

Buying with Us

NatalieMcGuire.ca

Natalie McGuire Home Team

About Us & Our Services

Getting the Most Out
of Buying a Home

Guiding You for Top Results



ROYAL LEPAGE

TEAM REALTY

NATALIE MCGUIRE HOME TEAM, BROKERAGE
INDEPENDENTLY OWNED AND OPERATED



Driven By A Mission

The Natalie McGuire Home Team are proudly recognized as leading market experts helping clients buy, sell, and invest in real estate.

While Natalie and her team go over and above to help their clients, the best service they provide is knowledge and empowerment.

It's not only the team's goal to help a client make a smart investment, but to guide them through the process and educate them about every decision.

Simply put, the Natalie McGuire Home Team wants to introduce their clients to a level of service that will earn their trust and begin a lifelong real estate relationship.





Natalie McGuire & Team

The Natalie McGuire Home Team is a professional and experienced full-service real estate company, providing exceptional buying and selling services to a diverse client base across the city of Ottawa and surrounding areas.

As one of Ottawa's leading teams, they are recognized as market experts among their peers and have been awarded for their negotiation skills, interpersonal approach, and smart strategies.

Their core principles of guidance, education, and drive allow Natalie and her team to deliver the best possible results. They have a welcoming, genuine demeanour and a natural ability to understand the needs of each individual client.

Who They Are

Natalie and her exceptional support team are all born and raised in Ottawa and are ready to source every piece of information a client needs to make educated decisions. They strive to be an upbeat, positive force in the home buying process to make sure a buyer's stress is minimized.



What They Stand For

What truly defines The Natalie McGuire Home Team's level of service is their relationships with their clients.

For Natalie's team, the mission is simple: to provide the highest standard of care and service possible for their clients.

How do they go about that? By developing **genuine, honest, and trustworthy relationships** with every client from the start.





What To Expect When Buying

Visiting countless homes each week has made Natalie and her team local market experts in Ottawa.



From start to finish, Natalie and her team guide you through every step of the home buying process, **carefully considering your short, medium, and long-term real estate goals**, and ensuring you're set up to accomplish them.

The Natalie McGuire Home Team puts extensive time into researching properties and attend in-person showings daily. They know the market and can pinpoint the value and potential projects throughout a home. As their client, Natalie and her Team **can advise and share insights** to help you make an **educated and smart investment**.

Their Track Record

THEY OUTSELL THE
AVERAGE REALTOR®

15:1

Natalie McGuire and her team are real estate industry leaders — not just in Ottawa, but nationally too.

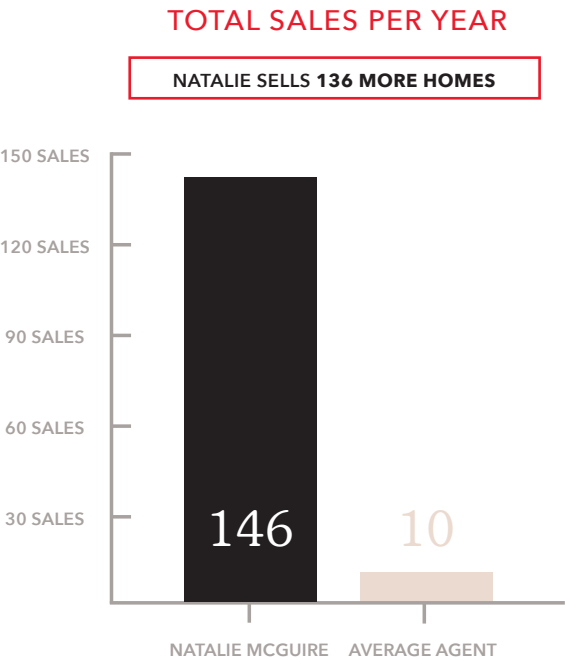
- One of Ottawa’s Top-Performing REALTORS®
- Consistently ranked within the Top 1% of over 18,000 Royal LePage REALTORS® across Canada
- Consistent Recipient of the Royal LePage Chairman’s Club Award
- Awarded Rookie of the Year and Top 5% in Sales in first year of business

Market Knowledge

As one of Ottawa’s leading real estate groups, the Natalie McGuire Home Team is always in close contact with the local market.

If there’s a trend, a shift, a development or anything that might change the landscape of Ottawa’s real estate market, you can trust that they’ll already know about it.

They know their numbers better than anyone else. In fact, many agents in the Ottawa area go to them for market information.



By using the most recent data and statistics and by assisting both buyers and sellers across Ottawa, Natalie and her team have a wider understanding of the city’s real estate market as a whole.

Between Ottawa’s different neighbourhoods, communities, types of homes, and types of sellers, their knowledge and reading of the local real estate market is pitch-perfect. Lean on their expertise to guide you throughout the home buying experience.



Proudly part of Canada’s Real Estate Company & Ottawa’s Top Brokerage



Your Money & Mortgage Pre-Approval

Natalie and her team work hard to ensure their Buyers make a sound real estate investment that will maximize their long-term returns while also catering to their current lifestyle.

Access To Service Providers

The Natalie McGuire Home Team has access to highly recommended and reputable service providers. Lean on Natalie and her team to help connect you to anyone you may need along the way when buying, from lenders and solicitors to home inspectors and contractors.

Comfort Spending Level

Natalie and her team want you to be comfortable with your buying decision. They want you to **spend wisely**, taking into consideration **resell value**, **improvements** required in the home, how long you plan to keep the home, or if it is a **long-term investment**.

In preparing for your home search, do you understand your budget? Do you know which questions to ask when you sit down with your mortgage specialist?

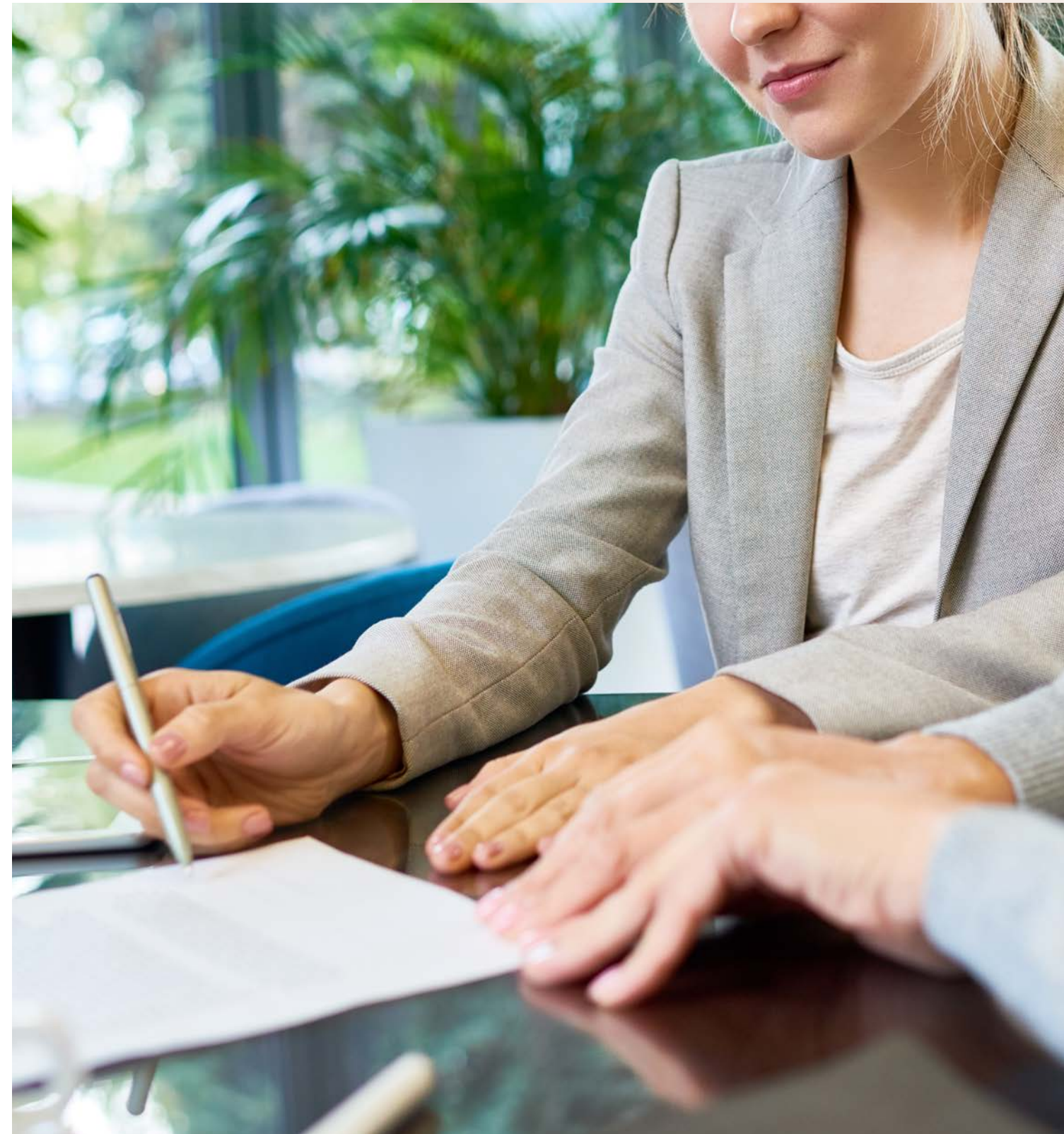
Securing Your Financing

Do you understand the difference between mortgage pre-approval and receiving firm financing approval for a particular home?

Natalie and her team prepare their Buyers for their financing meeting. Arming them with the questions needed ensures Buyers leave their meeting with the information required to make an **educated and confident purchase**.

Working with your mortgage specialist in advance ensures you are shopping within a range you are comfortable with. Knowing your numbers provides clarity. The Natalie McGuire Home Team tailors your search to fit your buying objectives.

A mortgage pre-approval qualifies you for overall affordability. The most important piece is to ensure you have a **firm mortgage commitment for a particular property**. You might be able to afford more on your pre-approval than the bank is willing to loan for a particular property.





Costs Of Buying A Home

When you purchase a home there are various expenses involved. Natalie and her team are here to help you prepare for each step and avoid budget surprises.

Inspection Costs

A Buyer may choose to complete the following inspections:

- Home Inspection
- Rural Properties
- Septic
- Well & Quality of Drinking Water
- Wood Energy Technology Transfer (WETT)
- Structural Engineering

Inspections can be completed prior to submitting an offer, or once a conditional sale agreement has been reached. If you require further professional advice, Natalie and her Team can help you source the professionals to assist. Their services can have additional costs involved at your discretion.

Deposit

Typically due to the listing brokerage in trust within 24 hours of acceptance of an Agreement of Purchase and Sale.

*Deposit will be put towards your total down payment at closing.

Closing Costs

Generally arranged through your lawyer. Costs below are common expenses to note in the breakdown of your lawyer fees:

- Land Transfer Tax
- Legal Fees
- Title Search & Title Insurance
- Mortgage fees or penalties
- Adjustments & Disbursements
- Down Payment
- Condo Status Certificate (if applicable)
- New Build Tarion Warranty Registration (if applicable)
- Miscellaneous funds to improve and personalize your home

Finding The *Right* Home



Property Search

The agent system is what hosts all of Ottawa’s listings. From there, public websites like MLS, Realtor.ca, and other feeder pages pull the listing information onto their sites. By being on a Matrix search, a Buyer will see ALL listings within their search criteria before the listings are posted to public sites.

The Natalie McGuire Home Team is also part of an **exclusive social media group** with fellow Ottawa agents. They monitor upcoming “**Coming Soon**” listings to hit the market. They will be on the lookout for properties that match your criteria.

Buying Objectives

- Understanding your needs **today**
- Understanding your plans for the **future** (family, career, other properties, investments)
- Understanding your **preferences** (needs & wants, location, realistic expectations)

A home will never feel perfect until you have made it your own. Natalie & her team will guide you to create the home of your dreams by discussing various improvement options that could be within your budget.





Home Tours

Property Showings That *Stand Out*

Natalie and her team are here to help you make an educated buying decision. They will work on getting property details prior to your house showings so you can tour the property educated on the condition and age of any upgrades, maintenance, and improvements to the home.

Knowledge is power when it comes to purchasing a home — one of the single largest investments you will make — this knowledge also helps relieve any added stress.

Taking the time to understand the property, the pros and cons, its value and potential deficiencies set Natalie and her team apart. This will help provide you with the information to select a home that fits your goals for your investment, budget, and lifestyle.

There are so many things to consider about a home to know if it is the best fit for you.



Preparing for Showings

PREQUALIFYING PROPERTIES TO VISIT

- **Connect with us** regarding any specific questions that we may be able to get answered prior to a visit.
- **Thoroughly read the listing details**, pay attention to room sizes and features that are important for you. Properties may have a video tour that showcases the layout more clearly.
- **Drive by or Google the home** so that you can get a feel for the location, neighbours, traffic & overall area.
- **Verify financing pre-approval** prior to booking visit

SCHEDULING

- **Best timeframes** to visit a property **are during regular business hours** to beat the “crowds”. High traffic booking times tend to be after work hours & on weekends.
- Visits are scheduled for a specific **30-minute timeframe** and must be approved by the Seller.
- Second showings or **a longer appointment can be arranged** for a subsequent viewing.
- A home tour of **3-5 properties helps** to stay on schedule and maximize time.
- **Tenants must be given 24 hour written notice** and may have specific days/times the home is available.
- **Our Team is available to conduct a virtual showing** on your behalf if you are unable to visit a property in person.

SHOWING ETIQUETTE

- **Sellers prefer overnight notice** and may have specific days/times the home is available.
- **Limit time inside** the property, have conversations outside the home.
- **Please remove footwear** while inside a Seller’s home, wear footwear which is easy to remove.
- **Do not enter** or walk a property **without Seller permission**.
- **No smoking** in or around a Seller’s home.
- **No photos** - due to privacy, photography requires approval by the Seller.
- **Respect the Seller’s personal property** by not touching their personal belongings.

Buyer Representation

What does the paperwork mean?



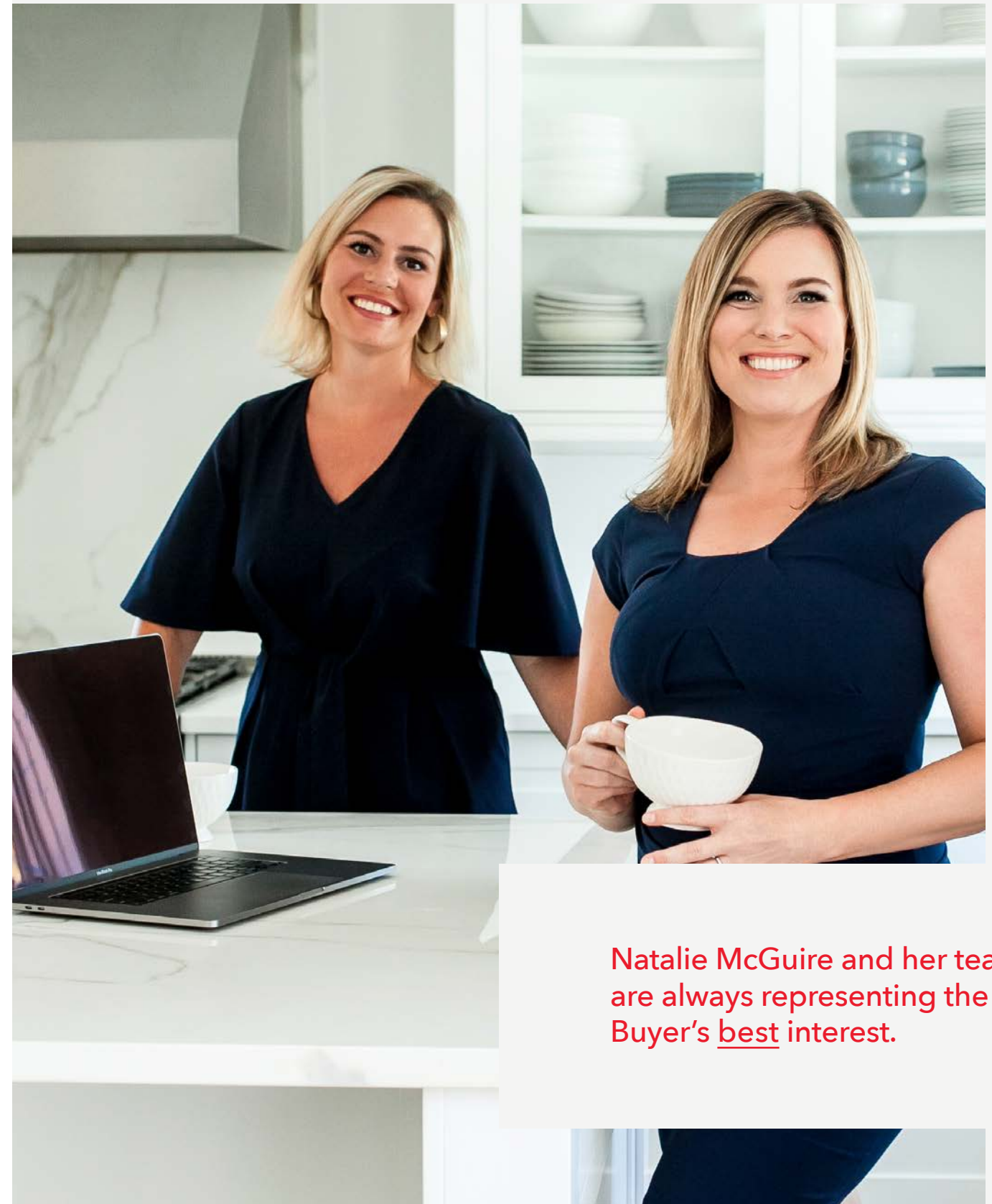
Buyer Representation and Working With A REALTOR® documents outline how your real estate agent legally represents your best interests.

As of 1995 in the Province of Ontario, Buyers have the right to hire their own sales representative to represent their best interests when buying a home. This now puts Buyers and Sellers on the **same playing field**. Buyer Representation means Natalie can work as an extension of you to protect your interests during the home buying process.

In order for Natalie to legally represent you and **your best interests** in the buying process, the brokerage will need all parties to sign off on the

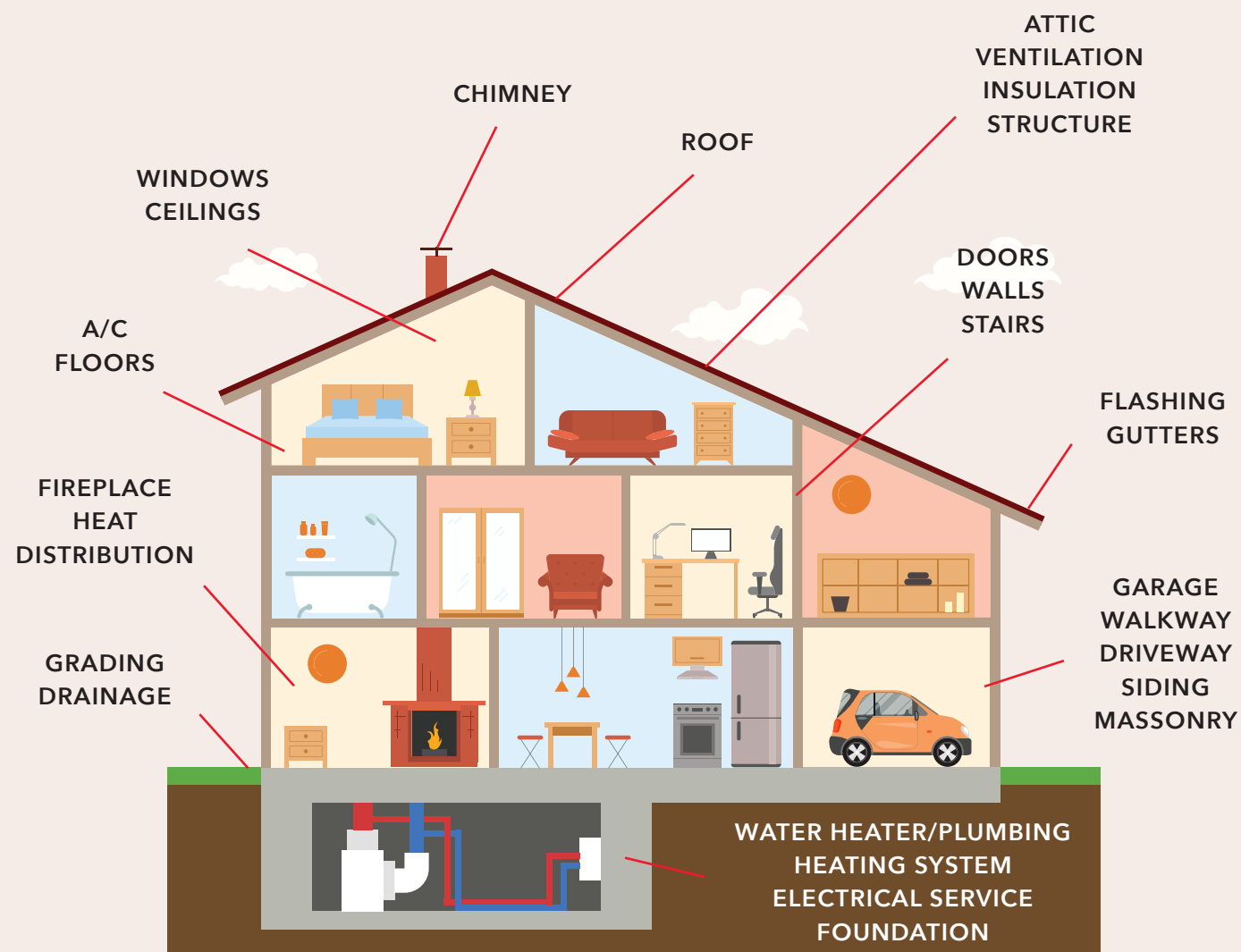
Buyer Representation Agreement and Working with a REALTOR® form, in which you become Natalie's client.

As a client, Natalie is responsible to offer her Buyers **obedience, reasonable care, diligence, confidentiality, full disclosure, and accounting**. When preparing an offer she will review the Agreement of Purchase and Sale with you — line by line — so you understand the terms of the contract and clauses included in the contract prior to signing and agreeing to the sale. Natalie will work to promote and protect your best interests throughout the real estate transaction.



Natalie McGuire and her team are always representing the Buyer's best interest.

Making an *Educated Offer* Buyer Due Diligence



Home Inspection

Having an impartial expert come in to evaluate the home provides knowledge and **peace of mind before you invest**. A professional home inspection also provides a good review of the maintenance notes for the home and where you may need or want to **budget for projects down the road**.

Doing a home inspection can be overwhelming. Whether it is in advance of an offer or once we have a conditional sale, the amount of information covered is substantial.

Natalie's team will be there every step of the way, taking notes, asking questions, and getting clarity on the information provided.

Well and Drinking Water

Well Inspections will determine the quality of drinking water, ensure adequate water pressure, and quantity. The inspection will also determine whether you need any water treatment systems such as a water softener, UV light, reserves osmosis, etc. to help improve water quality and potability.

Septic Inspection

Recommended to ensure the septic/sewage system can service the size of the home and its occupants. It is important to analyze the **expected life space** and whether the system is **working properly**.

Structural Engineer

In the event we notice a questionable structural issue with the home, we recommend a professional structural engineer to give their assessment and identity if it is a **minor or major issue prior to buying**.

WETT Inspection

A Wood Energy Technology Transfer inspection is typically completed when the home has a primary heating source such as a wood stove or open fireplace. The inspection examines the wood stove or open fireplace, flue pipe, and chimney to ensure safety when burning wood.

Financing Confirmation

It is important to re confirm your financing approval for the specific home.

- Is a mortgage and improvements **required**?
- Does the lender need to do an appraisal of the home **and** property?
- Are you able to buy **before** selling?

Making an *Educated Offer*

Buyer Due Diligence



Condo Status Certificates

If needed, your lawyer will order a Condo Status Certificate. These documents help to show the health of a condominium, its management, and reserve fund for operating and capital expenses.

Price

How much should you pay for this home?

- Is the property **worth** the asking price?
- Are there similar properties available on the market at a **better** price?
- Certain property features may affect **future marketability** of the home
- Outside factors affect future **property values**
- **Motivating** factors of the seller

Natalie and her Team will propose a sound pricing strategy by performing a professional market overview, presenting viable comparables, reviewing the home's selling history, and area trends. All of this will aid in determining the appropriate price to pay for the home.

Insurance

Your insurance provider can provide you with a quote and written confirmation that they will provide insurance to you for the specific property you are interested in.

Legal

Offers are generally written that utilize standard clauses created by the Ontario Real Estate Association. Natalie and her team customize the fine details and terms within a Buyer's offer paperwork. As a buyer, you have the right to legal advice, and in some events, you will want a lawyer to review the customized terms or terms set out by the Seller during the due diligence period. Traditionally, a Buyer and their lawyer would connect after a firm sale is reached in order to close the property.

Zoning Compliance

In the event you are purchasing a home that requires specific zoning, such as for the use of multi-residential living or the use of land for business, we want to verify that the zoning allocated to the land is correct for your desired use.

Stigmas

A stigma on a home is a known or perceived history. A stigmatized property is one that Buyers may shun for reasons that are unrelated to its physical conditions or features. Does this home have a history that you may want to know? We can help you find out.

Disclosures

Is there a history of water damage, leaks, insurance claims, fires, latent defects that are known to the Seller which may not be visible, but makes the property potentially unfit?

ABOVE
MARKET VALUE

FAIR MARKET VALUE

BELOW MARKET VALUE

*We can help
you reach
your goals!*

Submitting An Offer

Traditional Approach

When a Buyer submits an offer, it has been negotiated and accepted with a conditional period. This scenario occurs when there is only one Buyer offering on a property OR if there is no available time to complete conditions prior to an offer. A Buyer can choose to have conditions inside of the offer to allow time to complete their due diligence — the typical time period for conditions is a maximum of 2 to 5 days.

Multiple Offer Approach

When a Buyer enters multiple offer bidding. In some instances, there will be a set offer presentation date, or offer bidding could happen spontaneously. If there is a set offer presentation date a buyer may have an opportunity to complete due diligence prior to the offer date. The Natalie McGuire Home Team will discuss offer strategy options with you.

TO HELP PRESENT THE STRONGEST POSSIBLE OFFER

- **Have deposit ready** and in an account accessible within 24 hours
- **Have financing pre-approval ready** and have the lender provide “firm commitment” for mortgage on the specified home
- **Have inspectors lined up and ready**
- **Condo Status Documentation** (if applicable) – Typically condo managers are allowed, by law, to prepare these status certificate documents within 10 business days at a cost of approximately \$100. They can be rush ordered for approximately \$200. Some listing agents and their Sellers are pre-ordering the documents to help speed up the process.
- **Provide the Seller with their ideal closing date**

The Differing Types of Offers

OFFERS THAT CAN BE SUBMITTED ANYTIME

- Asking price often expected, there could be opportunity to bid higher or lower.
- Typically has conditions (financing, inspection, lawyer review)
- Deposit submitted within 24 hours after acceptance
- Will review an offer when it is submitted

OFFERS WITH A SPECIFIC DATE

- Typically underpriced to create competition
- Often expecting a FIRM offer with no conditions. Due diligence can be completed in advance.
- Deposit should be ready and submitted with offer
- Date & time already decided for review of all offers





Negotiations



Once Natalie has helped you identify the best home, she will do everything in her power to win it for you.

Market Knowledge

Natalie has developed a deep understanding of Ottawa’s market by helping both buyers and sellers on a day-to-day basis. Working with clients on both sides helps Natalie understand what certain seller demographics truly value, and can **help you entice 100% of sellers** with your opening offer.

Negotiation Expertise

Natalie is a proven firm negotiator who will stand up for what is important to her client. Her market knowledge, experience, and negotiation skills will help you win your desired home.

Don’t let her welcoming smile fool you, Natalie knows the tactics to negotiate the best possible deal for you, and comes armed with extensive market due diligence and relevant data and statistics to inform her strategy. Natalie has a strong reputation for her ability to easily work with Ottawa agents.

What is IN our Control & What is OUT of our Control?

WHAT A BUYER CAN DO

- Ultimately it is your money, and only you can decide if you want to purchase a home or not
- Satisfying your own due diligence
- Buying within your budget
- Have down payment and closing costs ready
- Being available for property showings

WHAT A BUYER CAN'T DO

- Seller’s motivation to sell and pricing expectations
- Competing offers on the home
- The timing of a Seller reviewing your offer
- Often, Sellers dictate the closing day
- Showing time limitations set by the Seller



The Offer Process

Offer Acceptance & Deposit

An offer has been accepted once the Sellers sign the Agreement of Purchase & Sale. Deposit funds are typically due within 24 hours to the Listing Brokerage in trust of acceptance.

Waivers

Buyers do have the right to waive their conditions, opting not to complete them and continuing to move forward with a firm sale at any time. A Buyer would sign a **Waiver** in order to firm up the sale paperwork.

Notice of Fulfillment

If submitting a conditional offer, once it has been accepted by the Seller, a Buyer will typically have a tight timeline to complete their due diligence. Once satisfied with inspection results, financing approval, lawyer's review, etc., a Buyer will need to submit in writing a **Notice of Fulfillment** stating they want to move forward and firm up the purchase.

Firm Sale

A firm sale is reached when:

- An unconditional offer has been submitted and the Seller(s) signs the acceptance, **or**
- When there is an accepted conditional agreement, and the Buyer & Seller sign the Notice of Fulfillment or Waiver documentation.

Closing

Congratulations! **You just bought a home.**
What happens next?

Natalie and her team will provide a **detailed moving preparation checklist** to help you prepare for a smooth closing and move.

Typically, in an Agreement of Purchase and Sale, there is a clause to allow the Buyer access for an additional visit prior to closing. This is the Final Walkthrough Appointment.

The goal of this visit is to ensure the property is what was purchased, and any agreed-upon repairs have been made. It is not a time to negotiate new terms, but should there be discrepancies in what was agreed to, Natalie and her team will work with you in reviewing options prior to closing.

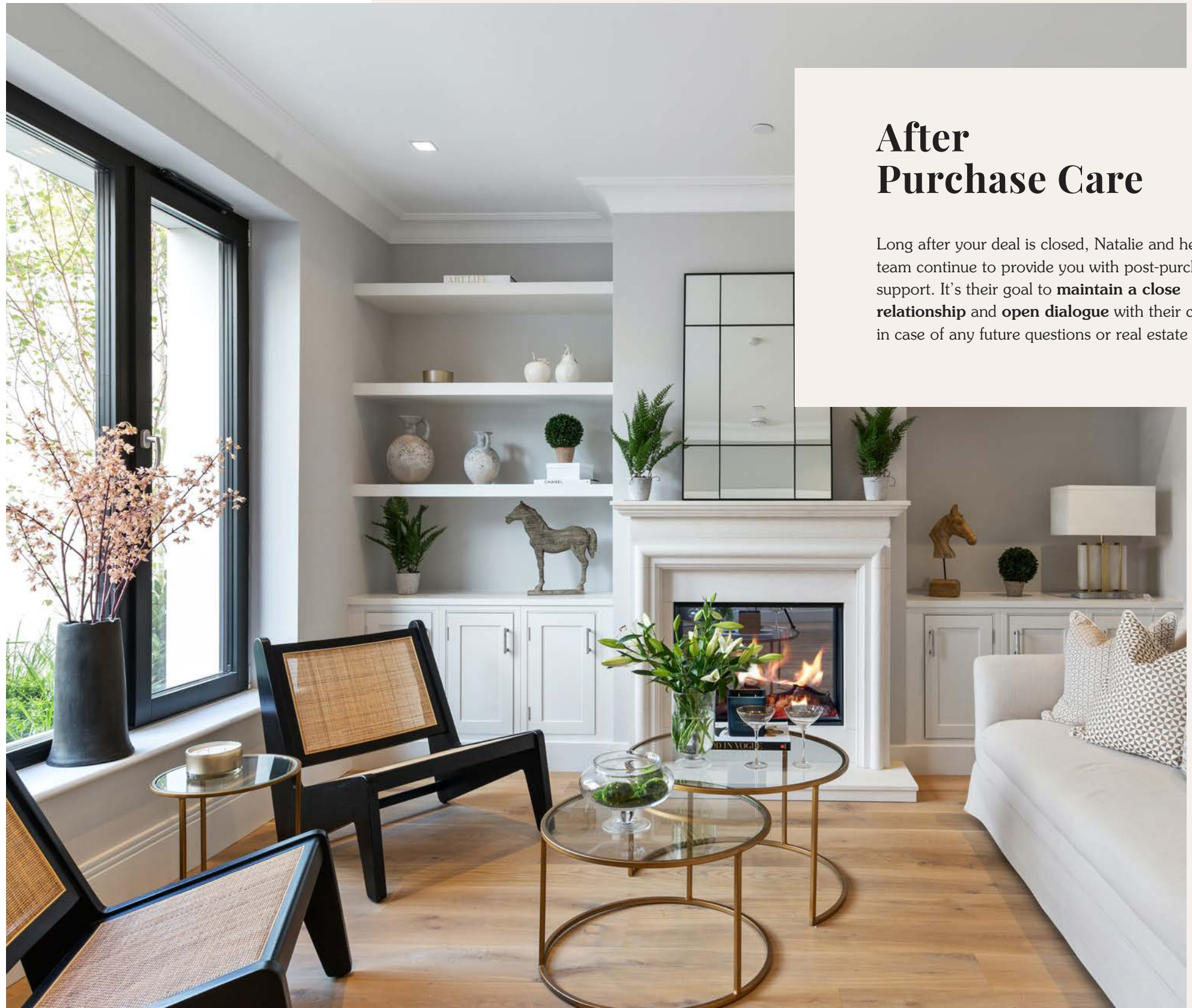
Natalie's team will take care of sending the sale paperwork to your selected Lawyer. Your legal appointment is generally scheduled a week prior to closing. The lawyer will register your mortgage and name onto the Title, which is also called the deed.

The process to legally transfer your name on the Title can mean you may not receive the keys until 6 p.m. on closing day — **plan your move accordingly**, any deliveries or service providers are best to be scheduled the day after closing.

Request a copy of your **home insurance binder** to bring to your appointment with your lawyer at closing.

After Purchase Care

Long after your deal is closed, Natalie and her team continue to provide you with post-purchase support. It's their goal to **maintain a close relationship** and **open dialogue** with their clients in case of any future questions or real estate advice.



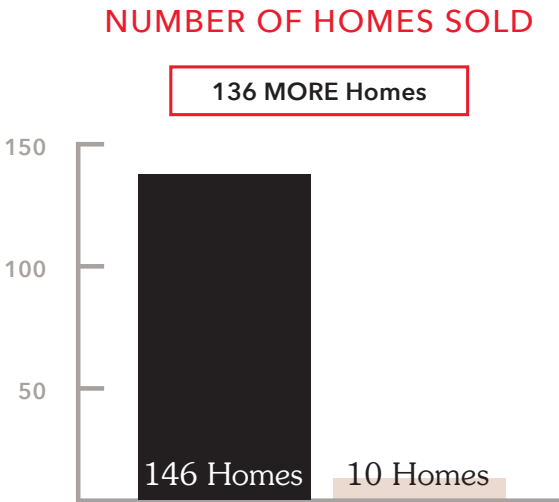
Sold!

YES, the Natalie McGuire Home Team’s buying strategy **works!**

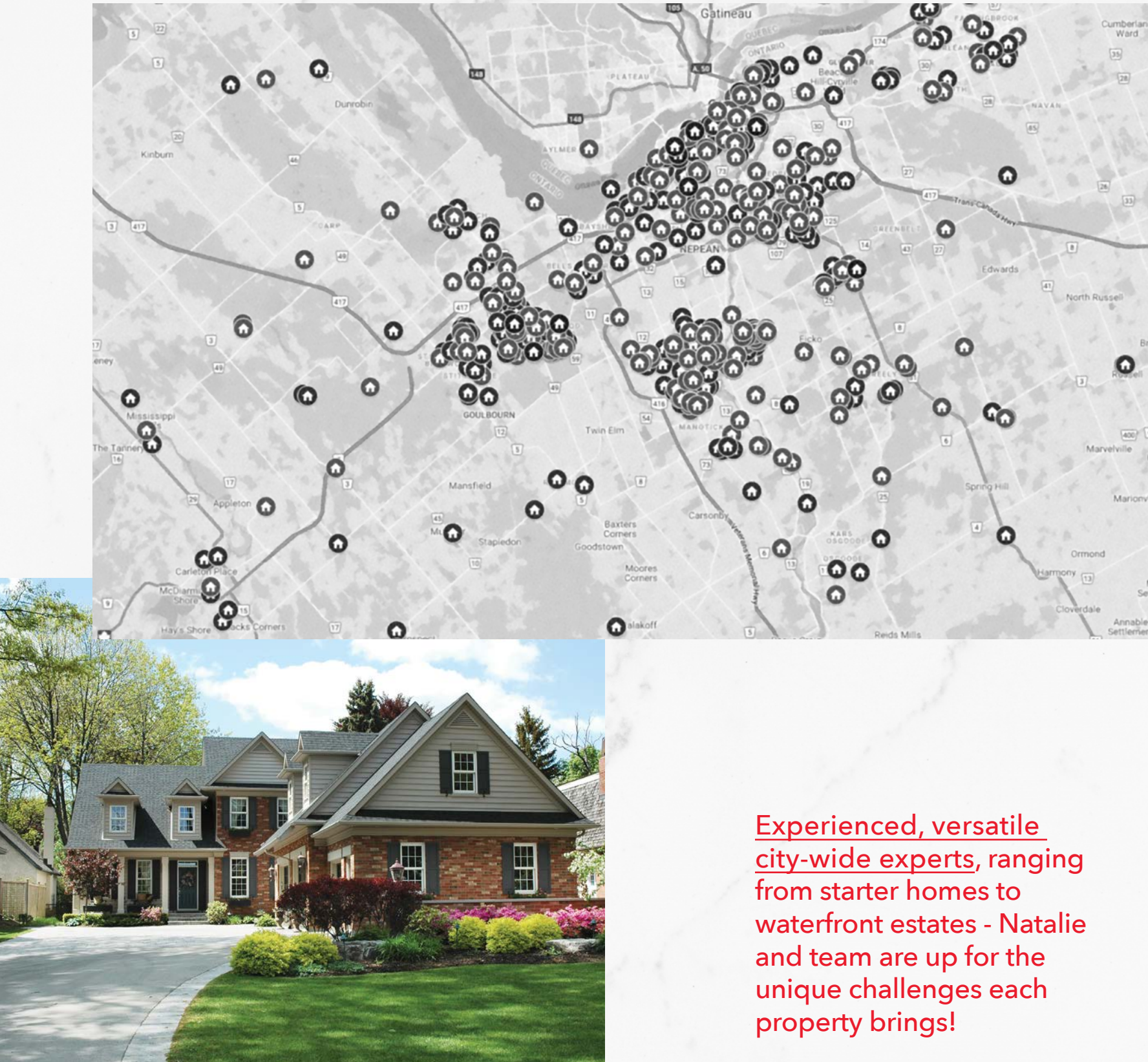
Having consistently sold over 100 homes per year, their performance speaks for itself.



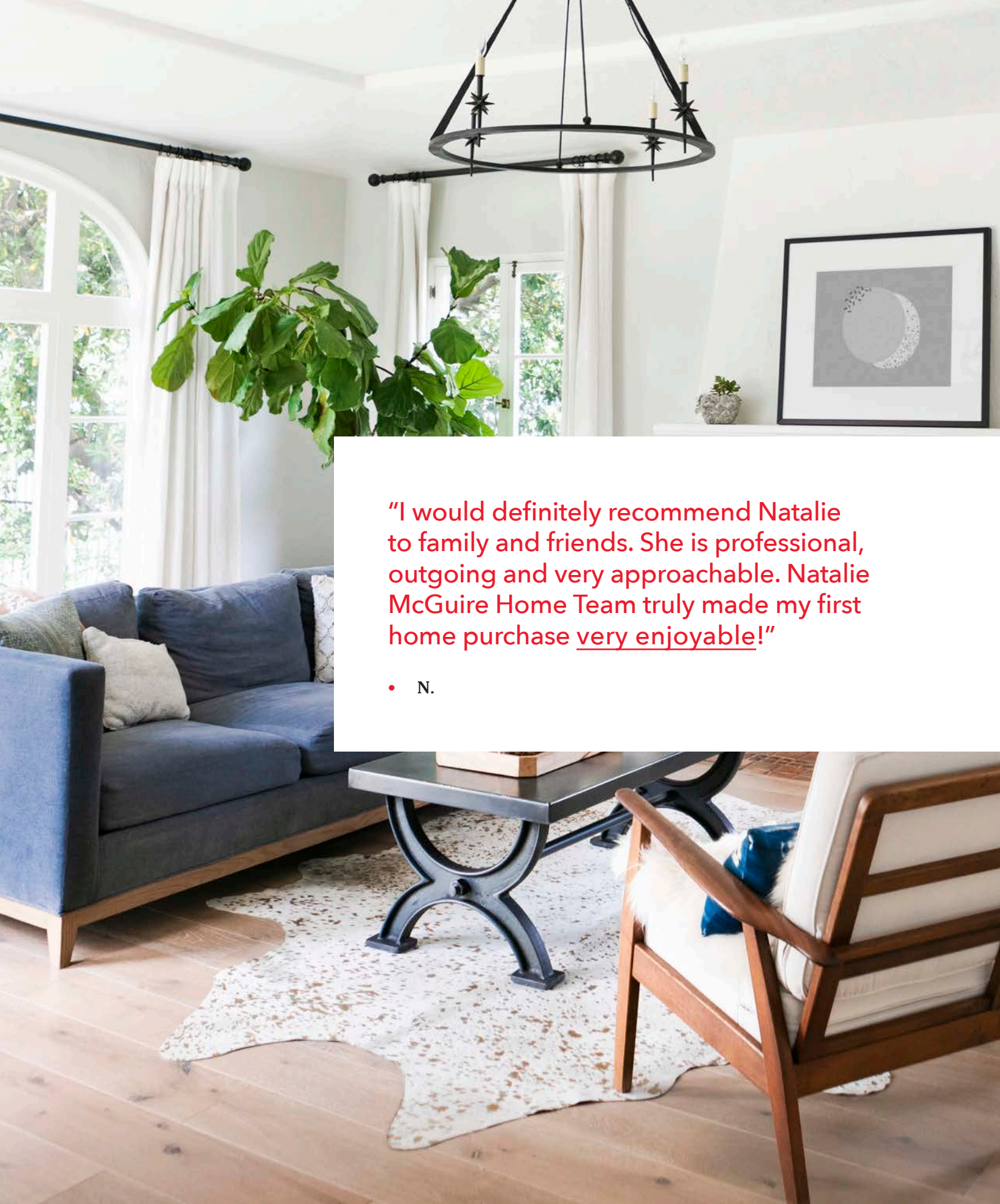
*OREB data captured within a 12 month date range.



Natalie McGuire ranks within the **TOP 1% of agents** registered at the Ottawa Real Estate Board for number of units sold.



Experienced, versatile city-wide experts, ranging from starter homes to waterfront estates - Natalie and team are up for the unique challenges each property brings!



“I would definitely recommend Natalie to family and friends. She is professional, outgoing and very approachable. Natalie McGuire Home Team truly made my first home purchase very enjoyable!”

- N.

Buying Success Stories



The Natalie McGuire Home Team has enjoyed helping countless clients successfully buy homes. To learn about the experience some of those clients enjoyed with Natalie and her team in the past, here are a few real testimonials from real clients.

“Natalie made buying our first home such a great experience! They provided so much knowledge on all the homes we looked at and were incredibly professional. They helped us find the perfect house for us, and we had lots of fun throughout the entire process. I would definitely recommend Natalie McGuire’s Home Team, we couldn’t have done it without them!”

- A. & A.

“The Natalie McGuire Home Team was amazing! We had a tight timeline and Nat, Kristin & Elissa sold our home for more than expected and found us our dream home all before our deadline. We recommend them to anyone buying or selling a home!”

- A. & B.

“We have now purchased two homes through the Natalie McGuire Home Team and both times had a seamless process and **low-stress buying experience**. Natalie makes you feel like you are the only client in the world when you are working with her and is **extremely knowledgeable and transparent** with you each step of the way. We would never again use anyone other than the Natalie McGuire Home Team and have referred this team on to not only friends but our closest family as well.”

- C. & A.

“As first-time homebuyers, we are so happy that we chose to work with the Natalie McGuire Home Team. From day one we appreciated their **responsiveness, preparedness, and knowledge**. They were patient with us as we toured more than a few homes and always answered all of our questions. Once we found the perfect home we were impressed to see how proactive Natalie and her team acted to seal the deal. In the end, we are confident in our purchase and would recommend the Natalie McGuire Home Team to anyone.”

- A. & J.

“Working with Natalie and her team was an absolute pleasure! The team helped me through all the steps and made me 100% confident with my new home. I would always recommend Natalie because of her experience, knowledge of real estate and her dedication to her clients. I am thoroughly satisfied with my home buying experience!”

- A.

Meet The Team

Above all else, the Natalie McGuire Home Team values relationships built on trust and confidence.

As their client, you'll have the best of their knowledge and selling experience on your side from day one, as well as their professional commitment to delivering you the best selling results possible.

No matter when you need Natalie or her team, **they're always ready to make themselves available for you.**

  @nataliegm McGuire

 @natmcguireottawa



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TEAM LEAD & SALES REPRESENTATIVE



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OFFICE & LISTING MANAGER



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