

The Realosophy

# Home Buying Method

For today's home buyer.

Frank advice and neighbourhood insights that help you buy smarter.

Realosophy

REALTY INC. BROKERAGE



## How you buy smarter:

### 1 | The “Before You Buy” Consultation

Home buying can be stressful. Our 2-hour consultation gets you well prepared and in control. You avoid surprises and have a better buying experience. This first session lets you decide if your Realosophy sales representative is a good fit for you. Includes home buyer kit.

### 2 | Reality Check: Is it the Right Time for You to Buy?

Your personal situation is the most important factor in buying smarter. At Realosophy, we use our Defensive Home Buying principles to protect you in all market conditions – and we always tell you if it isn't the right time to buy. Includes customized financial spreadsheets and, if needed, hand drawn charts (we love making complex numbers simple).

### 3 | Realosophy Neighbourhood Match

A buyer favourite. We use our proprietary technology to assess your top neighbourhood choices and recommend others – including a few you haven't heard of! Our data and our sales experience gives us expert knowledge of over 170 Toronto neighbourhoods and our analytics power Globe and Mail and Toronto Life Magazine housing reports.

### 4 | Customized Home Buying Strategy

Seeing lots of homes – and lots of pros and cons – gets confusing. We keep you and your buying partner focused and in sync with our customized home buying strategy. Includes your budget, lifestyle goals, top neighbourhoods and deal breakers.

### 5 | Market Education

We take you to tour neighbourhoods and houses before you buy so you can focus on educating yourself first. We add our picks to yours – so you see options you may not have even considered.

### 6 | 10-Point Home Check

Home viewing is an active job. While you're busy falling in love with a newly renovated kitchen, we're looking for potential problems like knob and tube wiring. We've developed a 10-point checklist to make sure we protect your interests at every home viewing.

## 7 | The Regroup

Whether you're no longer excited about a gut reno or paying condo fees, we're good at sensing a change in your vision. We help you navigate this all-too-common problem – and avoid unnecessary frustration. This session updates your customized home buying strategy as needed.

## 8 | Price Advice

When you find a home you want to buy, we focus on getting the numbers right. You can make an offer with confidence knowing that your bank looks at the same numbers when they do an appraisal for your mortgage. Includes written price recommendation based on analysis of market comparables.

## 9 | Win the Home

Multiple offers are common in many of Toronto's popular neighbourhoods. Many home buyers are building lifestyles around good schools, walkability or short commutes and choose to pay premiums for these values – resulting in stiff competition. We prep you in advance so you know how to win a multiple offer – and when to walk away.

Once you make an offer and a seller accepts it, you've entered into a binding agreement so we make sure you don't commit to anything that isn't in your best interest.

## 10 | Move In

A new home! As you head towards moving day, we make sure you don't miss a critical step – from getting a lawyer to connecting with your mortgage lender. And we're always here to advise you on any issues (like a seller who has left their junk behind). Includes detailed checklist.

**Thinking of buying a house?  
Get started with a no obligation buyer consultation.**

**Contact us today:**

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