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COLDWELL BANKER

ELECTRIC REALTY,
BROKERAGE

Independently owned and operated

Buyer's & Seller's Guide



Price
Sales Representative
Anderson



Janette
BROKER
Obert

History of Coldwell Banker

The Coldwell Banker® brand is a true global force with the power to showcase exceptional properties and reach affluent buyers around the world. In fact, we currently have a presence in over 40 countries and territories worldwide. Our team fuses Canadian sensibility and market insight with Coldwell Banker's leading edge to provide our clients with the Ultimate Service they deserve.

Founded in 1906, the Coldwell Banker brand is the most established residential real estate franchise system in North America, proudly serving the needs of Canadian Home Buyers & Sellers from Coast to Coast since 1989. Since the early days, we've run our business with integrity, never forgetting our core values: Home, Awesomeness, Ingenuity, & Excellence.

Our Values

HOME

The most important of all our values. Home is the place that brings us comfort and joy, and where we can unapologetically be ourselves. Coldwell Banker Electric Realty wants to instill this feeling in our clients while providing them with the unrivaled expertise, passion, and energy they deserve. Whatever your real estate needs may be, you'll always have a home within Coldwell Banker Electric.



AWESOMENESS

Awesomeness: A feeling of energy and optimism that is impossible to ignore. This is the mindset we use at Coldwell Banker Electric to inspire our team of real estate professionals to get the job done. Whether you're buying or selling a home, you can trust us to make your dreams come true.



INGENUITY

Coldwell Banker Electric has the imagination and ambition to transform the real estate industry. Our team strives to find new and exciting ways to help our network reach their goals. We aim to provide our clients with guaranteed Ultimate Service while constantly moving the industry forward along the way.



EXCELLENCE

To be excellent is to conduct business at the highest possible standard. Here at Coldwell Banker Electric, we encourage our team of real estate professionals to shine as bright as the North Star and provide them with the technology, training, education, and resources they need to do just that. By choosing Coldwell Banker Electric, you're choosing excellence.



*If you're in the market to buy or sell,
contact us now for a no-obligation
consultation or property evaluation.*

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Imagine escaping to a place where the community is vibrant, the natural beauty is breathtaking, and the people are genuine. We are not talking about a

vacation. We are talking about finding that daily balance that everyone is striving for. Welcome to Peterborough. Nestled in the heart of Southern Ontario, Peterborough is a short scenic drive to Toronto and Ottawa. A thriving city, Peterborough has a variety of shops, services and amenities that anyone could need. Rich in arts, culture and heritage we are known for producing artist, and musicians. We offer a culturally diverse restaurant scene, theaters, shops, bars and pubs to choose from.

Peterborough is home to both Trent University and Fleming college. We have a new hospital and health care centre, neighbourhood schools, exceptional recreation centres and playing field and a strong sense of community.

We offer the best of all worlds here and we'd like you to get to know us. Come and check out unspoiled Peterborough & the Kawarthas.



Buying A Home



Your Selected location. The first question you're bound to ask is, "How much can I afford?" and that depends on a number of factors: Your Selected Location. Is your mind set on a specific area? downtown? suburbs? or even a rural setting?

Your preferred type of home.

Detached, semi, duplex, high-rise, linked, townhouse, new or resale? There are a variety of home styles you will want to explore .

Your Income. After all it's not just the mortgage you have to take into account. There are property taxes, utilities, and in some cases condo fees. As a general rule of thumb, your monthly home-carrying cost should not exceed 30-35% of your income.

Market Conditions. Is it buyer's, seller's or a balanced market? There are also additional costs to keep in mind. It's a good idea to work out exactly what you want and what you can afford before you begin the search. Be specific After all you don't want to suddenly come to the realization that your dream house has come with a nightmare of bills and expenses. Stick to looking at houses in your price range. The more you've thought it out, the better your sales representative can meet your needs.

A part of deciding just what you can afford can be accomplished by meeting with your bank or a mortgage broker and negotiating a pre-approved mortgage. There are many types of mortgages and many different terms. Research all of your options. This ensures that there are no surprises once you're ready to make an offer.

Once you've figured out your monthly expenses and what you can afford, you can start your search. It could happen that the first home you see is the one you want, or you might look at home after home with none of them catching your interest. Rest assured, the home you're looking for is out there and when you find it, you're ready to make an offer. If your offer is accepted the next steps are closing the sale and moving into your new home.

Purchasing a home is easy once you put your plans into action.



The Down Payment

The down payment on a home is the amount of your own money that you put into the purchase of the home. This, together with the mortgage, equals the full purchase price. The minimum down payment in Canada is 5%, with the typical down payment ranging from 5%-20% of the home price. A bigger down payment means less interest paid, easier refinancing, lower mortgage insurance fees, and a bigger equity buffer if home prices slide. The amount you put down at the beginning of your mortgage shapes three important outputs over the life of the mortgage:



1. The home price you can afford. Because the minimum down payment is 5%, this benchmark is used to determine your maximum affordability. Ignoring your income and debt levels, your maximum mortgage would be (down payment \$ / 5%). For example, if you have saved \$30,000 for your down payment, the maximum mortgage you could afford would be $\$30,000 / 5\% = \$600,000$.

2. The size of your mortgage and monthly payment. A larger down payment reduces the size of your mortgage and, therefore, the monthly payment and interest you will pay over the life of your mortgage.

3. The amount of CMHC insurance you pay. CMHC insurance is a function of the amount of your down payment. Your CMHC insurance premium, calculated as a percent of your mortgage amount, gets smaller as you increase your down payment.

Saving money with a larger down payment.

It's to your advantage to put down as much money as you can because interest costs for a smaller mortgage are lower; adding up to a significant savings over the long run.

No matter the size of your down payment, be sure to reserve some funds to cover your home inspection, closing costs, moving and other potential expenses.



Choosing a Lawyer

As with every other aspect of your home purchase you will require the services of a professional to handle the legal aspects of your purchase and mortgage financing. The lawyer will act on behalf of both you and your mortgage lender to “close” the real estate and mortgage transactions. Look for an experienced solicitor who practices primarily in the real estate field, as he or she will be knowledgeable about title, boundary definition, planning by-laws and subdivision regulation. Such a lawyer can spot issues and protect your interests. Including anything that is important to you which you may wish to remain private and confidential and which need not be shared with the other parties to the real estate transaction

The lawyer will search the title, order the survey and tax information, look for liens, advise you on any restrictions which would affect your enjoyment of the property and generally oversee most aspects of your purchase. Including advising you of what further investigations ought to be made by other professionals before you close the transaction. Most such lawyers live and work in the community and are aware of the local business situation and can be of great help, offering much saved aggravation and expense when you are moving into a community.

The Home Buyers’ Plan

The Home Buyers’ Plan(HBP) is a program established by the Federal government that allows you and/or your spouse to make withdrawals of as much as \$25,000.00 each from your RRSP’s to buy (or build) a first home.

The withdrawn funds are not included as income for the year and are, therefore, not taxed as such. You are required however to replenish the funds withdrawn back into your RRSP over a period of time. If you have limited savings but eligible RRSP’s and are anxious to get into your first home. The HBP may be the solution you’ve been looking for.

Who is Eligible?

- **You must be a first-time home buyer**
- **You must withdraw no more than \$25,000.00**
- **You must have a written agreement to buy (or build) a home**
- **You must occupy the home no later than one year after buying (or building) it**
- **You must receive all withdrawals in the same year**
- **You must be a resident of Canada**

Quick Numbers

All withdrawals must be repaid within 15 years. You must restart repayment in second year following the year in which you made your withdrawal. When repaying, make your contribution in the year the payment is due or in the first 60 days of the next year

Contact the Canada Revenue Agency for details
www.servicecanada.gc.ca/en/goc/home.buyers.plan.shtml

Choosing the Right Mortgage For You



Finding the right mortgage for you is one of the most important steps towards years of comfort, happiness and peace of mind in your home. There are different types of mortgages offered by lenders in Canada. The main ones are Open, Closed and Variable Mortgages

An **“OPEN MORTGAGE”** allows the flexibility of prepayment. You can pay part or all of the balance owing without any type of interest penalty.

A **“CLOSED MORTGAGE”** keeps payments unchanged for the duration of the loan period. It provides payment stability but penalizes a mortgagor who wishes to terminate the mortgage earlier. Each institution will have their own repayment options and policies. Most offer some type of extra pre payment option that allows you to make extra principal payments to pay off your mortgage faster.

A **“VARIABLE RATE MORTGAGE”** changes based on the banks prime rate and therefore fluctuates with the market changes. It offers the advantage of lower rates if mortgage rates decline. On the other hand, it exposes the mortgagor to the risk that monthly payments will go up if mortgage rates rise

The **“AMORTIZATION PERIOD”** is the period of time the mortgage is calculated over. Not to be confused with the **“TERM”**, which is the length of the mortgage contract.

A **“FIXED RATE MORTGAGE”** keeps the mortgage rate the same throughout the term of the mortgage even if rates rise. If rates go down a fixed rate mortgage may prove to be more expensive than a variable rate one. The terms available range from six months to ten years.

A **“CONVENTIONAL MORTGAGE”** is a loan up to 80% of the appraised value or purchase price of the property, whichever is less. The remaining amount comes from the borrower's own resources and is known as the Down Payment. Mortgages that exceed this limit by law must be insured against default, and are referred to as “High Ratio Mortgages

A **“HIGH RATION MORTGAGE”** is used for loans that exceed conventional mortgage lending guidelines. These mortgages are granted under the National Housing Act (NHA) and must, by law, be insured against default through Canada Mortgage and Housing Corporation (CMHC) or Genworth Financial Canada. The borrower will have to pay the insurance premium, which varies based on the total mortgage amount. Typically the insurance premium is added to the principal amount of the mortgage. With a high ratio mortgage people can purchase a home with as little as a 5% down payment

Mortgage Critical Illness Insurance is available as an enhancement to Mortgage Life Insurance. It is recommended for all mortgagors. It can pay off your mortgage if you are diagnosed with different types of illness (i.e. types of cancer, heart attack, or stroke). Coverage will vary between the different insurance companies that offer this type of insurance with the institutions.

Mortgage Payments

How much will your monthly mortgage payments be? Determine monthly payments for 15 to 35 year fixed rate mortgage loans by using the following Loan Amortization Schedule to estimate your monthly loan repayments. Multiply principal amount of your mortgage (in thousands) by monthly payment factor in appropriate amortization period, opposite your mortgage interest rate. For a mortgage amount of \$100,000 amortized over 25 years at an interest rate of 4.75%, the mortgage payment per month would be calculated as follows: $5.70 \times 100 = \$570.00/\text{month}$



Interest Rate %	15 Years	20 Years	25 Years	30 Years	35 Years
2.00	6.44	5.06	4.24	3.70	3.03
2.25	6.55	5.18	4.36	3.82	3.16
2.50	6.67	5.30	4.49	3.95	3.30
2.75	6.79	5.42	4.61	4.08	3.44
3.00	6.91	5.55	4.74	4.22	3.58
3.25	7.03	5.67	4.87	4.35	3.73
3.50	7.15	5.80	5.01	4.49	3.87
3.75	7.27	5.93	5.14	4.63	4.03
4.00	7.40	6.06	5.28	4.77	4.18
4.25	7.52	6.19	5.42	4.92	4.34
4.50	7.65	6.33	5.56	5.07	4.50
4.75	7.78	6.46	5.70	5.22	4.66
5.00	7.91	6.60	5.85	5.37	4.82
5.25	8.04	6.74	5.99	5.52	4.99
5.50	8.17	6.88	6.14	5.68	5.16
5.75	8.30	7.02	6.29	5.84	5.33
6.00	8.44	7.16	6.44	6.00	5.50
6.25	8.57	7.31	6.60	6.16	5.68
6.50	8.71	7.46	6.75	6.32	5.85
6.75	8.85	7.60	6.91	6.49	6.03
7.00	8.99	7.75	7.07	6.65	6.21
7.25	9.13	7.90	7.23	6.82	6.40
7.50	9.27	8.06	7.39	6.99	6.58
7.75	9.41	8.21	7.55	7.16	6.77



Buying a Home with a Septic System

The following are some tips to keep your Septic System happy:

- 1. Pump out your septic tank regularly.** Every 3 to 5 years is recommended by experts for a three-bedroom house with a 1,000-gallon tank. Smaller tanks should be pumped more often than that.
- 2. Reduce Water Use.** Excess water strains a failing septic system and leads to puddling in the yard. Do not divert roof drains or basement sump pumps into septic systems.
- 3. Keep it Green.** Avoid chemicals that are unfriendly to crucial septic tank bacteria. Many products are available which contain less harmful ingredients that are gentler on your system.
- 4. Get Rid of Roots.** Remove trees with roots capable of infiltrating into your leach bed or lateral lines. Tree roots can shift internal piping and cause severe damage or breakage.
- 5. Don't use your toilet as a garbage can!** If you put lots of stuff down the toilet, you will need to have the tank pumped more often.
- 6. Grease and Fats.** Keep kitchen grease out of your septic system. It is not broken down easily by your system and can clog your drain field.

Buying a Home with a Well



Well Inspection Checklist

Well cap. The cap should be at least 0.3 m (12 in.) above the ground. The well cap and seal should be securely in place and watertight. A locking cap would give some added security against tampering.

Well casing. No cracks or settling of the casing should be visible. The ground should slope away from the casing.

Drainage. Surface water should drain away from the well and water should not pond around the well casing.

Well pump. The well pump and distribution piping should be in good condition. Rust, corrosion and loose fittings will need attention.

Inside the house. Ensure that the check valve (or foot valve) can sustain the system pressure by drawing no water for 30 minutes to an hour and monitoring the pressure. The pressure should not drop nor should the pump start up during this dormant period.

Well record. Obtain a copy of the well record from the owner or the Ministry of the Environment. This should include a location of well, date of well drilling, depth and diameter of well, static water level, pumping water level, recommended pumping rate and the recommended pump setting.



The Home Inspection

Buying a home is an emotional experience. In the excitement it's easy to overlook major deficiencies in the home. A home inspector will inspect the structure and the major systems of the house and give you a professional opinion of its condition.

Why Use a Registered Home Inspector?

A professional home inspector has the broad knowledge, experience and diagnostic skills to point out existing and potential problems in a house. Even if you are knowledgeable about all aspects of houses, it is probably best to have someone else do the inspection for you as a professional home inspector will not be emotionally attached to the home.

Ask The right questions.

You will need to do some research to find a reliable, experienced and knowledgeable home inspector that you feel comfortable with. Talk to friends or others you know who have used a home inspector. Ask if they were satisfied. Did the home inspector identify problems with the house? Sometimes your Realtor ' can also recommend a list of home inspectors. Here are some question to ask a potential home inspector before you hire them:

- May I see a copy of the inspection report you use?
- Do you have experience inspecting this type of home?
- Do you have insurance?
- May I see your accreditation of training and experience you have?
- Can you provide references?



A Home Inspection Includes the Following:

- Structure
- Insulation
- Plumbing System
- Heating System
- Air Conditioning or Heat Pump
- Exterior
- Interior
- Electrical System
- Basements
- Roofing
- Flashings & Chimneys



What does not get inspected?

A home inspection is designed to give you the "big picture" and help you make a buying decision. The home inspector will not be looking at minor details like torn wallpaper or scratches in floors.

A standard home inspection generally does not include appliances. Items like low voltage systems such as telephone wiring, TV cables, alarm systems etc. are generally not inspected.

Cost On Closing



Even people who like surprises don't like to be surprised by unexpected costs on closing. The best way to avoid surprises is to be educated about your closing costs. Here is a quick overview of expenses you should budget for.

Down Payment: A minimum 5% is required.

Deposit: Payable when an offer is accepted and credited towards your purchase price on closing day. Home Inspection: Recommended before finalizing offer to purchase because it may reveal areas where repairs are required. The inspection may range between \$250-\$500 depending on the inspector and the property.

Water/septic/fireplace: If you're purchasing a property with a well, septic system, or fireplace you may need to pay a professional to take a look before you waive your conditions. In most cases we ask the seller to pay for pumping the septic system and ensuring the code compliance of any fireplaces or wood stoves. Buyer you should plan on paying about \$225 for an hour-long pump test of the well and more for additional chemical analysis (Ministry of Health Water Testing is a free service).

CMHC and other mortgage fees: These will often be included in the amount you borrow. Your mortgage broker or bank representative will advise you of this.

Tarion: If you're buying a new home the cost of the Tarion warranty is paid by the buyer and usually \$600-\$800 depending on the sale price of the home.

Commission: Although rare, there are some scenarios where the buyer will be responsible for real estate commissions. We will advise you before writing an offer if this will be an issue.



Adjustments: If you are buying a home in February and the seller has paid their property taxes until June they will want reimbursement for that time. Your lawyer will calculate this amount exactly. If you're buying a property with an oil tank, the seller is to have filled the tank before closing. You will be billed for this amount. These are the most common adjustments payable on closing.

Property/Fire Insurance: Proof of insurance is required by your closing date and it must at least cover replacement value of home and contents.

Status Certificate: If you're buying a condo, you'll need \$100-\$125 for a status certificate outlining the rules of the condo and its financial standing.

Legal Fees: Real estate lawyers have many hard costs when they process a purchase. This includes searching title, transferring the deed, title insurance and more. The lawyer's fee varies from firm to firm. Legal fees vary widely, and the total cost depends on the extent of services provided. You will also be responsible for disbursements (any costs related to handling your file, such as long distance calls and travel).

Moving Costs: This will depend on whether you rent a truck or hire movers, the time of year you are moving and also how much stuff you have

Taxes

Provincial Sales Tax on Mortgage Insurance

If your mortgage is insured, you will be required to pay the applicable taxes on the insurance premium on closing. While the insurance premium can be added to the mortgage amount, the tax must be paid at closing.

HST

HST is payable on the purchase of a newly constructed homes only. If you are purchasing a new home make sure you know who pays this, you or the builder. On the offer the purchase price will say "Plus HST" or "HST Included" and who gets any HST rebates. Many builders have included this cost into the purchase price so the buyer does not have to come up with it at closing.

Land Transfer Tax

In Ontario the land transfer tax is payable by the purchaser. The amount varies depending on the province. Land transfer tax is based on the purchase price. First time home buyers purchasing a new or re-sale home may be entitled to a refund up to \$4,000.00. Land transfer tax varies from province to province. In Ontario the Land transfer tax are calculated as show:

Land Transfer Tax Rate		Example: Sale Price of \$450,000	
Value	Tax Rate	Calculation	Tax Payable
\$ 0 - 55,000	.005 (0.5%)	\$ 55,000 x .005	\$275
\$ 55,000 - 250,000	.01 (1.0%)	\$ 195,000 x .010	+ \$1,950
\$ 250,000 - 400,000	.015 (1.5%)	\$ 150,000 x .015	+ \$2,250
\$ 400,000 +	.015 + .005	\$ 50,000 x .020	+ \$1,000
		\$450,000	= \$5,475

Estimate of Land Transfer Tax



Protect Your Home, Cottage & Business

Mortgage Life Insurance

In the event of the death of the owner or owners of a home or cottage, the balance owing on the mortgage is covered by mortgage life insurance. A form of term life insurance. Particularly for families with young children who could run the risk of losing their home if the breadwinner should unexpectedly die. Mortgage life insurance is highly recommended. It is the safest way to protect the survivors from losing their home because they cannot make the mortgage payments.



Fire Insurance



No one plans on or expects a fire to happen to them. But it is possible and fire insurance on any dwelling is an absolute necessity. If you have a mortgage on your home or cottage that is insured by the National Housing Act the fire insurance policy you take out must be equal to the full replacement value of the building. And as housing costs rise so should the amount of your policy. Also, your policy should be large enough to help you recover your own investment in the building as well. Policies are generally renewable each year. If you are building or having a home or cottage built, you should also consider having insurance to cover the building period as an added security measure.

Third Party Insurance

Civil liability or third party insurance is highly recommended to cover your personal liability in the event that a visitor to your property sustains an injury. It protects you in the event the visitor sues you for damages. Package policies are available to homeowners to provide them with a full benefit package. Fire and third party insurance can also be included in a package protecting you against theft, loss or destruction of contents as well as property damage caused by mother nature.



Selling A Home

Your REALTOR®

REALTORS® are governed by the legal concept of “agency.” An agent is legally obligated to look after the best interests of the person he or she represents. The agent must be loyal to that person.

A real estate brokerage may be your agent if you have clearly established an agency relationship with that REALTOR® with a representation agreement. But often you may assume such an obligation exists, when it does not.

REALTORS® believe it is important that the people they work with understand when an agency relationship exists and when it does not, and understand what it means.



Who's Working for You?

It is important that you understand who the REALTORS® is working for. For example, both the seller and the buyer may have their own agent which means they each have a REALTORS® who is representing them. Or, some buyers choose to contact the seller's agent directly. Under this arrangement the REALTORS® is representing the seller, and must do what is best for the seller, but may provide many valuable customer services to the buyer.



A REALTOR® working with a buyer may even be a “sub-agent” of the seller. Under sub-agency both the listing brokerage and the co-operating brokerage must do what is best for the seller even though the sub-agent may provide many valuable customer services to the Buyer. If the brokerage represents both the seller and the buyer, this is dual representation.

Code Of Ethics

REALTORS® believe it is important that the people they work with understand their agency relationship. That's why requirements and obligations for representation and customer service are included in a Code of Ethics which is administered by the Real Estate Council of Ontario.



The Code requires REALTORS® to disclose in writing the nature of the services they are providing, and encourages REALTORS® to obtain written acknowledgment of that disclosure. The Code also requires REALTORS® to submit written representation and customer service agreements to buyers and sellers.

Closing the Sale

The closing is a time of packing and organization. Be sure you do not pack anything that you agreed to sell. Unless you specifically mentioned certain fixtures, everything must remain.



You are responsible for handing over the home in the same condition it was at the time of sale. This applies to everything that was in the agreement. If the home suffers a major disaster, you are responsible for telling the buyer, at which point the buyer may walk away from the deal or have the deposit returned. The buyer may choose to close and receive any insurance proceeds. In this unfortunate event, remember not to make any repairs until you find out what the buyer wants to do.

The Closing

Once signing the agreement, both the seller and buyer are under an obligation to close. If you decided not to, for whatever reason, the buyer has the right to sue. If the buyer decides to walk away from the deal, you can claim the buyer's deposit or sue for damages.

Tip For Home Sellers

Enhance Your Home With a Virtual Tour. In today's market, most buyers start looking for a home online and will not even consider looking at a listing without visual presence (i.e. Photographs, Virtual Tours). If you are selling your home, your primary concern should be how to ensure that your home gets the most exposure to qualified buyers. A virtual tour paired with photographs is a great way to increase your home's exposure and therefore selling potential.

Virtual tours take you inside the home and give you a 360-degree view. A potential buyer is able to look through the house and explore every nook and cranny of your home to get a better feel on the size and layout.

Using the Tips under "Set The Stage...." before having someone in to create a virtual tour will ensure your home looks its best.

Set The Stage for a Successful Sale

Selling your home is just like selling anything else. You need to highlight its strengths. Focus on its features. Bring out the best. Here's a list of places to start.

Making a lasting first impression. Curb appeal is vital. Make sure your lawn is neatly trimmed. Rake up any refuse or leaves. Sweep (or shovel) the walk. The front door should be clean and presentable. If the doorbell's not working, fix it.

Don't hesitate to decorate. Faded walls and worn woodwork won't sell your home. A small investment in paint or wallpaper will.

Let the sun shine in. Open the drapes and curtains. Clean the windows. Turn on the lights. Home buyers are drawn to bright, cheery interiors.

Call the plumber. Dripping water suggests worn out plumbing. Clean those rust-stained sinks. And make sure the drains are running free and clear.

The devils in the details Loose doorknobs. Sticking drawers. Wobbling hinges. Stuck windows. They can all cost you a sale. Fix them, and they can make one.

Safety sells. Keep stairways and corridors clean and free of clutter. Cluttered areas are not only unattractive, they're dangerous as well.

Sell the whole house. Let prospects see the big picture. Make sure your attic is presentable, your garage is neat and your basement is organized. Give your storage space a clean coat of paint.

Buyers love big closets. And they look even bigger when they're clean, neat and well organized. Get rid of the pile of clothes, old cartons and other clutter. Make bathrooms sparkle. Clean sinks and bowls. Re-caulk where needed. Make sure towels and area rugs are freshly washed.



Bathrooms are BIG sellers.
Remove excess items
Use attractive & colourful linens and accents.
Open drapes and let the light in.

Show & Sell

It's show time! Here are some suggestions to help you make the most of it.

Create a Buying Mood

- Make sure your home smells fresh and clean
- Turn on lights
- Turn on air conditioner/heater
- Open the drapes
- Light the fireplace

Exterior Appearance

- Keep lawns cut, trim hedges and shrubs
- Weed and edge gardens
- Clear driveway and clean up oil spills
- Clean out garage
- Power wash
- Touch up paint
- Plant colourful, inexpensive flowers in pots if necessary

At the Front Door

- Clean porch and foyer
- Ensure doorbell works
- Repair any broken screens
- Paint or varnish front door
- Repair door locks and key access

Create Space

- Clear halls and stairs of clutter
- Store surplus furniture
- Clear kitchen counter and stove top
- Clear closets of unnecessary clothing and stuff
- Remove empty boxes and containers
- Put away personal photos so buyers can envision the house as theirs

Maintenance

- Repair leaking taps and toilets
- Clean furnace and filters
- Clean fireplace
- Tighten door knobs and latches
- Repair cracked plaster
- Apply fresh coat of paint or touch up where necessary
- Clean and repair windows
- Repair seals around tubs and basins
- Replace defective light bulbs
- Oil squeaking doors
- Repair squeaking floor boards

Squeaky Clean

- Clean and freshen bathrooms
- Clean fridge and stove (in & out)
- Clean around heating vents
- Clean washer and dryer
- Clean carpets, drapes and window blinds
- Eliminate pet odours and stains



Four Reasons To Get Your Home Pre- Inspected

If you are putting your home on the market, lots of things can be against you: picky buyers, a lot of inventory, appraisals coming up short... you name it. One overlooked opportunity though is the pre-inspection. A pre-inspection is just like the one buyers do after they put a home under contract, only it's done by the sellers, paid for by the sellers, and the sellers get the results of the inspection.

Here are four reasons why it's a great idea for sellers to have a pre-inspection done up front:

Establish Trust: When buyers see that you have separated yourself from the competition and paid for something out-of-pocket, that goes a long way toward telling the buyers that you are serious. You are saying, I recognize no property is perfect, but I am willing to pay for a third-party to give me an objective opinion of issues, pay to have them fixed, and show you the results of the report."

Eliminate Surprises:

No one likes a blind-side; not buyers, sellers, lenders, or appraisers. Getting a pre- inspection eliminates the scary unknowns, especially for a property that may not be updated or show exceptionally well. Buyers are looking for reasons to walk, and condition of a property is a huge reason many do. If buyers can see that the expensive stuff is taken care of, it makes replacing carpet and painting look like a breeze.

Helps You Prepare: Getting problems taken care of before you sell gets rid of one additional stressor. Finding a big problem that requires a contractor, or creates a huge hassle like having your water turned off, etc.. is something that is best handled before your home goes on the market, not WHILE it is on the market. When you're selling a home, you have a lot of things to juggle... repairs, contractors and disruptions shouldn't be one of them.

Helps control costs: Some buyers see the inspection process as a 'shake-down ' to get additional money from sellers. The prices quoted by buyers for repairs discovered by the inspection process are often based on high and often inaccurate estimates. When you control the repairs up front, you have time to find the right person for the job by interviewing a few people and getting estimates, maybe even calling on friends or family with particular expertise. Any time you are in a hurry or under pressure. It's easy to substitute money for time. Give yourself time and you'll save money.



Moving in...

How much is it going to cost?

The following is a monthly budget plan that will help you calculate the cost of moving into a new home.

Housing Expenses	PRESENT MONTHLY EXPENSES	FUTURE MONTHLY EXPENSES
Mortgage Payment.....	\$ _____	_____
Property Taxes	\$ _____	_____
Total Monthly Housing Expenses ..	\$ _____	_____
OTHER EXPENSES		
Outstanding debts	\$ _____	_____
Food and clothing	\$ _____	_____
Medical and dental expenses	\$ _____	_____
Car payments and expenses	\$ _____	_____
Transportation	\$ _____	_____
Clothing	\$ _____	_____
Education	\$ _____	_____
Personal insurance	\$ _____	_____
Recreation and hobbies.....	\$ _____	_____
Utilities.....	\$ _____	_____
Insurance	\$ _____	_____
Repairs	\$ _____	_____
Maintenance.....	\$ _____	_____
Miscellaneous	\$ _____	_____
Total Monthly Expenses	\$ _____	_____
Total Monthly Income	\$ _____	_____
Savings	\$ _____	_____



Moving Day

A little planning goes a long way when it's time to pack up and move. Be Prepared !

- Arrange for the transportation of your household goods.
- Notify everyone of the date of your move and your new address.
- Hire a moving company or rent a truck.
- Arrange for transport of items that require special attention. (pianos, pets, etc.)
- Do an inventory of your home. Dispose of things you no longer need. Donate to charity or have a yard sale.
- Dispose of hazardous materials. (paint, thinners, gasoline)
- Hire a sitter for moving day. It's going to be a hectic day.
- Pack seldom used items as soon as possible.
- Have appliances cleaned and serviced before the move. Don't forget to defrost the fridge and freezer.
- Decide where you want furnishings placed in your new home and label them accordingly.
- Plan on being present at the loading and unloading of your belongings.
- Keep a record of all moving expenses for income tax deductions (if applicable).
- Have your car serviced and keep emergency supplies in the trunk.



Make a last check of the house, closets, basement, garage, yard, to make sure nothing is left behind.



Service Directory



Lawyers

Sullivan Law
Martha Sullivan
195 Sherbrooke St.
Peterborough ON
705-745-0571

EDH Law
243 Hunter St. W.
Peterborough ON
705-748-3012

Nicholas Hill
314 Rubidge St.
Peterborough K9V
3P4
705-748-2211



Mortgage Specialists

David Griffin
Dominion Lending
705-745-3522

Deanna LeMoire
Dominion Lending
(705) 775-0228

Lynda Riddell BA
CAAMP
Cell: (705) 750 5500



Seniors Assistance

Home Suite Home
(705) 761-0018



Home Inspectors

Marc Thidodeau
1-866-972-7882

Paul Galvin
(705) 761-1947



Movers

On the Move
(705) 930-6683
McWilliams

Moving and Storage
(705) 743-4597



Storage

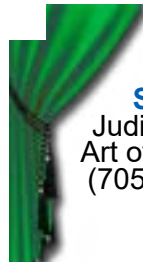
Uhaul Storage
714 George St N,
(705)743-3363

Old Keene Road
Storage
2010 Keene Rd
(705) 742-9257



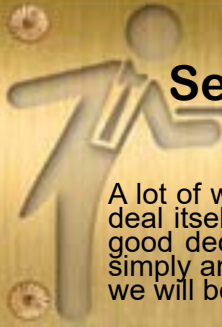
Home Preparation

Kawartha Interior
Paint
(705) 760-4137



Stagers

Judith Carson,
Art of Re-design
(705) 761-1183



Services

We like to think of ourselves as more than a Broker and Sales representative. With all the extended services we offer, you will not find a harder working team than Janette & Price.

A lot of what we do has little to do with the actual real estate deal itself, but it has everything to do with helping you make good decisions so you can make your real estate plans, as simply and easily as possible. Here are some of the services we will be providing as your real estate representatives.

Sellers

- Market evaluation
- Written market price report
- Explanation of paperwork
- Provide Home Staging report
- Pre listing home inspection
- Implement marketing plan
 - *MLS*
 - *Social media*
 - *Promotional flyers/cards*
 - *Inner office promotion*
 - *Print ads*
 - *Open House material*
- Conduct Open Houses
- Offer presentation guidance
- Execute all paperwork
- Follow up on Lawyers,
- Follow up on inspections.
- Pre closing day follow ups

Buyers

- Buyer consultation session
- Explanation of Agency
- Educate on Market Conditions
- Mortgage Pre approvals
- Match Listing Needs
- Arrange viewings
- Comparables to insure value
- Prepare offers
- Negotiate on Buyer Behalf
- Set up Home inspections
- Make Recommendations for
 - *Lawyers*
 - *Insurance*
 - *Home Inspectors*
 - *Renovators*
 - *Painters*
 - *Cleaners*
 - *Movers*
- Follow up on Conditions
- Pre Closing follow ups
- Final Walk though of home
- Post closing follow ups

**Ask Us About Our
Service Guarantee**

Thinking outside the Box

If buying or selling a home is in your future, I'm here to make the experience smooth, enjoyable, and a resounding success. As an experienced Real Estate Broker, I take great pride in going above and beyond for each and every client. I provide personalized guidance and support throughout the entire process, ensuring that you feel informed, confident, and fully supported every step of the way.

If you're considering selling your home, I won't just find you a buyer—I'll help prepare your property to attract the right audience. With over 25 years of experience in the home improvement industry through my business, Kawartha Interior Paint and Decorating, I bring a unique perspective to real estate. My expertise in home presentation allows me to spot small, impactful changes that make a big difference in how your property is perceived by potential buyers. Together, we can transform an ordinary house into a market-ready home. In addition to my design knowledge, my strong negotiating skills will be a key asset in securing the best deal.

Let me help you make your real estate journey a success, whether you're buying, selling, or just exploring your options.



Thirty-five plus years of helping with Real Estate dreams.



"Everything changes", so they say, and when that change involves selling or buying homes or condos it means big change for most people. I have seen these changes many times over my 35+ years in the business and as the other saying goes, "The more things change, the more they stay the same".

What stays the same for me is my commitment to you to give honest, consistent, trusted advice and service, to get you through the changes with the least stress possible. What changes is the way I go about the job, new technology, new methods, always updating.... keeping you ahead of the curve with great service!

Price,

We could not have asked for a better experience in buying our first home. We knew next to nothing + were nervous as hell, but you eased all of our worries.

Thank you for sharing your knowledge, educating us + supporting us during this whole process. Your patience + kindness really kept us going.

Thank you from the bottom of our hearts!

Caitlyn + Curtis

"We are exceedingly pleased with their attentiveness & professionalism. They went above & beyond what you expect from your agents especially when just meeting them.

We strongly recommend this team as we sold in 4 days at 97% of asking price."

Jed & Kathy

Janette, as a sales representative and broker, is not only a very honest and individual when listening and responding to your needs and wishes, but she is also able to cover several bases in tandem when in the process of selling your home. With a quick yet keen assessment, clutter is minimized or eliminated, the exterior dressed up (with scrubbing, spraying or painting as needed), the interior refreshed (with paint, stain, or a small re(construction) all to create an inviting appearance by which to capture the eye of the buyer. With her additional skills as a painter, decorator, stager (not to overlook her electrical and handy lady abilities) she employs a readily available crew of professionals to make the "magic" happen - and at a very reasonable and affordable price. In a timely fashion, no job is too small or too big to get your home sold and Janette works tirelessly to achieve that result!

Robert Briscoe



705-875-8821
705-760-4137

*Not intended to solicit
those currently under contract