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FOR BUYERS · PETERBOROUGH & THE KAWARTHAS

The Buying Package

your next move, step by step.

How we help you find the right home, write a strong offer and get to closing day with no surprises.



McAULEY

REAL ESTATE GROUP

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WELCOME

Buying a home is a big decision. *We'll be with you for every part of it.*

Whether this is your first home, your last, or a cottage on the water, the process works best when you know what's coming. This package walks you through it, from the first conversation to the day you get the keys, and covers the rules, costs and programs that apply to buyers in Ontario in 2026.

Why buy with a team

When you work with McAuley Real Estate Group, you get more than one agent. Showings, paperwork, lender and lawyer coordination are shared across the team, so there's always someone available when the right house comes up, and you never wait days for an answer.

More reach

Between us we hear about homes before they hit the market, and we can match them to your wishlist.

Faster responses

If one of us is at a showing, another picks up. Good homes in our area can move in days.

Local knowledge

Town, country, waterfront or condo: we know the neighbourhoods, wells, septic and shorelines.

Clear advice

We explain every document before you sign it, and tell you plainly when a house isn't right.

YOUR ROADMAP

- 1 Get ready
- 2 Meet & plan
- 3 Showings
- 4 The offer
- 5 Firm to closing

STEP 01

Get ready *before you start looking.*

A little preparation up front means you can act quickly and confidently when the right home appears.

Talk to a lender first

A mortgage pre-approval tells you what you can comfortably spend and holds a rate for a period of time. We're happy to introduce you to local mortgage specialists we trust.

- The stress test. Lenders qualify you at a higher rate than the one you'll actually pay, so make sure your pre-approval reflects that.
- Down payment. The minimum is 5% of the first \$500,000 and 10% of the portion above that, up to \$1.5 million. Homes over \$1.5 million need 20% down.
- 30-year amortizations. First-time buyers and buyers of newly built homes can now choose a 30-year amortization on an insured mortgage, which lowers the monthly payment.
- Insured mortgage limit. With less than 20% down, you can now buy a home priced up to \$1.5 million.
- Don't change anything. Avoid new credit, big purchases or job changes between pre-approval and closing.

Write your wishlist

Sort what you want into three lists and share it with us. It helps us spot the right home, even one that isn't listed yet.

MUST-HAVES	NICE-TO-HAVES	DEAL-BREAKERS

MONEY YOU MAY BE ABLE TO KEEP

Programs for *first-time buyers*.

If you (or your spouse) haven't owned a home recently, several programs can help. Your lender, lawyer and accountant will confirm exactly what you qualify for.

PROGRAM	WHAT IT DOES	WORTH
First Home Savings Account (FHSA)	Contributions are tax-deductible and withdrawals for your first home are tax-free.	\$8,000 a year, up to \$40,000
RRSP Home Buyers' Plan	Borrow from your RRSP for a down payment and repay it over 15 years.	Up to \$60,000 each
Ontario land transfer tax refund	Refunds some or all of the provincial land transfer tax.	Up to \$4,000; no tax on homes up to \$368,000
First-time home buyers' tax credit	A federal credit you claim on your tax return in the year you buy.	About \$1,400
GST rebate for first-time buyers	Removes the GST on a newly built or substantially renovated home.	Up to \$50,000 (full rebate up to \$1M)

Buying a newly built home?

Ontario and Ottawa have expanded HST relief on new homes for purchase agreements signed between April 1, 2026 and March 31, 2027. Depending on price and eligibility, the savings can reach \$130,000. Rules and deadlines apply, so ask your lawyer to confirm before you sign.

Good to know

The federal ban on most non-Canadians buying residential property runs until January 1, 2027. Citizens, permanent residents and some others are exempt. If this could affect you, let's talk early.

STEP 02

Meet & plan *your search*.

Our first meeting is about you: what you need, what you can spend, and how you like to work. We focus on three things.

Location

Town or country, commute, schools, lake access, and the neighbourhoods that fit your life.

Price

A comfortable range based on your pre-approval, plus closing costs and a cushion for moving.

Property type

Detached, semi, condo, rural, waterfront or income property. Each has its own checks.

How we work together *in writing*.

Ontario's real estate rules (the Trust in Real Estate Services Act, or TRESA) make sure you know exactly what to expect from us. Before we start, we'll:

- Give you the RECO Information and Consumer Guide, which explains your options and the protections you have.
- Explain the difference between being our client (we work for you and advise you) and a self-represented buyer (we can't advise you).
- Go through a buyer representation agreement with you: the services we'll provide, how long it lasts, the area it covers and how we're paid. Ask us anything; it should be clear before you sign.

Bring to our first meeting

- ☐ Your pre-approval
Or your lender's contact, so we can work from real numbers.
- ☐ Your wishlist
Must-haves, nice-to-haves and deal-breakers from page 3.
- ☐ Your timing
When you'd like to move, and whether you have a home to sell first.
- ☐ Your questions
Nothing is too small. Write them down as they come up.

STEP 03

Showings *look past the paint.*

Fresh paint and staging look great in photos. At a showing, look at the things that are expensive to change.

Inside the house

- Age of the roof, furnace, air conditioner and water heater
- Owned or rented equipment (rentals stay with the house)
- Electrical panel size, and any knob-and-tube or aluminum wiring
- Windows, signs of water in the basement, smells, cracks
- Layout, light, storage and noise

Rural & waterfront

- Well: water quantity and a lab test for drinkability
- Septic: age, location and a pump-out and inspection
- Heat: oil tanks can affect insurance, wood stoves need a WETT inspection
- Shoreline: road allowances, docks, and conservation authority rules
- Road access and winter maintenance

Keep score

After a few showings, houses blur together. Rate each one right after you see it.

ADDRESS	PRICE	SCORE /10	LOVED	CONCERNS

STEP 04

Make an offer *with confidence.*

When you find the one, we prepare an Agreement of Purchase and Sale and walk you through every clause before you sign.

PART OF THE OFFER	WHAT WE'LL DECIDE TOGETHER
Price	Based on recent comparable sales, condition and competition. We'll show you the numbers.
Deposit	Shows you're serious and is held in trust. It's usually due within 24 hours of acceptance.
Conditions	Financing, home inspection, insurance, well and septic, a lawyer's review, or a status certificate for condos.
Inclusions	Appliances, light fixtures, window coverings, and any rental equipment you'll take over.
Dates	How long the seller has to respond, when conditions must be met, and the closing date.

If there are multiple offers

- Since December 2023, sellers can choose to share the details of competing offers (but never who made them). Some do, many don't. We'll tell you which rules apply.
- Your offer may need fewer conditions to compete. We'll help you do your homework *before* the offer, like a pre-inspection or confirmed financing, so you're protected.
- Decide your walk-away number before offer night, not during it.

STEP 05

Firm to closing *and the keys.*

Once your offer is firm, there's a short list of things to do before closing day.

- ☐ Hire a real estate lawyer
Send them your agreement right away. They handle the title search, funds and paperwork.
- ☐ Finalize your mortgage
Give your lender anything they ask for quickly, and confirm your down payment is ready.
- ☐ Arrange home insurance
Your lender needs proof of coverage before closing. Rural and waterfront homes can take longer.
- ☐ Set up utilities and services
Hydro, gas, water, internet and propane or oil delivery, starting on closing day.
- ☐ Book movers
Summer and month-end dates fill up fast.
- ☐ Final visit
Many agreements allow a visit before closing to check that everything is as agreed.

Budget for closing costs

On top of your down payment, set aside money for these. We'll help you estimate each one for your purchase.

COST	WHAT TO KNOW
Land transfer tax	Paid to the province on closing. First-time buyers may get up to \$4,000 back.
Legal fees	Your lawyer's fee plus searches, registration and title insurance.
Home inspection	Plus well, septic or WETT inspections for rural homes.
Mortgage insurance tax	With under 20% down, Ontario charges 8% sales tax on the insurance premium, paid at closing.
Adjustments	Your share of property tax, condo fees or fuel the seller has already paid.
Moving & setup	Movers, utility hookups, and any immediate repairs or furniture.



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Questions? We're a call away.

Honest advice, clear answers, a phone that gets answered.

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