



Find your
home with us.

ZOOCASA
Intelligent Real Estate

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Buying With Zoocasa: Intelligent Real Estate

At Zoocasa, our agents are trusted advisors who use technology to set a new standard for full-service real estate. From beginning to end, we're here to empower our clients to find their ideal home, on their terms, and to make their move with confidence.

As a team, we give your purchase the attention it deserves; whether you are buying your first home, going through the process again, or have your sights set on finding the best investment to suit your future.

It all starts here. This Buyer's Guide is your in-depth look at the entire process.

After all, it's not just buying any home — it's about finding yours.

Come find your home with us.

BUYING WITH A ZOOCASA AGENT

When you work with a Zoocasa agent, you gain access to a suite of services to assist you in your purchase. Here is what our full-service agents will provide.

FULL-TIME SUPPORT

The help you need, when you need it. Buying a home is complex, especially if you're a first-time buyer—let our expertise guide you, so you feel confident in your decisions.

DEDICATED REPRESENTATION

One of the first steps to working with an agent is signing a Buyer's Representation Agreement (BRA). This ensures that your Zoocasa agent will work exclusively in your best interests

DATA ANALYSIS

Your agent will highlight trends in your city and desired neighbourhoods, why homes go over (or under) asking, and what that means for your home search.

NEGOTIATIONS

Zoocasa agents are trained to negotiate on your behalf. In a bidding war or drawn-out discussion, you're well-positioned to come out on top.

Make your decision with confidence! Zoocasa agents have years of industry experience and perspective to help assess your situation, and ensure all details are covered.

Your Ideal Buying Timeline

Here, we have outlined what the home buying process looks like from start to finish.

We'll go through each step in detail and how your Zoocasa agent will guide you along the journey so you know exactly what to expect.

WORKING WITH AN AGENT

Find a reputable market expert can trust



SEARCHING FOR A HOME

Tour neighbourhoods, developments, and homes



FINANCIAL DUE DILIGENCE

Provide your offer deposit, succeed in a multiple offer situation



PREPARING FOR CLOSING

Arrange mortgage, insurance, lawyer, and more



FINANCING YOUR PURCHASE

Understand your affordability: down payments, mortgages



NEGOTIATING AN OFFER

Review price, closing date, and conditions



PROPERTY DUE DILIGENCE

Review home inspection report, status certificate



CLOSING DAY!

Finalize your purchase, funds, and title transfer



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STEP ONE

Working With An Agent

How Do You Find the Right Agent?

Every city is filled with thousands of agents, but not all are equal. We believe it is important to choose an agent that you feel confident with.

Before you commit to working with an agent, make sure you have a good understanding of the knowledge and experience they offer. Here are some questions we'd recommend asking them.

QUESTIONS TO ASK A PROSPECTIVE AGENT

1

How well do you know this area?

Real estate is a local business, so work with someone who knows the trends, schools, parks, and zoning of that neighbourhood.

2

How much of your business comes from referrals?

Satisfied homebuyers often recommend their agent, so this is a measure of service quality.

3

Are you a full-time agent in the business?

A full-time agent will have better knowledge of market trends and more negotiation experience.

4

How many homes have you helped sell or purchase in the past year?

A track record of success is good news for your future purchase.

Why Work With Us

Zoocasa agents are experienced, full-time professionals, and our results show it.

Our agents are up-to-date on market trends and data from local real estate boards. Zoocasa is regularly cited and featured in major Canadian news and industry media for our market expertise; you'll find us in The Globe and Mail, BNN Bloomberg, and the Toronto Star to name a few!

We'll provide you with home search tools, knowledge on market activity, plus insights, trends, and forecasts to help you make the right purchase decision.

When you work with Zoocasa, we'll make sure you have answers to your most pressing questions, like:

- How much do I need to save for a down payment?
- Which neighbourhoods make the most sense for my needs?
- Would a house or a condo better suit my lifestyle?
- How do I best protect myself throughout negotiations?

Your agent will work with you through every step of the process from searching to making arrangements for a successful closing.

We'll bring the market expertise and collaborate with you from first click to closing day. You'll always be a step ahead when you choose to find your home with us.



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STEP TWO

Financing Your Purchase

The Finances Behind Buying Your Home

As you get ready to buy your home, one of the first things you will need to focus on—beyond finding an agent—is understanding your finances.

THE MAJOR COSTS

| Payment types | Amount | Payable date |
|--|---------------------------------|--|
| Deposits (page 32) | 5% of offer price | At time of accepted offer, included as part of down payment due at closing |
| Down payments (page 15) | 5% to 20% of purchase price | Due at closing, less deposit paid |
| Mortgage insurance (see details in additional guide) | 2.8% to 4.0% of mortgage amount | Insurance premium added to mortgage principal, tax on insurance premium due at closing |
| Closing costs (page 43) | 1.5% to 4.0% of purchase price | Due at closing |

HOW YOUR DOWN PAYMENT WORKS

Your down payment plays a big role toward your home purchase and it influences your mortgage amount in two key ways.

1

Determines How Much Home You Can Afford

A larger down payment will generally help you afford a home at a higher price point.

2

It Changes The Amount Of Your Monthly Mortgage Payment

A higher down payment results in a lower mortgage principal, which means lower ongoing monthly payments.

UNDERSTANDING DOWN PAYMENTS

A down payment is the lump sum of money that you pay, upfront, when you buy a home. You can source a down payment from personal savings, or gifts from family. It's typically shown as a percentage of your home's purchase price.

- For homes priced under \$1,000,000, the minimum is 5% on the first \$500,000 and 10% on every dollar above \$500,000
- For homes priced at \$1,000,000 or over, a full 20% down payment is required

Your minimum down payment can range from 5% to 20%, depending on the price of your home.

CALCULATE YOUR MINIMUM DOWN PAYMENT

Sample calculation for a \$700,000 home:

| Calculation | Calculation | Amount (\$) |
|---------------------------------|-------------------------|-----------------|
| 5% of the fist \$500,000 | $5\% \times \$500,000$ | \$25,000 |
| 10% of (total cost - \$500,000) | $10\% \times \$200,000$ | \$20,000 |
| Minimum down payment | | \$45,000 |

DOWN PAYMENT FOR AN INVESTMENT PROPERTY

Investment properties including residential rentals, secondary homes such as cottages, and any other non-principal residence purchases require a minimum down payment of 20%.

Factors Determining Your Mortgage

The mortgage is the money you'll borrow from a lender to fund the portion of your home purchase that your down payment doesn't cover.

The mortgage amount you can qualify for is determined by a number of factors, including:

- Household income
- Household monthly expenses
- Projected expenses and closing costs
- Property price

PRE-APPROVAL PROCESS

Getting pre-approved for a mortgage is an important early step of your home search. It will help you understand how much home you can afford, what your monthly payments might look like and lock in current mortgage rates available on the market.

DOCUMENTS NEEDED FOR MORTGAGE PRE-APPROVAL

A potential lender will likely require:

- ID (driver's license/passport)
- Employment letter (proof of type and length of employment)
- Pay stub (proof of income level)
- Financial statements (bank account summaries going back 90 days)
- Proof of assets (like car, boat, other property ownership)
- Proof of spousal/child support payments

Getting pre-approved is both free and recommended if you're getting serious about your home search.

FACTORS INFLUENCING PRE-APPROVALS

Lenders use a number of factors to assess the amount and rate of the mortgage you qualify for.

Once pre-approved, you'll have the rate offered to you for up to 120 days. Even if rates go up, your rate won't change—and, if they go down, your lender will honour the lower rate.

1

Down Payment

The lump sum of money that you pay upfront on closing day for the property.

2

Credit Score

This is an indicator of your overall financial health and credit-worthiness.

3

Debt Service Ratios

These calculations are based on projected housing costs and debt repayments as a proportion of your annual income.

4

Current Employment

Your income, employment status, and job stability are considered as part of your mortgage approval.



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STEP THREE

Searching For A Home

Starting Your Home Search

How do you find the home that's right for you?

You can start by viewing available listings on zoocasa.com or on Zoocasa's iOS or Android app. Our agents can help you assess your needs and offer options on property types, neighbourhoods, price points and more.

TYPES OF HOME OWNERSHIP

There are three main types of ownership, each with specific benefits and implications for your lifestyle.

1

Freehold Ownership

This applies to most detached, semi-detached, and many townhouses. You purchase the home and directly own the lot of land it sits on.

2

Condominium Ownership

For condos, you own specific parts of one building: titled ownership of your unit, along with shared ownership in the condo corporation that owns the common spaces and amenities.

3

Co-Op Ownership

You also own an exact portion of the building as a whole and have exclusive use of your unit; unlike condo ownership you don't have title to your unit.

TYPES OF PROPERTIES

In addition to the type of ownership, it's important to consider what type of property best fits your lifestyle, budget and other needs.

1

Detached houses

A detached house is a freestanding structure that may include a yard, driveway or garage.

2

Semi-detached houses

A semi-detached house shares one "party wall" with a neighbour. It may also share a pathway with that neighbourhood.

3

Attached houses

Also known as rowhouses, these are multiple houses attached in a row. Attached houses are popular in higher-density areas.

4

Condos and apartments

Within a building, there could be just a few or as many as hundreds of units. Floor plans and amenities can vary across buildings. Condo apartments are most common in cities, and there are even options for condo townhouses.

5

Multi-unit

Duplexes, triplexes, and similar investment-style houses are examples of a multi-unit property. You can purchase the whole building and rent out the individual units.

ASSESSING YOUR NEEDS AND WANTS

Now that you know more about property and ownership types, the next step is to distinguish between your needs and wants.

This means determining what you deem as essential to your home purchase versus items on your wish list.

Every additional home feature—from an extra bedroom to a garage, or an amazing view—comes with its own cost. How much is that feature worth to you?

Examples of features:



An enclosed, large backyard



Access to nearby transit



Private parking

Depending on your budget and desired location, you may need to be flexible to find a home that meets your needs. By being willing to trade some features for others, you'll have more options to choose from.

It all starts at the first meeting with your Zoocasa agent. We will help you discover your priorities and even rank them so that we can help you find the best home for your lifestyle and budget.



Assessing the Value of a Home

Before making an offer on a home, your Zoocasa agent and Zoocasa's online tools can help estimate the value of a property.

In addition to your agent's assessment, you can access our Zoopraisal tool and get an estimate based on a home's characteristics, such as the location, size, and features.

LOCATION IS EVERYTHING

Beyond the property itself, it is important to consider the location, such as the neighbourhood and proximity to amenities.

School districts

Education quality is a critical factor for many families, and if your desired home is in a good school district you may have to pay a premium.

Nature

Green spaces, like parks and ravines, near a home will bolster a property's value.

Proximity to neighbours/privacy

Having more privacy from your neighbours or street traffic generally boost the value of a home, especially in high-density areas.

Transit

Closer proximity to public transit or major roadways generally adds value because it reduces commute time and provides better travel access.

DETERMINING PROPERTY VALUE

Here are key factors that influence property value.

Bedrooms and bathrooms

The more bedrooms and bathrooms, the higher the value of your prospective home. It really is as simple as that.

Square footage

In addition to size, the amount of usable space matters. Small increases can make a world of difference, especially in condos and apartments.

Type of property

Detached, semi-detached, townhouses, lofts, and condos are priced relative to one another. Generally, the rarer a property type is in an area, the more valuable. Lot size and outdoor access also adds value.

Parking

Suburban and rural homes usually come with driveways, while garages are a value-add. For urban homes, parking can be a bigger contributor to a property's price.

Finishings

Recent renovations add value to homes—especially for kitchens and bathrooms. Quality of craftsmanship also plays a role.

Noise

Whether from traffic, restaurants, or nearby attractions, noise generally reduces the value of a property.



FOR DETACHED/SEMI-DETACHED HOUSES

Here's what's important for these property types:

- **Garages**
A sought-after addition to any house, a garage not only provides shelter for your vehicle against snow and other elements, but it provides extra storage space for your home.
- **Corner lots**
Many buyers don't want corner lots—usually due to more yardwork, and sometimes a lack of a traditional backyard.
- **Finished basements**
A finished basement can add more value to a home than an unfinished one, as it provides more usable space.
- **Attic/other space**
If an attic has been maintained well and converted to a functional space, there's a big jump in value!
- **Lot size**
A larger lot will command a higher price, and provide future renovation flexibility for home improvements or extensions.

FOR CONDO APARTMENTS AND CONDO TOWNHOUSES

Here's what's important for these property types:

- **Layout**
Every square foot matters in condos. However, for two condos of the same size, the property with a more functional floor plan will generally sell faster and at a higher price.
- **Amenities**
Buildings have different perks to offer—gyms, pools, concierges, kids zones and libraries can all add value. However, more amenities may result in higher maintenance fees.
- **Maintenance fees**
Every condo corporation will have maintenance fees. The lower they are per square foot, the better for resale value.
- **View and floor**
A view of a park, the water or the skyline can add value. Units that are on higher floors will typically be priced higher.



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STEP FOUR

Negotiating An Offer

Making An Offer

You've found the home of your dreams! Now's your chance to make an offer on it. This can be a stressful time for many buyers, so allow us to guide you through it.

When you are making an offer to purchase a home, the purchase agreement should include the essential components listed below. Your trusted Zoocasa agent can help put together an offer that is compelling, while safeguarding your interests and puts you in a competitive position to secure your new home.

ELEMENTS OF AN OFFER

- **Buyer and Seller**
The full legal names of all buyers and sellers involved.
- **Address**
The address of the property.
- **Purchase Price**
The amount proposed for the property purchase.
- **Deposit**
An amount of money offered by the buyer to be held in trust by the seller's brokerage, to secure the offer. The deposit can be submitted at the same time as the buyer's offer, or within 24 hours of the offer's acceptance. The deposit forms part of the down payment on closing day.
- **Irrevocability**
This gives the seller a certain period of time to consider the offer. During this time, the buyer is legally bound by the terms until the seller accepts, sends a counter offer or declines the offer.
- **Completion Date**
Otherwise known as the "Closing Date," the completion date is when the transaction is planned to be completed by transferring funds and changing the title of ownership.

- **Chattels Included**
This includes all the items that could be moved, but are included as part of the sale. Typical examples of chattels include the fridge, and washer and dryers. Unless stated as included, the seller will remove them before closing.
- **Fixtures Excluded**
While chattels are objects that can be moved, fixtures are typically "nailed down." For example, door knobs or built-in shelving units. It is assumed that the seller leaves these items, unless expressly called out as excluded.
- **Rental Items**
Water heaters and furnace contracts are examples of items which may currently be rented by the seller; these contracts should be understood by the buyer as they may be transferred after.
- **Conditions**
An unlimited number of conditions may be included on an offer. Flip to our section on "Conditions" on the next page for more details.

Common Conditions and Clauses When Buying

When putting together your offer to buy a home, you get to choose the conditions you want to include in your offer. Here are some of the most common conditions and clauses that your Zoocasa agent can guide you through.

CONDITIONS

- **Home inspection**
While it is possible to have one done before submitting an offer, home inspections are a typical condition. At the buyer's expense and conducted within a certain timeframe, a negative result can render an offer to become null and void.
- **Financing**
This is a condition that can protect a buyer if they are not approved for a mortgage based on the particular property they are seeking to buy.
- **Status certificate review**
Applicable to condos only, a status certificate is a document that covers all the essential information about the unit and the financial condition of the condo corporation. This is extremely important and lengthy document for the lawyer to review, so as a condition it may have a longer period of time allocated to it.
- **Sale of home**
If one of your main concerns is not selling your current home before purchasing the next one, you may want to include a condition that the deal can only go through contingent on the sale of your current residence (within an agreed-upon period).

CLAUSES

- **Repairs**
There could be repairs that you'd like to see made to the property before you move in. The clause could include the seller making these repairs before closing and whether the repairs will be paid for by the seller.
- **Cleaning**
The most common clause is that the home is cleaned. This means that the seller agrees to remove general debris like paint cans, garbage, lumber, furniture and more. Unfortunately, this is also a clause that is difficult to hold sellers accountable to.
- **Visiting the home**
A common clause is the buyer being able to revisit the home prior to closing day. Commonly, two one-hour visits are included in the agreement.
- **Vacant possession**
Another clause is related to existing tenants: whether to keep them on after closing, or for the seller to evict them and provide the buyer with vacant possession.



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STEP FIVE

Financial Due Diligence

Deposits During An Offer

Whenever you make an offer on a house, you need to provide a deposit to secure the offer. The deposit is in the form of a certified cheque, bank draft, or wire transfer; it's held in trust by the selling brokerage and is applied towards your down payment if your offer is successful.

HOW MUCH IS REQUIRED?

Deposit guidelines vary by market. In bigger cities, a minimum deposit of 5% is expected. In other areas, a deposit between 1% to 2%, or even a flat amount (e.g. \$1,000) may be acceptable. Your Zoocasa agent will tell you what's typical in your area and for the property type.

TWO TYPES OF DEPOSITS

There are essential two key types of deposits you can offer:

1

Upon acceptance

The deposit is provided within 24 hours of the seller choosing your offer.

Providing your deposit upon acceptance is typical. It's best to have the cash in an immediately accessible bank account before you submit your offer, so that there are no delays once your offer is accepted. Providing the deposit late may put your offer at risk.

2

Herewith

The deposit is provided when the offer is made.

In a competitive market or multiple offer scenario, a herewith deposit can bolster your chances of securing the home. A herewith deposit shows your intent, your ability to provide funds, and makes the offer firm.

Bidding Wars

Many buyers worry about the prospect of a multiple offer scenario, also known as a bidding war, on their dream home. While this situation is more common in competitive markets, it can happen anywhere or anytime a desirable home is put on the market at a good price.

When a seller is expecting multiple offers on their property, they'll often include a specific date and time when buyers can submit offers. This is what we call "offer night."

The two biggest differences between a bidding war and a traditional offer include:

Herewith Deposit

The buyer has the deposit available immediately after the offer is accepted, as opposed to within 24 hours of acceptance.

No conditions

Typically, offers are made with conditions. During a bidding war, the winner has usually completed their financial and property due diligence prior to making an offer, allowing them to make a condition-free "firm" offer.

Your agent will advise you throughout the process and provide insights on the likely outcome, ensuring you only proceed if the likely selling price aligns with your budget.

That said, there are things you can do to increase your chances of securing the property.

Uncover a home's true value

The list price may not be the real indicator of a home's market value. Your agent will review sales of comparable properties to find a range in the expected sale price (and what you should offer).

Consider a preemptive offer

Also known as a "bully offer," a preemptive offer is submitted before the seller officially starts considering them, i.e. "offer night". This is an aggressive tactic that requires preparation between you and your agent.

View a home ASAP

In a competitive market, you'll want to see homes the day they are listed. This allows you to do your due diligence and determine if making a preemptive offer is the right approach.

Have an "offer night" strategy

Your agent should have a play-by-play strategy in mind for offer night that takes into account your offer, fair market value range of the home, and conditions/closing date as leverage.



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STEP SIX

Property Due Diligence

Your Home Inspection Checklist

The home inspection is a thorough, but non-invasive examination of a home's condition. Typically, buyers have an inspection to firm up a deal or to educate themselves on the state of the property.

Sellers may also hire a home inspector to clear up any issues before they decide to sell, or to share the results with potential buyers.

HOW DOES A HOME INSPECTOR ASSESS A HOME?

Inspectors will use a checklist to ensure they cover all the structures and mechanical components. They will determine which elements exist in the home, and their status based on the following common condition descriptors:

- **Functional/Good/Ideal**
Working order and no issues
- **Monitor/Vulnerable/Average/Relative to**
Less efficient than functional
- **Minor/Major Repair**
Requires a repair of some kind
- **N/A**
Doesn't exist in the home

The home inspector will provide a summary of suggested work along with a minimum budget estimate for the repairs needed.

Finally, they'll recommend when you should have these repairs completed: immediately or within the next few years.

A home inspection looks to uncover any hidden issues in the home of your dreams. It can help you make an offer—or complete an offer—with confidence.

WHAT DOES A HOME INSPECTOR LOOK FOR?

While there are hundreds of elements an inspector reviews, here are some of the most common.

- **Walls, ceilings, floors**
The condition of the visible finishes, water stains and other clues reveal what's going on underneath.
- **Windows and doors**
Thermal insulation, quality of installation and insect screens all play their own role here.
- **Interior plumbing**
If any concerns exist here, an inspector may recommend a camera inspection performed by a licensed plumber.
Special note: watch for KITEC plumbing, a faulty system that was commonly used in the early 2000s.
- **Heating, ventilation, air conditioning (HVAC)**
This is a major mechanical component of a home, so inspecting it for any flow issues and general effectiveness is crucial.
- **Electrical system**
Electrical issues are a major source of home fires. The inspector should carefully review the home's rating voltage, wiring type (copper, knob and tube, or aluminum), and workmanship quality.
- **Foundation**
This covers construction and material type, columns, basement condition and ventilation.
- **Exterior general condition**
This could include the foundation wall condition, outward-facing doors, porches, holes, chimneys and anything else outside of a home.
- **Roof**
An inspector will consider material, drainage, skylights, vents and nearby trees when recording its quality.

A Review Of Status Certificates

Before you buy a condo, work with your Zoocasa agent to obtain a status certificate from the condo board or management for your lawyer's review.

The document will include valuable information on the condo's budget, legal issues, reserve fund, maintenance fees, and future fee increases.

A status certificate provides valuable information about the condo corporation and its financial situation.

COMMON STATUS CERTIFICATE CONSIDERATIONS

Some of the most common things to look for in a status certificate include:

- Common expenses
- Capital and operating budget
- Reserve fund
- Legal proceedings and claims
- Agreements on common elements
- Leasing of units
- Changes to common elements, assets, or services
- Insurance status

REVIEWING A STATUS CERTIFICATE

To help you understand the nuances of a condo building, here are some questions that reviewing the status certificate will help you answer before you purchase a unit.

1

What number of units are currently rented versus owner-occupied?

2

Does the condo corporation have any pending litigation against it?

3

When it comes to hydro, water, and gas, are the units separately metered?

4

Is the reserve fund sufficient? Are there any special assessments being considered in the near future?

5

What is the financial situation of the condo corporation? What are the maintenance fees per square foot?

Your Zoocasa agent can help you understand the findings of the status certificate review and identify potential issues.



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STEP SEVEN

Preparing For Closing

Pre-Closing Day Checklist

Here are essential activities to complete ahead of closing day to ensure a smooth closing process for your home purchase.

Review your contract

Review the contract prior to closing day, so you know what the seller should be leaving behind with the home, as well as any additional terms that were agreed to for closing.

Complete a final walkthrough

Arranging a pre-closing visit of the home lets you verify that any appliances and fixtures that will be part of the transaction are in working order, or that arrangements have been made to fix anything broken.

Meet with your lawyer

The lawyer can walk you through what documents will need to be signed on closing day and the exact calculations behind the amount of funds you'll need to provide on closing day.

Purchase home insurance

Your mortgage lender will require proof of home insurance before they advance the mortgage on closing day.

Know how much cash is required at closing

Knowing exactly how much funds are due on closing day is essential for a successful closing. The statement of adjustments from the lawyer will include an itemized breakdown of this information.

Secure cash required for closing

Whether you're paying for the down payment and closing costs with your own savings, gifts from family members, and/or the Home Buyers' Plan (HBP), ensure you have the funds available in time for closing day.

If you are using the HBP and withdrawing from your RRSP accounts, complete the required paperwork with your financial institution in advance so that you received the funds on time.

Cash Required At Closing

Here is an overview of how to calculate the funds needed on closing day to complete your home purchase.

Understanding closing costs, even before you even begin your home search can help you budget and be fully prepared for these significant outlays.

The sample calculation below lists the largest cash outlay categories. Your Zoocasa agent can guide you through the specific details for each category.

SAMPLE CALCULATION OF CASH REQUIRED AT CLOSING

Home price: \$500,000, 10% down payment

| Calculation | Ontario home purchase (excl. Toronto) | Toronto home purchase |
|--|---------------------------------------|-----------------------|
| Down payment (10% of home price) | \$50,000 | \$50,000 |
| Less: offer deposit (5% of home price, see page 32) | (\$25,000) | (\$25,000) |
| PST on mortgage insurance (see details in additional guide) | \$1,116 | \$1,116 |
| Legal fees (approx.) | \$1,200 | \$1,200 |
| Title insurance (approx.) | \$400 | \$400 |
| Ontario land transfer tax (see details in additional guide) | \$6,475 | \$6,475 |
| Less: Ontario LTT rebate (for first-time buyers) | (\$4,000) | (\$4,000) |
| Toronto land transfer tax (see details in additional guide) | n/a | \$6,475 |
| Less: Toronto LTT rebate (for first-time buyers) | n/a | (\$4,475) |
| Total cash required at closing | \$30,191 | \$32,191 |

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STEP EIGHT

Closing Day!**What Happens
On Closing Day**

Closing day is when you officially become the owner of the property and get the keys to your home. Expect today to be busy (and exciting)!

In addition to providing the required funds, paperwork you will have to review and/or sign include documents such as:

- Mortgage loan
- Title transfer
- Statement of adjustments
- Tax certificates

Your lawyer will work with you to get you the keys to your new home before the end of the business day, usually before 6 pm.

There are a lot of parties involved during the closing process. Your Zoocasa agent can walk you through what to expect on closing day and how to ensure everything goes smoothly.



Find Your Home With Us.

At Zoocasa, we are here to guide you through every step of your home purchase, from your first online search to closing day. When you're ready to take the next step, we're here for you.

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