial review

finalizing your finances

CONFIRMING DETAILS BEFORE

closing

As the transaction approaches its final stage, the focus shifts to confirmation and preparation. The final review and walkthrough are designed to ensure everything is in place before closing day.

This step allows you to revisit the details of the transaction, confirm the condition of the property, and feel confident that the purchase is proceeding as expected. With professional guidance, this stage provides clarity and peace of mind before ownership officially transfers.

1 REVIEWING THE TRANSACTION

Before closing, all documents, timelines, and outstanding items are reviewed to ensure everything aligns with the agreed-upon terms.

2 FINAL WALKTHROUGH

The final walkthrough allows you to visit the property one last time to confirm its condition and verify that any agreed-upon items have been addressed.

3 ADDRESSING FINAL QUESTIONS

This step is an opportunity to ask final questions and gain clarity before closing day. Any last details are reviewed with your real estate agent.

4 PREPARING FOR CLOSING

Once the final review is complete, attention shifts to closing logistics, ensuring you feel prepared and confident for the final step.

The final review and walkthrough provide reassurance and clarity. With professional guidance, this step ensures you are ready to move forward with confidence.

Closing Day

Closing day is when the purchase is finalized and ownership officially transfers. Documents are signed, final details are reviewed, and the transaction is completed. With proper preparation and professional coordination, this step is smooth, organized, and marks the beginning of your next chapter.

"Handing over the keys is my absolute favorite part of this job. It’s the exact moment a dream transitions into reality, and a house officially becomes your home."

WHAT'S THE NEXT STEP?

If you feel informed, prepared, and ready to move forward, the next step is simple: let's talk.

This is an opportunity to review your goals, answer any remaining questions, and outline a clear plan based on your timeline and priorities. Whether you are ready to begin the home search now or still need guidance on preparation, this conversation helps bring clarity and direction.

Taking the next step doesn't mean committing to a purchase right away. It means gaining professional insight, understanding your options, and moving forward with confidence when the timing is right.

your home, my priority.

DEFINING YOUR NEEDS AND PREFERENCES

This checklist is designed to help clarify what matters most to you in a home. By identifying your priorities early, the home search becomes more focused, efficient, and aligned with your lifestyle.
There are no right or wrong answers—this is simply a tool to help guide the process and support confident decision-making. Please fill out as much as you're comfortable sharing.

Buyer Name: ______________________

Phone Number(s): ______________________

Email Address: ______________________

Current Address: ______________________

Best way to reach you: ◻ Text ◻ Phone call ◻ Email
Best time to contact: ◻ Morning ◻ Afternoon ◻ Evening

Co-Buyer Name: ______________________

Phone Number(s): ______________________

Email Address: ______________________

Current Address: ______________________

Best way to reach you: ◻ Text ◻ Phone call ◻ Email

Are you currently: ◻ Renting ◻ Owning ◻ Living with family
Do you need to complete a lease or property sale before purchasing? ◻ Yes ◻ No
Expected move date: ______________________

PERSONAL & LIFESTYLE DETAILS

Are you a first-time buyer? ◻ Yes ◻ No

Are you currently: ◻ Single ◻ Married / Partnered
◻ Other: ______________________

Pets? ◻ Yes ◻ No – Type(s): ______________________

Do you have children? ◻ Yes ◻ No
If yes, how many? ______________

Will you need to sell a current property before buying?
◻ Yes ◻ No

Your Lifestyle:
- ◻ Entertaining at home
- ◻ Peace & privacy
- ◻ Outdoor living
- ◻ Pets
- ◻ Work-from-home
- ◻ Travel often
- ◻ Family-oriented
- ◻ Investment-minded

What motivates your home search?
- ◻ Upsizing
- ◻ Downsizing
- ◻ Relocation
- ◻ Investment
- ◻ Vacation home
- ◻ Change of neighborhood
- ◻ Other: ______________________

Favourite view: ◻ Water ◻ City lights ◻ Mountains ◻ Green space ◻ No preference

PROPERTY PREFERENCES

Property Type:
- ◻ Single-family home
- ◻ Townhouse
- ◻ Condo / Apartment
- ◻ Duplex / Multi-family
- ◻ Land
- ◻ Mobile home
- ◻ Other:

Home Style
- ◻ Modern
- ◻ Contemporary
- ◻ Traditional
- ◻ Farmhouse
- ◻ Craftsman
- ◻ Open to any

Size & Layout
Bedrooms: ______________
Bathrooms: ______________
Minimum sqft: ______________
Number of stories: ______________

Lot size range:
Open floor plan: ◻ Yes ◻ No
Garage: ◻ No garage ◻ 1-car ◻ 2-car ◻ Undecided

your home, my priority.

DEFINING YOUR NEEDS AND PREFERENCES

FINANCIAL INFORMATION

Your price range: $____________________ to $____________________

Method of payment: ▫ Cash ▫ Financing
Are you pre-approved? ▫ Yes ▫ No
Do you need to sell a home before buying? ▫ Yes ▫ No
If you found the right home today, would you be ready to make an offer? ▫ Yes ▫ No
Down payment amount you are considering: ▫ 0–5% ▫ 6–14% ▫ 15%+
Will you be able to provide proof of funds or pre-approval when needed? ▫ Yes ▫ No

HOME DETAILS & REQUIREMENTS

What is your ideal move-in date?

What home styles do you prefer? (Bungalow, 2-Storey, Etc.)

Age of home preferred?

Tell me about your ideal neighborhood:

Must-haves:

Dealbreakers:

Preferred school district (if applicable):

Any concerns or questions about the buying process?

Have you purchased a home before? ▫ Yes ▫ No
If yes, what was your experience like?

THANK YOU

I APPRECIATE THE OPPORTUNITY TO WORK WITH YOU

Thank you for taking the time to review this guide. Buying a home is an important milestone, and I appreciate the opportunity to be a resource for you throughout this process.
My goal is to provide clear guidance, honest insight, and professional support from start to finish—and beyond. Whether you are ready to move forward now or still considering your options, I am here to help when you need it.

I look forward to supporting you on your home-buying journey.

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