YOUR HOME BUYER'S GUIDE

Let's find *Home*



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Your home matters.

A personal approach to buying.

Real estate is not simply a job for me - it is my passion. I am dedicated to helping each of my clients achieve their real estate goals and have an exceptional home buying experience.

Your goals. My guidance.

Every client's situation is unique, and I believe your experience should be just as personalized. From the first conversation to the day you receive your keys, I will help keep the details clear and the process organized.



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Meet the team.

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We can’t wait to work with you.

Welcome to Century 21 Shield Realty Ltd. Brokerage. We are here to help make your home buying experience as smooth and stress-free as possible. Think of us as your real estate compass, guiding you through the decisions and details along the way.

A home that fits your next chapter.

Whether you are finding your first home, making a move or growing your portfolio, Amanda brings personal guidance supported by her brokerage team.

A CLEAR PATH TO YOUR NEXT CHAPTER

Inside your buyer’s guide.

Start with confidence

Meet Amanda 2
Meet the team 3
Your buying roadmap 5
Your eight-step timeline 6–7

Plan your purchase

Questions for your lender 8
Documents to prepare 9
The home search 10
Your personal preferences 11
Your must-have checklist 12

Move forward thoughtfully

Preparing your offer 13
Competing offers & your deposit 14
Inspections 15
Financing, appraisal & insurance 16
The final steps 17

Find your next chapter

A personal buying experience 18
Your home matters 19

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Let’s find Home.

THE BUYER ROADMAP OVERVIEW

Your proven buying roadmap.

01 **Meet**
Choose the right real estate partner.

02 **Pre-approval**
Discuss your budget and financing.

03 **Search**
Explore homes matching your criteria.

04 **Showings**
Visit the homes you want to see.

05 **Offer**
Prepare an offer and review its terms.

06 **Deposit**
Follow the agreed deposit instructions.

07 **Inspections**
Complete the inspections you arrange.

08 **Financing**
Confirm lender and insurance details.

09 **Final steps**
Coordinate your lawyer and final visit.

10 **Closing**
Collect your keys once closing is confirmed.

Your agreement and lender requirements determine the specific dates and next steps.

Your home buying timeline.



01 Meet with a professional

Before your home search begins, meet with a lender or mortgage broker. Discuss the mortgage options that suit your situation, your comfortable monthly payment and the documents needed for pre-approval.

02 Pre-approval & your plan

With a clearer budget, we will discuss the type of home you want: style, location, price and the features that matter most. A pre-approval helps guide the search, but is not final mortgage approval.

03 Search and showings

I will set up a custom property search so you can review homes that match your criteria. From there, we will arrange showings and visit the homes you are interested in.

04 Make an offer

When you find the right home, we will discuss the offer price, deposit, financing, inspection condition, closing date and other terms. We will prepare an offer that reflects your goals and comfort with risk.

From offer to your new home.



05 Negotiation and contract

The seller may accept, reject or counter your offer. I will explain the terms and help you consider the next step. You decide which terms work for you and whether to proceed.

06 Deposit and inspections

Arrange the deposit as required by the agreement, continue your mortgage application and schedule agreed inspections promptly. We will discuss any concerns and requests for changes with the seller.

07 Final details

Your lender may arrange an appraisal and request more documents before confirming financing. Arrange property insurance and coordinate with your lawyer. We will track the conditions and deadlines in your agreement.

08 The closing

Your lender and lawyer complete the financing and legal steps. If a final visit is provided for in the agreement, we will arrange it. Once closing is confirmed, collect your keys and celebrate your new home.

Questions for your lender.

Understand your comfortable budget.

Before your home search begins, speak with a lender or mortgage broker. Discuss mortgage options, what you may qualify for and the expenses to expect. A pre-approval is a useful starting point, but does not guarantee final mortgage approval.

01 What mortgage type and payment schedule fit my situation?

02 Do I qualify for any buyer programs or lender offers?

03 What interest rate can you offer, and how long is it held?

04 When can my rate be locked in? What happens if rates change?

05 What lender fees and other charges should I expect?

06 What are my estimated closing costs and cash requirements?

Reference: Financial Consumer Agency of Canada · canada.ca · Getting preapproved for a mortgage

Be ready for the next step.



Your document checklist.

Lenders consider your income, assets and debts. Requirements vary, so confirm the exact list with your lender. Gather the documents below and provide them securely when requested.

- ☐ Tax returns and notices of assessment, as requested
- ☐ T4 slips and other proof of income
- ☐ Recent pay stubs and employment information
- ☐ Bank statements and proof of down-payment funds
- ☐ A list of monthly debts and financial obligations

Reference: Financial Consumer Agency of Canada · canada.ca · Getting preapproved for a mortgage

The search begins with you.



01 Start with a focused search.

Once you have discussed financing with your lender, I will set you up on an automated MLS® property search so you can review homes that match your criteria.

02 Define what matters.

We will discuss your price range, must-haves, deal breakers, location preferences, school needs, commute and the other factors that will shape your search.

03 View, compare and decide.

When a home interests you, we will arrange a showing. If it feels right, we will discuss an offer. An accepted offer becomes an agreement, with any conditions and deadlines set out in its terms.

Your personal preferences.

Which features are most important in your new home?

What are your must-haves?

What are your deal breakers?

Which days and times work best for showings?

What else matters: school zones, commute or neighbourhood?

Anything else you would like me to know?

What makes a house your home?

Check the features you consider essential. We can separate your must-haves from the details you would enjoy having.

Kitchen

- ☐ Island
- ☐ Updated countertops
- ☐ Walk-in pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

Main living area

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Main-floor primary bedroom

Bathrooms

- ☐ Double vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk-in shower
- ☐ Guest bathroom

Additional features

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space

Preparing a thoughtful offer.



Start with the important details.

Before writing an offer, we will gather the information we need and talk through the terms that matter to you. A strong offer balances the property, the market, your budget and your level of comfort.

- ☐ Pre-approval / financing information
- ☐ Offer price
- ☐ Mortgage amount / cash required
- ☐ Deposit amount and timing
- ☐ Proposed closing date
- ☐ Inspection and other conditions
- ☐ Inclusions and exclusions
- ☐ Closing costs and available funds

We will review every term together before you sign.

A clear strategy, even in competition.

When more than one buyer is interested.

In a competing-offer situation, you choose whether to participate. We will set a budget limit and discuss price, timing, deposit and conditions. You make the final decisions about your offer.

Strengthen the terms thoughtfully.

Have financing information ready. Consider flexibility on closing and a deposit you can provide when required. We can discuss how each term may appeal to the seller while staying within your budget.

Understand the trade-offs.

A higher price or fewer conditions can increase your risk. Do not remove protections or rely on a cash offer unless you understand the consequences and can complete the purchase. No strategy guarantees acceptance.

After acceptance: your deposit and next steps.

Follow the deposit amount, due date and payment instructions in your agreement. Arrange any agreed inspections and keep the mortgage process moving. The closing date is negotiated; there is no single standard timeline for every purchase.



General reference: Real Estate Council of Ontario · reco.on.ca · Competing offers

A closer look at your next home.

What a home inspection can cover.

A general inspection assesses accessible areas of the home’s structure and major systems. It may include the roof, foundation, plumbing, electrical, insulation and windows, and can identify visible issues or concerns.

Arrange the right specialists.

Depending on the property, you may also wish to discuss specialist reviews, such as well-water testing, septic inspection or other concerns outside a general inspector’s scope.

Timing is set by your agreement.

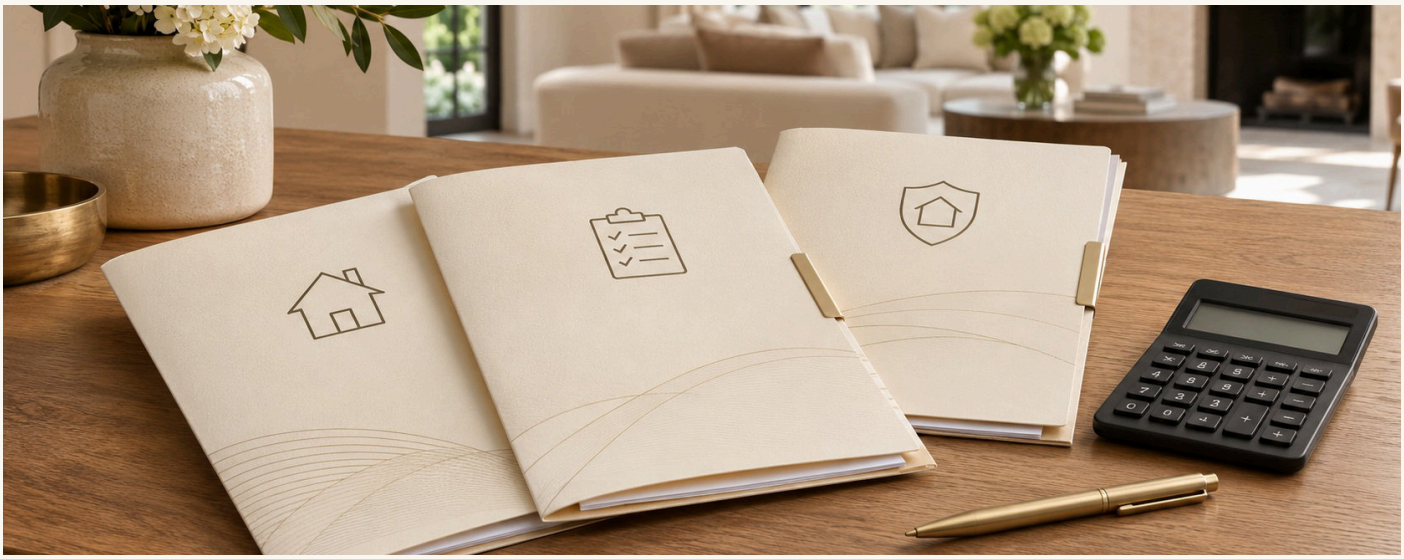
If your offer includes an inspection condition, its wording and deadline govern your options. Book promptly so there is time to review results and discuss any requests. A request to change the agreement requires the seller’s agreement.



Understand the home. Understand your options.

General reference: Real Estate Council of Ontario · reco.on.ca · Home inspections

Financing, appraisal and insurance.



01 Mortgage application and appraisal.

Continue the mortgage application promptly and follow your lender’s requirements. The lender may arrange an appraisal and request more documents. If the appraisal is lower than expected, speak with your lender and lawyer; your agreement determines what options or conditions may be available.

02 Property insurance.

Arrange a homeowner’s insurance policy to take effect when required for your purchase and mortgage, usually by closing. If you need help finding providers, I can point you toward options to contact and compare.

Keep lender, insurer and lawyer requirements organized together.

General reference: Financial Consumer Agency of Canada · canada.ca · Mortgages

Almost home.

03 Keep your finances steady.

Before making major purchases, opening new credit or changing employment, speak with your lender. Changes to your financial situation can affect the mortgage approval. If in doubt, ask before you act.

04 Confirm the closing arrangements.

Your lender and lawyer will confirm the requirements for mortgage funding and legal closing. Respond promptly to document requests, arrange the remaining funds and sign the required paperwork with your lawyer.

The final visit and your keys.

If the agreement provides for a final visit, we will arrange it before closing. Once your lawyer confirms the purchase has closed and key release is authorized, it is time to celebrate.



Reference: Financial Services Regulatory Authority of Ontario · fsrao.ca · Mortgage Application Process

An experience as personal as your move.



Every client’s situation is unique, and I believe your experience should be just as personalized.

We will keep your priorities at the centre of the search, talk through the choices and take the next step together.

Let’s make your next move your best move.

THANK YOU FOR YOUR TRUST

Your home matters.



Thank you for choosing me to help you purchase your home. I look forward to working with you and helping you achieve your real estate goals.

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Let’s find the place your next chapter begins.

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