

Buyers Handbook

your guide to buying a home

Corinne Byggelin
REALTOR®



Royal LePage Real Estate
Services Ltd Brokerage





about me

At an early age I was introduced to real estate growing up as the daughter of a developer and builder. I grew up in a small tight knit community and learned a lot about hard work and accountability. After earning my Bachelor of Commerce degree I moved to another province to start a life of my own and spent time in different industries working in Quality Management as well as Marketing and Sales positions.

Prior to starting my family, my soon to be husband and I backpacked for a year through Mexico and Central and South America where I learned a true appreciation for all Canada has to offer and giving back to community.

I obtained my real estate license after my two children were born and I have spent the last 20+ years offering award winning service in the real estate industry selling residential and new construction, renovating, working on new developments and coaching others on real estate investments and flipping homes.

Finding myself quite fortunate, I have contributed time and money to organizations such as the Shelter Foundation, Food for Kids and Habitat for Humanity. My spare time is enjoyed with family and friends usually cooking large meals for get togethers and my vacations are best spent sailing or touring on a motorcycle and meeting new people.

Corinne

CORINNE BYGGDIN, Realtor 905-518-5443
www.hamiltonhomestartshere.com

why a realtor



A real estate agent can guide you through the process and ensure that you are making clear and concise decisions on how to purchase your home with confidence it is the right choice.

The training and expertise from years of experience are key in getting a fair purchase price. A realtor will help you determine what you need to fit your lifestyle. They will be available to answer key questions during the negotiation and offer process.

Timing and strategy can make the difference of overpaying or getting a gem at a price that fits your budget.

With my service I offer experience and efficient, direct answers. Take the time to make your decision based on who you are comfortable working with and ensure you are represented by a professional with values, honesty and integrity.

My *Services*



01

20+ Years Experience in real estate to help you effectively navigate the current market conditions

02

Award winning service that is honest, focused, professional and integral to your successful purchase

03

Prepared to offer you the connections you need to move forward in your purchase process and home renovations

04

Knowledge of the neighbourhoods and areas that will help you determine the location to fit your lifestyle

05

Exceptionally fast and proven response rate to be prepared and as soon as "that home" hits the market

06

For any out of town clients, I can be available for a Facetime call to preview a home so you don't miss out

07

Exceptional hands on experience in the world of construction that will be invaluable in both helping you find the potential in homes on the market and getting a handle on hidden and probable renovation costs

buying

strategies 101



01

Speak with a mortgage broker and determine your buying power

02

Have a deposit available so you can make an offer as soon as you're ready

03

Ensure you have all the required funds available for closing costs

04

Choose a realtor that will be experienced enough to find you the right home and guide you through the steps

05

Understand your criteria and desired location and do not lose focus of that

06

Avoid getting caught up in bidding wars

home buying tips



If you're considering buying a home, this list can help to get the process underway on the right foot. While it might seem to be a simple process at first glance, there are many ways you can help to give yourself an advantage in our fast-paced market!

Have you Been Pre Approved for a Mortgage?

Be sure to speak with a trusted mortgage broker or lender to get your pre-approval and be prepared to establish your buying power.

Be Prepared for Additional Expenses

Additional expenses are incurred when buying a home. I have covered some of them in this handbook and you can always discuss this further with your lender and lawyer.

Have Your Deposit Ready for Offers

You will need a deposit to present with an offer as a good faith measure. It will roll into your down payment on closing. It is not in addition to the down payment. Be sure it is easily accessible and ready to accompany your offer.

Choose a Lawyer

A lawyer will be required to complete the purchase of your property. Ask around to get the name of a few recommendations if you don't have one. They will sometimes offer a deal if you are doing both a buy and sell with them.

Keep an Open Mind

Try not to let your "must haves" stop you from exploring some great opportunities. Do you need a detached garage? Perhaps there is a property that is large enough and you have the wiggle room in price to add your own.

Be Prepared to call the Municipality for Info

Be proactive and call the city if you have questions about additions or extra out buildings that you may want to add. There can sometimes be conflicting info so it's better you call rather than your REALTOR® so you hear it first hand.

Keep Negotiations Free of Emotion

Try to become detached in your negotiations. It's hard, but minimize the emotion when you have found the home that gets you excited to write an offer.

Don't be Swayed by Staging

Vacant homes may not be as pretty as the staged homes but do your best to see beyond that and see if it fits your criteria. The seller may have another home and they are possibly motivated to sell. Plus a buyer can sometimes be swayed by the beautiful furniture etc and not see the home for what it really is.

Be Aware of Your Competition

Is this a case of multiple offers? Don't be afraid to participate. Put in an offer that you feel is acceptable to you and the seller. Don't let competing offers deter you from trying. Your REALTOR® can advise you.

Your First Offer is Rarely Accepted

You can counter a counter offer to let the seller know that the first counter isn't acceptable. The counter offer process can go on as long as both parties are willing to negotiate.

Ensure the Contract is Complete

To avoid problems, ensure that all terms, costs and responsibilities are spelled out in the Agreement of Purchase and Sale (APS). Your REALTOR® and lawyer will help to ensure that all important information is contained in the contract.

Do Your Research

If there is a home that really peaks your interest, drive by it at different times of the day and night. Check out the schools, nearby community centres and roadways to ensure it meets your needs before making an offer.

closing costs

to consider for buyers and sellers



- Land Transfer Taxes
- Mortgage costs/Appraisals
- Property tax adjustment
- Utility Costs
- Property Maintenance
- Heating oil/Propane
- Rental contract pay out
- Home Insurance
- Title Search
- Survey/ Title Insurance
- Legal costs/fees
- Home Inspection
- Parking permits
- Real estate fees
- Other annual contracts
- HST where applicable

important things to know



Calculating the Land Transfer Taxes*

Land Transfer fee on first \$55,000 = 0.5%

Land Transfer fee \$55,001-\$250,000 = 1%

Land Transfer fee \$250,001-\$400,000 = 1.5%

Land Transfer fee \$400,001 and over = 2%

Example: Purchase price \$750,000

$\$55,000 \times 0.5\% = \275.00

$\$195,000 (250,000 - 55,000) \times 1.0\% = \1950.00

$\$150,000 (400,000 - 250,000) \times 1.5\% = \2250.00

$\$350,000 (750,000 - 400,000) \times 2.0\% = \7000.00

Total Land Transfer Tax on home valued at
\$750,000 = \$11,475.00

City Hall (zoning, property taxes, permits)

Hamilton 905-546-2489

Burlington 905-335-7777

School Boards

Hamilton:

HWDSB 905-527-5092

HCDSB 905-525-2930

Burlington:

HDSB 905-335-3663

HCDSB 905-632-6300

*Find out if you are eligible for a first time home buyer rebate

working with

a real estate professional



Buying or selling a home is the biggest transaction most of us will ever go through. That's why it's so important to be informed and take advantage of expert advice.

If you decide to work with me, a registered real estate professional (REALTOR®), you'll have help navigating the buying or selling process along with the added benefit of valuable consumer protection from the Real Estate Council of Ontario (RECO).

All brokers and salespersons in Ontario are registered with, and regulated by RECO. RECO's job is to protect your best interests by maintaining a fair, safe and informed real estate marketplace. This includes enforcing the laws that all real estate professionals in Ontario must follow, on behalf of the provincial government.

Real estate professionals must complete education courses before they are allowed to trade in real estate and take mandatory continuing education every two years to keep their knowledge up-to-date and their skills sharp.

All brokers and salespersons in Ontario are required to uphold professional standards that stress fairness, honesty and integrity. They must follow rules and regulations that are designed to protect consumers.

Corinne,
 We can't thank you enough for helping us navigate
 the past couple months and getting our home sold
 and getting us into our new home despite all the
 craziness that summer of 2022 presented. Despite
 the stress, we always felt 100% confident knowing you
 were in our corner. You are supportive, honest, creative,
 knowledgeable and SO much more and we feel lucky to
 get to work with you. Thank you for all your advice,
 amazing ideas and positivity!
 Love, Dan and Haley



*Awesome
 clients*



Testimonials

visit my website or Google for more reviews



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helping you is what we do

ABOUT ROYAL LE PAGE



CANADA'S
REAL ESTATE COMPANY

by the
NUMBERS
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OCTOBER
2022

INCREDIBLE REACH

100 Million

VISITS² PER YEAR TO
royallepage.ca

INDUSTRY LEADERSHIP

#**1** IN
180 markets
NATIONWIDE³

Brookfield

A strong, stable parent company

#**1** Ranked as the
top real estate
company in the
world by Forbes⁸

\$750+ Billion
of assets under management⁹

The Voice of
Canadian Real Estate

MORE THAN

7.4 Billion
MEDIA IMPRESSIONS¹

1.5 Billion more
THAN THE CLOSEST COMPETITOR



Powerful Leads & Referrals Channels

344,000

LEADS

per year from digital channels⁵

+ Referral relationships with top U.S. and international real estate companies

Over

\$146 Billion
in transactional dollar volume



Participated in

~35%

of all transactional dollar volume in Canada⁷

100% Canadian

CANADA'S
REAL ESTATE COMPANY

A STRONG HERITAGE
With over 100 years of success

9 out of 10 Canadians are familiar
with the Royal LePage Brand¹⁰

UNSTOPPABLE
MOMENTUM & GROWTH

approx

20,000

REALTORS[®]
from coast to coast

CANADA'S LARGEST & FASTEST GROWING
Commercial Brokerage

42% Growth in agent count⁴ with **540** advisors coast to coast

Most Influential

#**1**

Phil Soper
President & CEO of
Royal LePage named
most influential leader
in Canadian Real Estate⁶



CONNECTING YOU

WITH MORE CANADIANS NATIONWIDE

5 Social
Media
Channels



over **22,000** Page Likes

over **17,000** Followers

over **23,000** Followers

over **17,000** Followers

approx **1 Million** Views

Supporting the Community

\$38 Million
raised



through the Royal LePage Shelter Foundation

1 Print and online media impressions, for 12 months ending August 31, 2022. 2 ComScore MyMetric MultiPlatform Visits, Oct 2020 to Oct 2021. 3 Inside Real Estate Internal Lead System and Smart Leads System, Jan 2021 to Dec 2021. 4 Measured from 2019 to Q3 2022. 5 Phil Soper, Royal LePage President & CEO, named Most Influential Canadian for the last 9 years by Senapoint Power 200. 6 Based on market share and/or agent count. 7 2021. 8 In 2019. 9 2022. 10 Online survey of 1500 Canadians completed between August 27 - 31, 2021 using LePage's online parent, ROYAL LE PAGE is a registered trademark of Royal Bank of Canada and is used under license by Brookfield Real Estate Services Inc. and Brookfield Real Estate Services Manager Limited.