



SCOTT AND MADDIE'S

# *Easy Way Home*

OUR GUIDE FOR A SEAMLESS  
TRANSITION TO HOMEOWNERSHIP  
FOR FIRST TIME HOME BUYERS

SAGE REAL ESTATE LTD., BROKERAGE

scott &  
maddie  
— REAL ESTATE AGENTS —





**Over the years, you've created a vibrant social network and community in Toronto. You can see yourself settling down and starting a family here. Your own family lives close by. It's important to you to be close to them.**

You can't beat the Toronto summer. Infinite patios to drink your favourite cocktails while people watching. Vibrant parks, waterfront, and beaches to enjoy those endless summer days. A new restaurant or festival to spice up that weekend fun. Concerts and shows at your fingertips. An energy that you can't seem to get enough of.

In the winter, you find yourself nestling in and enjoying some hot cocoa at the Christmas market. Maybe you enjoy heading just outside of the city to hit the ski hills.

Needless to say, you know it's a great place to live year-round. Frankly, you can't see yourself living anywhere else. You're in love. Your career, your life, your family, your friends, your lifestyle... it's all here.

### **IF YOU'RE BEING BRUTALLY HONEST WITH YOURSELF, THERE ARE A FEW THINGS THAT NEED TO CHANGE...**

You currently live in a small one bedroom. It's right in the heart of the city and to be honest, you love where you are, but you notice yourself outgrowing the space. Your partner moved in not too long ago and the space feels much smaller now.

On top of that, your landlord continuously raises the rent. They're very restrictive with what you're allowed to do to the space. You'd prefer to live somewhere where you aren't living by someone else's rules. Somewhere where you have the autonomy to do what you wish with your space.



You often daydream about homeownership but there's a slight problem... you have no idea where to start...

You fiddle around with a few online mortgage calculators. The numbers are all over the place depending on what calculator you use. One day you think you have enough money to make the leap. The next, you think you have to save 50K more. How are you supposed to know if you have enough in the bank? You start to question, "Am I ready for this?"

**YOU THOUGHT YOU COULD DO THIS ON YOUR OWN, BUT NOW YOU'RE JUST NOT SURE...**

You get confused by all the industry jargon and start to give up before you've even begun. You've been in this cycle before - get excited, start doing

your own research, get overwhelmed, and quit. It's a continuous loop that's unhealthy and won't move you forward in life.

You try and make it work in your current living space. Little things start to aggravate you. Is your partner getting messier or are you becoming a neat freak? You feel like the property is bursting at the seams.

The news about the "soaring real estate prices" and terms like "the bubble" start to creep up. Maybe it is better to wait?

You find yourself being paralyzed by the unknown but you know you need to act now...

Toronto real estate is no joke. It's quick ability to appreciate concerns you. If you wait to buy, will your savings outpace the market, or vice versa?



**YOU PICTURE YOURSELF DOWN THE ROAD AS BEING A HOMEOWNER AND STARTING A FAMILY.**

If you wait, will you be able to make the dream of homeownership in Toronto come true? Or will you have to move further outside the city to be able to afford what you want? Will you continue to rent for the foreseeable future to be close to the city you love?

Although family planning seems like it's a few years off, a few years can fly by. You want to be ready when the time comes.





# Step One: The First Step

## OUR FIRST MEETING IS ALL ABOUT EDUCATION.

We educate you on the process. We take you through our five easy steps to buying in Toronto. This simple process makes you excited. You start to realize, “I can do this!”. We create a plan by analyzing your long-term goals. We listen to you. Your needs are unique. Our goal is to educate you.

Having a great team is essential. You’ll need a great mortgage broker and lawyer. We have fantastic referrals for you. If you’re receiving financial help from your parents, please let us know. We know the conversation with your parents can be difficult. We have some resources that we can share with you to make that conversation easier.

This step is all about gathering our tools and laying down the road map to get you into your future home.



## Step Two: Educate & Illuminate

### BEFORE WE START VIEWING PLACES, HAVE YOUR MORTGAGE SPECIALIST PRE-QUALIFY YOU.

Once we know what your budget is, we can start to view properties. This is where the fun begins.

This step is all about finding out what are non-negotiables and nice to haves in your future home. We do this by setting up one or two “research days.” On these days, we view 4-6 properties at a time. These properties can range in price, neighbourhood and size. Research days allows us listen to you and ask questions to get a better understanding of what is important to you. We also do these research days so that you can start to build value in your own mind.

Now that we have seen a few places, it’s time to re-group to steer the ship in the right direction. We discuss your feelings so far on the process. Being on the same page with us allows us to move forward as one unit.

Knowing what you’re pre-qualified for is important. It ensures we don’t view properties that are over budget. Seeing more homes makes it easier for you to know what you want. Communicating those to us means we’re on the same page.





## Step Three: Finding Your Diamond

### NOW WE HAVE A FIRM UNDERSTANDING OF WHAT YOU WANT.

It's time to get serious about the properties we're viewing. We'll send you listings meeting your criteria each week (if any pop-up). We'll touch base regularly to ensure we're on the same page and addressing your needs.

At this point, you know what's non-negotiable and what's more of a nice to have in your future home. Step 3 is all about drilling down and finding the right home for you. Buying doesn't happen overnight, so the check-ins ensure that we're moving towards your goal.



## Step Four: Offer Time

### WE'VE FOUND A HOME THAT TICKS A LOT, IF NOT ALL, OF YOUR BOXES.

Now it's time to start putting pen to paper. We'll send you an analysis of the property with comparable sales. We want to get you as much information on the property as we can. The more questions answered the more comfortable you'll feel. We check in with your mortgage specialist to make sure we have your bases covered on that front. We touch base with the listing realtor to figure out what's important to the sellers. Knowing this allows us to present the best offer possible.

At this point, we may ask you to prepare a bio about yourself. It's important that the sellers feel a connection to you. This humanizes the offer.

We get together to discuss strategy. We'll walk you through the paperwork. We'll figure out the offer that works best for you. We always hope for a victory but the Toronto real estate market can be a crazy place. No need to worry, there are plenty of fish in the sea and you'll secure the right property for you at the right time. If we're successful with the offer we go to our final step and if not we head back to 'Finding your Diamond'.

Submitting your first offer can be scary. It's our job to make you feel comfortable. We do this by answering all your questions about the property. We ensure you understand the paperwork you're about to sign.





## Step Five: Taking You Home



### WHOOOO SOON TO BE HOMEOWNERS!

We couldn't be more excited to take you home.

If the sale is conditional, we'll work our way through the conditional period together. If it's a firm sale we are one step closer. We'll provide all the steps to closing your new home. We coordinate with your mortgage broker and lawyer to ensure everyone is on the same page. If you don't have a lawyer, we have a few great recommendations for you. We provide various next steps and reminder e-mails to make sure you have a smooth transition. We understand this isn't something you do every day so no question is too big or too small.

You'll likely have two further revisits where we get to design your dream home. We also ensure that any warranted items are in working order.

When the closing day comes our biggest joy is seeing your faces when you walk into your new home. We get overjoyed by the memories that you'll build into those walls. We know the process of homeownership doesn't stop when you get your keys. We want you to know that we are always here for you!

*Buying your first home is exciting!* We'll make sure this transition is easy.

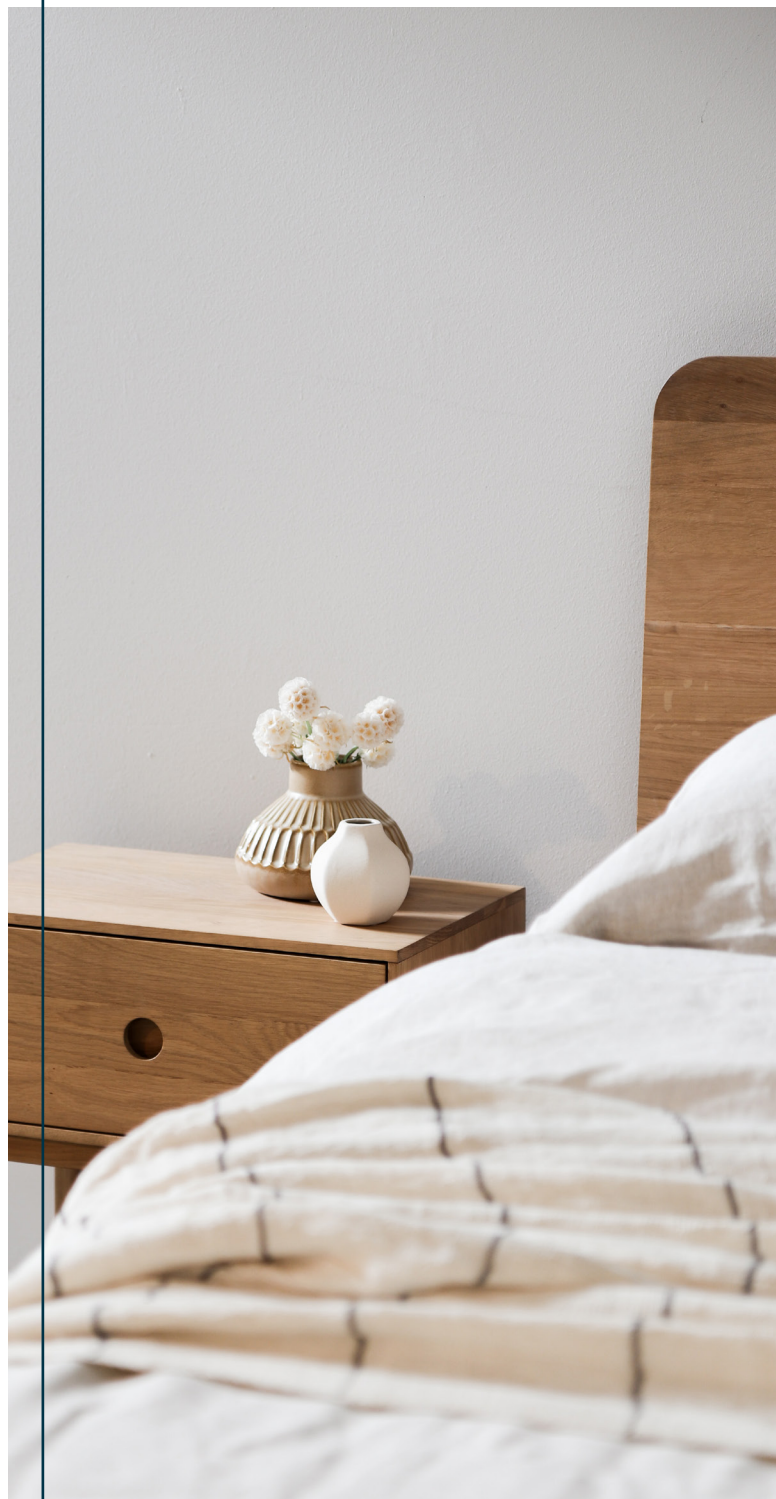


## **THE EASY WAY HOME METHOD SETS YOU UP FOR SUCCESS AND HERE'S HOW:**

Gone are the days of e-transferring your landlord rent. You can sleep easy knowing that you've made a sound investment. You're confident the resale value down the road will be great. But now you're thinking of keeping it and renting it out down the road. You're excited to have options when the time comes.

With your new dedicated office, you can both work from home. You can let the dog out in the backyard when they're barking. Your house feels like the sanctuary you always wanted it to be. The best part is you have a guest bedroom that will become a nursery for baby #1 that's on the way.

Knowledge will make you feel confident in your decision. The process of buying your first home can be stressful. You can feel lost and scared. With the right tools, you feel confident about moving forward. You will know that you can make the right decision for you.





## Client Love & Contact



*I could not have asked for better Realtors for my first home purchase. Scott and Maddie explained the buying process very clearly and were extremely responsive to all of questions. I don't think I ever waited more than 1 hour for a response from them. Most importantly, I never felt pressured to buy anything. They simply guided me throughout the process while offering solid advice on future developments that may affect my opinion on a particular property as well as providing feedback on neighborhoods that would suit my lifestyle. Even after closing, Scott and Maddie did not just disappear. They visited my new home after closing to ensure my move went well and even offered interior design tips. When dealing with Scott and Maddie you don't feel as though you are just another transaction. They make the process very personal. I highly recommend Scott and Maddie as Realtors.*

— M & S

*Scott & Maddie are so kind and professional. Communication was a breeze. Whenever we had a question they were a phone call away. The broker/ lawyer was referred by them and we were pleased. Everything went smoothly and efficiently. I would highly recommend Scott & Maddie to everyone. Also the thoughtful baked goods and gifts they gave us was much appreciated.*

— B & D

*As a first time home buyer, I am so impressed with the professionalism and personal attention I received from both my agent and the agent of the sellers from Verity. I can confidently say that they are not only knowledgeable, but also personable, empathetic, and willing to go above and beyond for their clients. Thank you so much for all your hard work!*

— L

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### WANT TO TAKE THAT NEXT STEP WITH US OR GET SOME MORE INFORMATION?

Book a 15 min call or chat with us on Facebook messenger. We are excited to hear from you and to start this journey together.





## OUR STORY

We met when we were 16. We attended the same high school where we developed a somewhat flirtatious friendship.

Scott ran with the cool kids. I was a drama nerd. Our social lives didn't intersect too often, but we definitely had a bond.

We graduated from high school and went our separate ways. I went off to McGill and Scott off to Western. We loosely kept in touch over the years but only managed to see each other once.

We reconnected by chance. I'd recently returned to Toronto from teaching and traveling abroad for a year and a half. Scott was serving at the time. He was also getting his real estate license. His parents are both realtors in Jamaica. Real estate came naturally to him. He happened to be serving the night I came in with a date. Of all the restaurants in Toronto... Let's just say my date didn't stand a chance. A few months later, we were official.

We were 24 at the time and didn't know the direction life was going to take us. Fast forward 2 years. I was struggling in an HR role, where I felt unfulfilled. My days were long and my work felt meaningless. Scott was starting to blossom in his real estate career. My unhappiness at work carried over into our relationship. Sometimes Scott would have to cancel date nights for work. *This didn't help the situation.*







## OUR STORY (CON'D)

Scott suggested that I get my license. I'd never thought about it, but felt like I had nothing to lose. If it didn't work out, I could easily slip back into the HR world. We had our fears about how this would affect our relationship. We vowed to always put that above work.

A year and five exams later, I was licensed. With the 24 hour support of Scott, I was able to learn the industry quicker than most.

We looked to Scott's parents to understand how to be a working couple in real estate. His parent's love for each other is unwavering. Their ability to juggle it all is seamless. Scott's parents started the only Century 21 Franchise in Jamaica. The brokerage has won many awards over the years. It wasn't always easy finding balance. There were long days they had to endure. But they did it. Without sacrificing the things that meant most to them. Their relationship or time spent with family.

Seeing this made us excited. It gave us something to strive for. Our connection with each other has only grown since joining forces in real estate. We love helping clients achieve their goals. We feel lucky to be able to guide them through a powerful moment in their lives.

We understand the desire to start building wealth. We know the feeling of paying off someone else's mortgage. We also understand the feeling of outgrowing a space. This process should be fun and simple. Our clients need someone that's invested in them. Honesty and integrity are key for well-informed buyers.

**We are here to do the heavy lifting.**



A photograph of a white ceramic vase with a distressed, rustic finish. The vase is filled with several large, dried palm fronds. The fronds are arranged in a fan-like pattern, with some showing a vibrant green color and others a warm, golden-brown hue. The background is a plain, light-colored wall.

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