



dial Real Estate

Purchaser Introduction Questionnaire

1. Tell me a little about you, your family and your situation. _____

2. How long have you been looking for a home? _____
3. Have you gone to look at any homes? _____
4. What kind of homes did you see? _____
5. What is the address of one you wish you would have bought? _____
6. What is one or two of the most important things you would like to accomplish with this move? _____

7. When would you like to move by? _____
8. What are your favorite areas you'd like to live in? _____
9. Are you looking for a newer home or an older home? _____
10. What type of home are you looking for? _____
(Detached/Semi-detached/Condo/etc.) _____
11. What style of home are you looking for? _____
(2-Storey/Bungalow/Backsplit/etc.) _____
12. If a home is older but is fully renovated would that be of interest to you? _____
13. What kind of upgrades are you looking for in a home? Granite countertops, finished basement, new roof? _____
14. What would be the ideal lot size for you? _____
15. How many garage spaces do you require? How many parking spaces would you like on the driveway? _____
16. Are you looking for a home that has upgraded landscaping or are you looking to fix up the landscaping yourself? _____
17. What kind of exterior are you looking for? Brick/ Stone/ Stucco? _____
18. How many bedrooms would suit you? _____
19. How many square foot would suit you? _____
20. How many bathrooms ideally? _____
21. What kitchen style are you looking for? Do you require a home with a basement kitchen? _____
22. Are you looking for a basement that is finished or unfinished? If finished, please describe to me what that basement would look like. _____

23. Laundry location? Main floor/basement? _____
24. Are you looking for a home with a fireplace? _____
25. Are you okay with either sewers or septic tank for your home? _____
26. Are you okay with both municipal or well water? _____
27. With heating do you prefer only gas forced air or will you consider others such as propane/oil/electric baseboard heating? _____
28. What other systems are you looking for in a home? Central air? Security? Central vac? Water filtration? _____
29. What kind of flooring are you looking for in a home? _____
30. With regards to the outside of the home are you looking for a home that has a pool? _____
31. What type of view would you like for your home? Main street? Backing on to another home? _____
32. Do you have a preference for ceiling height? _____
33. What are your have to have's (requirement)? _____
34. What are your I'd like to have's (preferred)? _____
35. What are your I'd love to have's (unexpected)? _____
36. What don't you want? _____
37. Do the children require anything specific? _____
38. Why are you buying a home? _____
39. Is there a school or church or anything else you'd like to be near? _____
40. Is the sale of another property involved in the purchase of this property? _____
41. Would you like to sell first, or can you purchase before selling? _____
42. Who is buying the home? _____
43. How many people do you envision living in the home? _____
44. Who are the people involved in making the decision to buy? _____
45. Do you have pets? _____
46. Where in the home do you share most of your time with your family? _____
47. Where do your children spend most of their time? _____
48. What does excellent customer service mean to you? _____
49. How much money do you have for down payment and closing costs? _____
50. How much do you wish to invest in Real Estate? _____
51. Is there anything I should have asked you but did not? _____
52. What would you ask you if you were me? _____
53. What are you concerned about in this process? _____
54. Are you ready to buy a home? _____



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Purchaser Introduction Questionnaire

For a Condo:

1. What kind of amenities would you require? _____
2. What kind of amenities would you like? _____
3. What is the most important amenity for you? _____
4. Do you require a balcony/terrace? _____
5. How many parking spaces do you require? _____
Would you prefer underground or surface parking? _____
6. Do you require a locker? _____
7. Do you require security or concierge? _____
8. Do you prefer a building that is more owner occupied or tenant occupied? _____
9. Do you prefer a higher or lower level unit? _____
10. Do you prefer to be in a high rise building or a boutique building? _____
11. What direction do you want to face? _____
12. Do you have any pets? (How many & what size) _____

For Commercial Building:

1. What are you using the space for? _____
2. How much Sq ft do you require? _____
3. How much office space is required/ how much industrial/ warehouse space is required? _____
4. Do you require a drive-in door? How many? _____
5. Do you require a truck level door? How many? _____
6. Do you require a radius for 53-foot trailers? _____
7. What clear height do you require? _____
8. What kind of power do you require? _____
9. Do you prefer a new construction shell unit or already established unit? _____
10. Do you require a mezzanine? _____
11. Do you require street exposure? _____
12. Would you like a free-standing building or units? _____
13. Do you require outside storage? _____
14. How much parking do you require? _____



I am a highly motivated pre-qualified ready to act now Cash Buyer. I am looking for a home in this area. Flexible closing. Please call or text my Agent Mario. 416 230 3476



We will invest in specific voice, text, postcard, and other proprietary broadcast target marketing systems to attract homeowners in your specific search area/s that want to sell their home quickly.

This will guarantee priority access to rare offerings such as Distress Sales, Bank Foreclosures, Company Owned Properties, Divorce Sales, Auction Sales, Estate Sales, For Sale By Owners, Expired Listings, Standing Builder Inventory, Pre-construction Allocations, Assignment Sales, MLS Listings Before they go on the Open Market, access to highly motivated sellers who have recently reduced their asking price by \$50,000 or more, and other opportunities that are not available for sale to the general public and cannot be found online. This is a unique service and of course you are never obligated to buy a home.

Mario Daniel Sconza & Partners ©

Buyer

Buyer



Exclusive VIP Buyer Satisfaction Guarantee

**If You Are Not Happy with Your Home Purchase,
We Will Sell it for Free!
+ Standards Apply**

Mario Daniel Sconza & Partners © offer this unique Buyer Satisfaction Guarantee so you, the home buyer, are in control of the home buying process. We want you to know that we have a vested interest in helping you get the best possible home --one that you will love and enjoy for years to come. You will not have to worry or second guess about the home's value, environment, inner workings or process of purchase. If you are not satisfied with your new home within 18 months of the date you close, we will sell it for free+ We put this guarantee in writing to help you understand how committed to our clients we truly are.

Mario Daniel Sconza & Partners ©

Date



LOWEST RATE GUARANTEED

or we make your first payment



The Brokered by
**Mortgage
Centre**



If We Don't Secure the Best Financing Rate For the Buyer,
We Will Make Their First Mortgage Payment

VIP Buyer Mortgage Rate Protection Certificate

Mario Daniel Sconza & Partners© agree to secure a lower mortgage rate for the buyer than what they have secured on their own with a matching term or we will make their first mortgage payment.

Standards:

1. Buyer agrees to provide Mario Daniel Sconza & Partners© with at least 1 quote signed by a certified officer of the competing financial institution within 3 banking days of an accepted offer and that shall be deemed the lowest rate secured by the buyer.
2. The buyer will make payment and Mario Daniel Sconza & Partners© agree to reimburse the buyer within 3 banking days following the due date of the first mortgage payment.
3. Mario Daniel Sconza & Partners© shall have until 10 banking days prior to transaction completion to secure the lowest rate.

Mario Daniel Sconza & Partners ©

Seller

Buyer

Seller

Buyer

Seller



**\$50,000 Savings on Your Home
Purchase GUARANTEED
or WE PAY YOU \$500
Certificate**

We guarantee that when you (as one of our VIP Buyers) find the home you want to purchase, we will negotiate on your behalf to help you purchase this home for at least \$50,000 less than the listed price (i.e. the price listed on MLS- Multiple Listing Service), or we will provide you with a \$500 certificate at the closing of the sale to put toward your closing costs or send that money to a charity of your choice in your honour.

Standards:

1. You will obtain a written pre-approval for a home loan from our Mortgage Brokerage Firm within 7 days of the date of this guarantee and agree to sign an agreement allowing said firm to fund the mortgage through the institution of your choosing.
2. The listed price of the home you purchase will be at least \$600,000
3. This guarantee does not apply to multiple bid or multiple representation offer situations.



The Mortgage Centre

We work for you, not the lenders.

Congratulations _____! You have been pre-approved for a mortgage. We are pleased to confirm that your application for a mortgage has been approved.

PRE-APPROVAL AMOUNT: \$_____

We are offering pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.

Should you have any questions, please feel free to contact me directly.

Thank you,

Mario Daniel Sconza

Mortgage Agent

Direct: 416 230-3476



Honest Presentation of Experience and Track Record Guarantee

Everything stated about Mario Daniel Sconza & Partners throughout these materials is 100 %
FACTUAL.

If there is ever a demonstration that any of these statements or statistics are false, Mario Daniel Sconza Partners will provide you with a \$100,000 savings certificate to contribute toward your closing costs or donate that money to a charity of your choice in your honour.

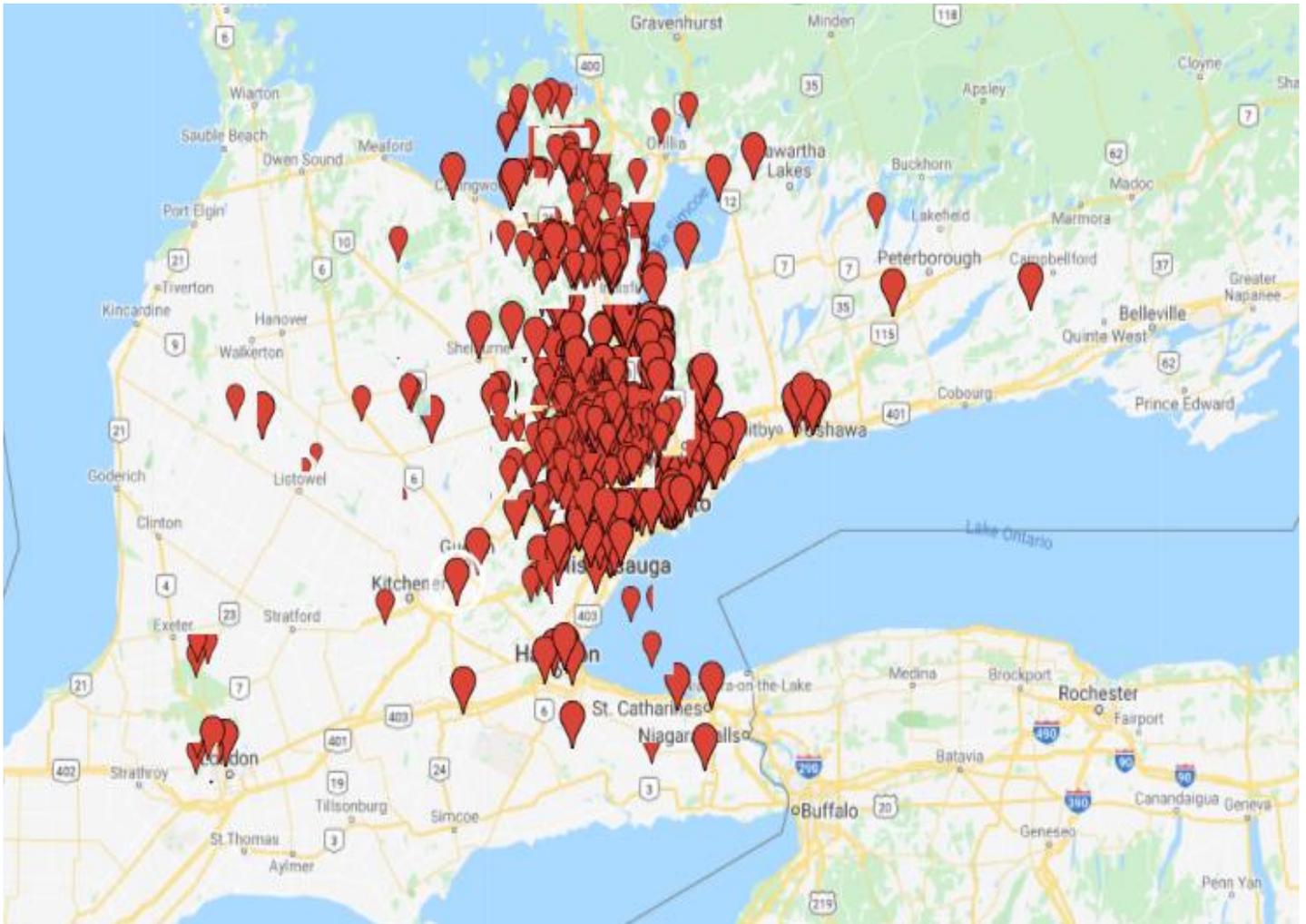
Mario Daniel Sconza & Partners ©

Buyer

Buyer

MAP OF AREA HOME SALES

Over 7,500 Homes Documented and recorded successful Home Closings in the GTA and surrounding areas since 1955





Cancel Anytime Guarantee

The Buyer may cancel this agreement with our Brokerage anytime with no obligation or further commitment to our Brokerage.

Buyer retains full control.

Mario Daniel Sconza & Partners ©

Buyer

Buyer



Home Warranty Guarantee

Premium Coverage for what you can see, and what you can't



APPLIANCES

Fridge + water dispenser and/or ice maker, Rangehood, Built-in Microwave, Dishwasher, Deep Freezer, Clothes Washer, Clothes Dryer, Garage Door Opener, Garbage Disposal, Trash Compactor, + Standards Apply



HOUSE SYSTEM

Heating System, Ductwork, Air Conditioner, Heatpump, Plumbing, Interior Electrical, Owned Hot Water Tank, Sump Pump, + Standards Apply

Mario Daniel Sconza & Partners ©

Buyer

Buyer



Home Closing Insurance Guarantee



mds RESTORA-CLOSE™ Home Closing Insurance

Provides **Coverage** for **Irrecoverable Extra Costs** resulting from **Unforeseen Delays** or **Failures** in Home Closings

Mario Daniel Sconza & Partners ©

Buyer

Buyer

VIP Buyer Agreement

Provincial Law prohibits realtor from representing buyer as a client without first entering into a written agreement

As a VIP Buyer, We will provide you with the following services:

1. We will assist you in securing the best financing program for your specific situation with the lowest interest rate and least expensive closing costs and have a pre-qualification approval certificate generated to give you the best competitive advantage in purchase negotiations.
2. We will invest in specific voice, text, postcard, and other proprietary broadcast target marketing systems to attract homeowners in your specific search area/s that want to sell their home quickly.
3. We will provide you with regular updates leveraging our Home Hunter Service of all the homes that match your home buying criteria. This will allow you to drive by and determine which houses you want to see.
4. We will extensively research and locate houses, contact you and then arrange a private showing of any property you want to see including rare offerings such as Distress Sales, Bank Foreclosures, Company Owned Properties, Divorce Sales, Auction Sales, Estate Sales, For Sale By Owners, Expired Listings, Standing Builder Inventory, Pre-construction Allocations, Assignment Sales, MLS Listings Before they go on the Open Market, access to highly motivated sellers who have recently reduced their asking price by \$50,000 or more, and other opportunities that are not available for sale to the general public and cannot be found online. This is a unique service and of course you are never obligated to buy a home.
5. When you find a property you like, we will discuss the best strategy with you regarding offer price, financing terms, interest rate, cost to close, possession date, inspection details, termite, pest and other environmental reports, and anything else pertinent to the home you are wanting to buy.
6. We will prepare the offer with terms, provisions, special stipulations, amendments, exhibits and addendums weighted in your best interest.
7. We will present the offer on your behalf and negotiate in your favour to help you secure the property at the lowest possible price.
8. We will recommend extremely competent affiliates with respect to your total home purchase including: legal expertise, home inspection, appraisal, warranties, home owner hazard and title insurance.
9. We will be available for you to answer any questions you might have.
10. **BONUS #1: You receive a one-year Home Warranty Policy. We will negotiate the warranty on your behalf at no cost to you. This includes our on time close insurance coverage.**
11. **BONUS #2: We guarantee that we will secure the lowest mortgage rate or we make your 1st mortgage payment.**
12. **BONUS #3: We guarantee you will save at least \$50,000 on your next home purchase or we provide you with a \$500 certificate at the closing of the sale to put toward your closing costs or send that money to a charity of your choice in your honour.**
13. **BONUS #4: You receive our written Buyer Satisfaction Guarantee whereby we agree in writing to sell your home for free, if you decide to sell the home within 18 months of your purchase.**
14. **BONUS #5: You receive a Cancellation Guarantee and can cancel this agreement at anytime at no cost or further obligation to you.**

Our fee of 3% of the purchase price will be paid to our Brokerage by the Seller of the property you purchase at the close of the sale. This agreement automatically expires eleven months from today's date unless extended or cancelled earlier by either party in writing.

PLEASE REMEMBER, YOU ARE NEVER UNDER ANY OBLIGATION TO PURCHASE ANY PROPERTY!

Mario Daniel Sconza & Partners ©

Buyers Endorsement

Date

Buyers Endorsement

Date and Time of First Viewing Appointment=_____

Date of Lender Document Submission=_____



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2. We will invest in specific voice, text, postcard, and other proprietary broadcast target marketing systems to attract homeowners in your specific search area/s that want to sell their home quickly.
3. We will provide you with regular updates leveraging our Home Hunter Service of all the homes that match your home buying criteria. This will allow you to drive by and determine which houses you want to see.
4. We will extensively research and locate houses, contact you and then arrange a private showing of any property you want to see including rare offerings such as Distress Sales, Bank Foreclosures, Company Owned Properties, Divorce Sales, Auction Sales, Estate Sales, For Sale By Owners, Expired Listings, Standing Builder Inventory, Pre-construction Allocations, Assignment Sales, MLS Listings Before they go on the Open Market, access to highly motivated sellers who have recently reduced their asking price by \$50,000 or more, and other opportunities that are not available for sale to the general public and cannot be found online. This is a unique service and of course you are never obligated to buy a home.
5. When you find a property you like, we will discuss the best strategy with you regarding offer price, financing terms, interest rate, cost to close, possession date, inspection details, termite, pest and other environmental reports, and anything else pertinent to the home you are wanting to buy.
6. We will prepare the offer with terms, provisions, special stipulations, amendments, exhibits and addendums weighted in your best interest.
7. We will present the offer on your behalf and negotiate in your favour to help you secure the property at the lowest possible price.
8. We will recommend extremely competent affiliates with respect to your total home purchase including: legal expertise, home inspection, appraisal, warranties, home owner hazard and title insurance.
9. We will be available for you to answer any questions you might have.
10. **BONUS #1: You receive a one-year Home Warranty Policy. We will negotiate the warranty on your behalf at no cost to you. This includes our on time close insurance coverage.**
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Buyers Endorsement

Date

Buyers Endorsement

Date and Time of First Viewing Appointment=_____

Date of Lender Document Submission=_____



MARIO DANIEL SCONZA & PARTNERS- CLIENT AVAILABILITY FORM

BUYER NAME(S):

First Name:

First Name:

Last Name:

Last Name:

Phone #:

Phone #:

Email:

Email:

BUYER AVAILABILITY:

(Mornings 9 AM to 12 PM, Afternoon 12 PM to 5PM, Evenings 5PM to 9 PM)

Weekends: (insert checkmark where applicable)

____ **Saturday** ____ **Sunday**

____ Morning ____ Morning

____ Afternoon ____ Afternoon

____ Evening ____ Evening

Weekdays: (insert checkmark where applicable)

____ Monday	____ Tuesday	____ Wednesday	____ Thursday	____ Friday
____ Morning	____ Morning	____ Morning	____ Morning	____ Morning
____ Afternoon	____ Afternoon	____ Afternoon	____ Afternoon	____ Afternoon
____ Evening	____ Evening	____ Evening	____ Evening	____ Evening

FIRST SHOWING APPOINTMENT

(First showing appointment should be set within 72 hours of today)

DATE: _____ TIME: _____

MEETING AT: ____ Buyer's Home ____ At Property

Form 630

for use in the Province of Ontario

NOTE: An Individual Identification Information Record is required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate.

It is recommended that the Individual Identification Information Record be completed:

- (i) for a buyer when the offer is submitted and/or a deposit made, and
- (ii) for a seller when the seller accepts the offer.

Transaction Property Address:

Sales Representative/Broker Name:

Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

- 1. Full legal name of individual:
- 2. Address:
- 3. Date of Birth:
- 4. Nature of Principal Business or Occupation:

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

- 1. Type of Identification Document:
- 2. Document Identifier Number:
- 3. Issuing Jurisdiction: Country:
- 4. Document Expiry Date:

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

- 1. Name of Canadian Credit Bureau Holding the Credit File:
- 2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

- Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
 - Name of Source:
 - Account Number**:
- Verify the individual's name and address by referring to a document or source containing the individual's name and address*
 - Name of Source:
 - Account Number**:
- Verify the individuals' name and confirm a financial account*
 - Name of Source:
 - Financial Account Type:
 - Account Number**:

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.



dial Real Estate

Personal Information	Applicant	Co-Applicant
Name:		
Date of Birth:		
Social Insurance Number:		
Home Address:		
City and Postal Code:		
Contact Number:		
Credit Score:		
Current Employment	Applicant	Co-Applicant
Employer:		
Occupation:		
Employer's Address:		
Employer's Tel. #:		
Annual Income:		
Hourly, Salary, Self Employed:		
How long at current job:		
Previous job (if less than 3 years)		
Assets	Applicant	Co-Applicant
Down Payment: (\$)		
Savings		
RRSP/GIC/TFSA		
Liabilities	Applicant	Co-Applicant
Credit Cards:		
Vehicle Loan:		
Other:		

Whether you're buying a new home or simply refinancing your existing mortgage, certain documents are required to complete the transaction. By taking a moment to ensure you have all the documents on this list, you'll help us to finalize your mortgage faster.

Employment & Income Verification Documents
<input type="checkbox"/> ID.-Driver's License/Passport/etc.
<input type="checkbox"/> Recent Pay Slip
<input type="checkbox"/> Letter of Employment
<input type="checkbox"/> 2 years of T4's
<input type="checkbox"/> Other Income- Pension/Rental/Spousal/etc
<input type="checkbox"/> Self Employed= 2 Years T1 Generals
<input type="checkbox"/> Self Employed= 2 Years Notice of Assessments

Buying a home? Purchase and Sale Agreement MLS Listing

Do you Currently own your own home? Mortgage Statement
 Property Tax Receipt

Confirmation of your down payment: 3 Month Bank Statement Gift Letter
 Withdrawl for RRSP Sale of an existing property- a copy of sale agreement

Other information we will require? Void Cheque Solicitor (name, address, number)

Credit Authorization

I/ We undersigned, declare the information provided with respect to my/our mortgage application is a true & complete representation of my/our financial situation. I/We authorize The Mortgage Centre/ get a better mortgage inc., or its' representatives to obtain a credit report & I/we authorize The Mortgage Centre/ get a better mortgage inc., or its' representatives to exchange credit & other information as required for the purpose of securing a commitment for mortgage financing. The Mortgage Centre/ get a better mortgage inc., confirms it is a registered Mortgage Broker through the Ontario Ministry of Financial Institutions.

Agency Agreement

I/We understand The Mortgage Centre/ get a better mortgage inc., is prepared to work on my/our behalf as my/our agent & as such, I/we now appoint The Mortgage Centre/ get a better mortgage inc., as my/our agent to secure this mortgage. I/We acknowledge and understand that The Mortgage Centre/ get a better mortgage inc., may receive a finder's fee from the lending institution for the placement of this mortgage and The Mortgage Centre/ get a better mortgage inc., will furnish complete details of such fee, upon request.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

NEED TO KNOW!

From MARIO DANIEL SCONZA & PARTNERS

Getting to “Yes”. And staying there.



Just when you think your mortgage has been approved, changing circumstances can bring up difficult complications that you might not have anticipated.

Here are some of the deal breakers we've encountered. Most involve common sense. Others you might never imagine.

- Don't change jobs, become self-employed or worst of all, quit your job while your mortgage is in progress.
- Don't buy any vehicle on credit. Cash is fine: new debt is not.
- Don't use credit cards excessively or let current accounts fall behind. If you're keeping up with your payments, good for you. But if you're maxing out those cards, it's a red flag.
- Don't spend money you've set aside for closing. You'll need it.
- Don't omit debts or liabilities from your mortgage application. With today's technology, nothing stays hidden.
- Don't buy furniture or appliances unless you pay cash.
- Don't generate inquiries into your credit. The more requests for information field, the more discomfort for your potential lender.
- Don't make large or cash deposits without checking with your mortgage broker. Anti-money-laundering laws are strict and can create roadblocks.
- Don't change bank accounts. It makes it difficult and time-consuming for brokers to verify your financial information- especially tricky for tight closings.
- Don't co-sign a loan for anyone. This debt will show up as yours.

Don't Turn 'Yes' into 'No'.

Let us help you avoid the no-no's. When in doubt, just give us a call.





<p>START HERE</p> 	<p>PRE-QUALIFY</p> <p>We review your credit report and income so you'll have a good idea of what you may be approved for later</p>	<p>PRE-QUALIFY</p> 	<p>PRE-PROCESSING</p> <p>I will request documents from you and begin to prepare your loan for the processor and underwriter.</p>		<p>CONTRACT</p> <p>A signed sales agreement between you and the seller is provided to the lending institution and our processing teams.</p>	<p>APPLY</p> <p>Meet with my lending partner to review and sign your loan application.</p> 
	<div data-bbox="609 982 1015 1092"> <h1>LOANOPOLY</h1> </div> <p>IMPORTANT TIPS FOR WINNING THE LOAN GAME</p> <ul style="list-style-type: none"> <li style="width: 50%;">▶ DON'T change jobs. become self-employed or quit your job. <li style="width: 50%;">▶ DON'T originate any inquiries on your credit report. <li style="width: 50%;">▶ DON'T make any large purchases such as a car, furniture, etc. <li style="width: 50%;">▶ DON'T make large deposits without being prepared to explain and document the source of funds. <li style="width: 50%;">▶ DON'T use credit cards excessively or be late on payments. <li style="width: 50%;">▶ DON'T change bank accounts. <li style="width: 50%;">▶ DON'T co-sign a loan for anyone. <li style="width: 50%;">▶ DON'T spend your closing funds. <p><i>I may require an updated copy of your cancelled earnest money cheque and an updated bank statement as soon as it clears your bank.</i></p>				<p>PROCESSING</p> <p>Processor receives and reviews documents, appraisal, title insurance. Tax certificates and verifications are ordered.</p>	
<p>FUNDING</p> <p>Solicitor requests funding. Once completed, you take possession. Time to move in and enjoy your new home!</p>					<p>INSPECTION</p> <p>Inspect your potential property for structural, electrical and plumbing issues.</p>	
<p>CLOSING</p> <p>Parties sign closing documents. This process takes about one hour.</p>					<p>APPRAISAL</p> <p>An independent appraiser may confirm the market value of your home.</p>	
<p>LENDING INSTITUTION</p> <p>The lending institution compiles all paperwork and draws up documents to be signed by all parties.</p>	<p>FINAL WALKTHROUGH</p> <p>You conduct a final walkthrough of the property to approve the condition of the house prior to signing closing documents.</p>		<p>CLOSING DEPARTMENT</p> <p>Closing documents and funds are finalized and sent to the Solicitor. You find out the exact amount to bring to closing.</p>	<p>FINAL LOAN APPROVAL</p> 	<p>CLOSING CONDITIONS</p> <p>Underwriter gives us a list of closing conditions to complete your file. We arrange for collection of closing conditions from all parties.</p>	<p>UNDERWRITING</p> 



MORTGAGE DOCUMENTS CHECKLIST

- Completed and Signed Mortgage Application
- Copy of I.D. (ie. Driver's license, Passport, etc...)
- Purchase and Sale Agreement & MLS Listing
- Most Recent Mortgage Statement (if applicable)
- Home Buyers Plan (if applicable)
- Name, address, telephone number of your solicitor
- Void Cheque
- Property Tax Receipt/Statement (if applicable)
- Rental Agreement (if applicable)
- Bridge Loan Required (if applicable)

Employment:

- Salary Employment: Letter of employment, must contain: Start Date, Position and Gross income
 Latest Paystub
 2 years T4's
- Salary Employment with Bonus: 2 years T4's & NOA's
- Hourly Employment: Letter of employment, must contain:
Start Date, Position, and hourly wage, guaranteed hours per week
 2 years Notice of assessment
 Most Recent Paystub
 2 years full T1 Generals
- Self Employed: 2 years Notice of assessments
 2 Years full T1 Generals
 2 Years of Business Financial Statements
 T2, copies of invoices with matching deposits
 Articles of Incorporations with copies of shares (to show ownership) or Business License

Down Payment:

- Savings: 3 months bank statement showing the accumulation of down payment and closing costs. Statement must contain Name of Account holder and account number.
 Any deposits over \$2,500.00 we will require backup documentation
 Monies from overseas, we require 3 months statement from bank of origin and wire transfer from and to accounts.
- RRSP: 3 months history
 When RRSP cashed, we require, T1036 Home Buyers' Plan (HBP) Request to
 Withdraw Funds from an RRSP and proof of deposit to your account.
- Gifted: Gift letter will be provided. (Gift must be from immediate family member) signed and dated by all parties. Lender may request proof of funds in donor account. If gift is over 50K, 3 months history of donor account
 For B.F.S, gift is not permitted. (some lenders will permit 5% gifted)

Additional documents may be needed and are subject to approval. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.



Mario Daniel Sconza and Partners ©

What to Say and Do When You Come Across Homes on Your Own



If you see a home you like, feel free to call for info but always tell the realtor that you are working with us.



Get the price and (if available) the MLS number of the property and we will send you complete information and history of property.



If you see a house you want to look at **ALWAYS** call US for appointment.



dial Real Estate

CONGRATULATIONS!

YOU ARE READY TO BEGIN YOUR SEARCH FOR YOUR NEW HOME. REMEMBER, BUYING A HOME IS A PROCESS AND A JOURNEY. WE WILL BE THERE EVERY STEP OF THE WAY TO GUIDE YOU THROUGH THE PROCESS TO CREATE A JOURNEY THAT IS A SATISFYING AND FUN EXPERIENCE. HERE ARE THE NEXT STEPS:

1. **LENDER PRE-APPROVAL:** IF YOU HAVE NOT ALREADY SPOKEN WITH A LENDER TO GET PRE-APPROVED, THIS IS THE FIRST STEP YOU WILL BE TAKING. PRE-APPROVAL IS ESSENTIAL IN KNOWING WHAT PRICED HOME YOU CAN AFFORD TO PURCHASE AND BEING PRE-APPROVED GIVES YOU *SUPERIOR NEGOTIATING LEVERAGE* OVER OTHER BUYERS WHO ARE NOT PRE-APPROVED AT THE TIME THEY ARE MAKING OFFERS. **OUR RECCOMENDATION IS THAT YOU DO NOT MAKE ANY MAJOR PURCHASES (IE. CAR) BETWEEN NOW AND WHEN YOU HAVE MOVED IN TO YOUR HOME.**
2. **CHECKING YOUR HOME-HUNTER SERVICE® VIP BUYER DAILY FEED:** BY NOW WE WILL HAVE SET YOUR PRELIMINARY CRITERIA FOR YOUR DAILY HOME-HUNTER® LIST OF HOMES. CHECK THAT NEW LIST DAILY AS NEW HOMES OFTEN APPEAR THAT MAY WELL BE THE ONE YOU ARE SEARCHING FOR. WE WILL BE CHECKING THE LIST EACH DAY AS WELL AND WILL CALL YOU WHEN A REALLY GREAT HOME IS SPOTTED. CALL US WHEN YOU SEE HOMES YOU THINK YOU ARE INTERESTED IN VISITING.
3. **VISIT HOMES:** THE BEST WAY FOR YOU AND US TO FINE-TUNE YOUR CRITERIA IS TO VISIT HOMES TOGETHER. YOU CAN THEN DISCUSS WHAT YOU LIKED AND DIDN'T LIKE ABOUT EACH OF THE HOMES YOU VISIT SO YOU CAN CONTINUE TO FINE-TUNE YOUR SEARCH CRITERIA AND HONE IN ON JUST THE RIGHT HOMES TO VISIT. WE WILL ASK YOU MANY QUESTIONS ABOUT THE HOMES YOU ARE VISITING. BE AS CANDID AND THOROUGH ABOUT YOUR FEELINGS AND THOUGHTS AS YOU CAN BECAUSE IT HELPS US TO FINE-TUNE YOUR SEARCH. **DATE AND TIME OF 1ST APPOINTMENT =**
4. **ONCE YOU HAVE FOUND THE HOME OF YOUR DREAMS:** NOW THE PROCESS OF DEVELOPING AND MAKING AN OFFER AND NEGOTIATING THE OFFER AND TERMS BEGINS. WE ARE VERY EXPERIENCED AT RESEARCHING THE HOME, SUBDIVISION AND LOCAL MARKET AREA TO HELP YOU DETERMINE WHAT THE RIGHT FINAL PRICE FOR THE HOME SHOULD BE, WHAT TERMS WILL BE MOST ADVANTAGEOUS TO YOU, HOW TO PRESENT A FIRST OFFER AND THEN NEGOTIATE THAT OFFER UNTIL BOTH YOU AND THE SELLER AGREE ON PRICE AND TERMS.
5. **NOTIFY YOUR LENDER:** WE WILL NOTIFY YOUR LENDER THAT YOU ARE NEGOTIATING AN OFFER TO PURCHASE A SPECIFIC HOME. YOU WILL NOW BEGIN TO WORK WITH YOUR LOAN OFFICER TO START DEVELOPING A GOOD FAITH ESTIMATE (GFE) DETAILING WHAT IT WILL COST TO SECURE THE LOAN AND YOU WILL START PROVIDING YOUR LOAN OFFICER WITH THE ADDITIONAL DOCUMENTS AND FINANCIAL INFORMATION NEEDED SO THAT THE LENDER'S UNDERWRITER CAN COMPLETE THE MOUNTAIN OF WORK THEY MUST DO TO COMPLETE THE FINAL LOAN PROCESS. WE WILL MAINTAIN AN ONGOING DIALOG WITH YOUR LENDER TO BE SURE THINGS ARE MOVING FORWARD AS THEY SHOULD.



6. **ONCE THE OFFER IS ACCEPTED:** YOU WILL NOW BEGIN THE DUE DILIGENCE WORK REQUIRED TO BE SURE THE HOME IS BOTH IN THE CONDITION YOU ARE WILLING TO ACCEPT AND TO BE SURE THE HOME APPRAISES FOR AT LEAST THE AMOUNT YOU AND THE SELLER HAVE AGREED TO PAY FOR THE HOME. YOUR LOAN OFFICER WILL ORDER THE APPRAISAL. WE WILL HELP YOU WITH THE HOME INSPECTION PROCESS AND WORK WITH YOUR LOAN OFFICER AND THE SELLER TO COORDINATE THE INSPECTIONS AND HOME APPRAISAL.
7. **ONCE INSPECTIONS AND THE APPRAISALS ARE COMPLETED:** WE TOGETHER WILL BEGIN THE FINAL STEPS OF PREPARING FOR THE CLOSING. ALL THE PURCHASE AGREEMENT DOCUMENTS, CONTACT INFORMATION AND OTHER TRANSACTION SPECIFIC STEPS WILL BE COORDINATED.
8. **CLOSING THE TRANSACTION:** THERE WILL BE A VARIETY OF STEPS TO BE TAKEN THAT WE WILL COORDINATE TO BE SURE EVERYTHING IS COMPLETE. ALL T'S WILL BE CROSSED AND ALL I'S WILL BE DOTTED SO THAT WHEN YOU ARRIVE AT THE CLOSING ATTORNEY'S OFFICE FOR THE CLOSING, EVERYTHING WILL BE READY TO GO. IT USUALLY ONLY TAKES ABOUT ONE HOUR FOR A CLOSING TO TRANSACT. **AT THE END, YOU WILL HAVE COMPLETED AN EXTRAORDINARY JOURNEY AND, KEYS IN HAND, WILL BE TAKING POSSESSION OF YOUR NEW HOME!**

Your Referrals Help the Women and Children!

Who do you know considering buying or selling a home that you could refer my real estate partnership to?

Yes Mario, these people may be considering Buying or Selling within the next 6 months.

1. _____
Name

4. _____
Phone

2. _____
Name

5. _____
Phone

3. _____
Name

6. _____
Phone

The Seller acknowledges Mario Daniel Sconza & Partners donate a portion of income from Real Estate sales to fund missions around the world and here locally.

VIP Client's Name

VIP Client's Name



YOUR REFERRALS HELP bring clean water to the world that does not have it



We are on a Mission to Contribute \$1,000,000 to Worthy Missions around the World and locally, particularly in the realm of clean water and education for women and children.

663 Million people in the world live without clean water. That is nearly 1 in 10 people worldwide..or..20 times the population of our beautiful Canada. 🇨🇦 The majority live in isolated rural areas and spend hours everyday walking to collect some semblance of potable water for their family. Access to clean water means education, income and health--especially for women and children.

CLEAN WATER AND EDUCATION IS LIFE ALTERING

Your referrals contribute to uniting all four corners of the earth and relieving MUCH human suffering ... [LoveUnity2](#)

Who do you know considering buying, selling or investing in Real Estate that we should start a conversation with?

Not only will they benefit from our award-winning service, perhaps more importantly, we donate a significant portion of our income from home sales to help those in need. The most important thing we do every day is something for someone who will never be able to repay us.