VALENCIA TEAM

REAL ESTATE

THE HOME BUYING ROADMAP

BUYER GUIDE

THE VALENCIA TEAM

REALTORS | **FINANCING SPECIALIST**

MEET YOUR BUYER TEAM

THE VALENCIA TEAM

The Valencia Team is a top-producing real estate team serving clients across Ontario and Florida built on experience, strategy and a hands-on understanding of real estate that goes far beyond the transaction.
Our team brings experience across residential sales, new construction, custom homes, renovations, investment properties and relocation. We understand what creates value, what can become costly, and how to recognize potential that others may overlook.
For our buyers, that means more than simply finding a home.
It means having a team that can help you evaluate the property, understand the numbers, identify opportunities, negotiate strategically and make a confident decision with the bigger picture in mind.

CANADA → USA
Our network doesn't stop at the border.
With team representation and expertise in both Canada and Florida, we offer a unique advantage to clients relocating, investing, purchasing a second home or building a life between the two countries.

OUR ACHIEVEMENTS

THE VALENCIA TEAM

- We’re a top-producing real estate team, proudly ranked among the Top 2% of Realtors in Ontario and quickly becoming a top-performing team in Sarasota, Florida.
- Named Rookies of the Year in our first year, we’ve continued to earn multiple awards for performance and client service. With a 5-star Google rating, our clients trust The Valencia Team to deliver exceptional results from Canada to Florida.

BUYING ROADMAP

HOME BUYING PROCESS

1 INTERVIEW

Your agent should be a skilled negotiator, quick on their feet, and confident in guiding you through every decision. Take the time to chat with a few realtors — the right match makes all the difference.

2 PRE-APPROVAL

Secure your mortgage pre-approval. A trusted lender will review your income, credit, and savings to confirm your buying power — and lock in an interest rate while you shop.

3 SIGN BRA

Finalize your Buyer Representation Agreement, review the RECO Information Guide, and verify your identification. With this paperwork complete, we can confidently move forward.

4 CONDITIONS

This is your safety net: financing approval, inspection, reviewing utility costs or status certificates (for condos), and confirming the home meets all expectations before you commit.

5 OFFERS

When you're ready to make a move, we craft a strong, strategic offer — backed by data, negotiation expertise, and smart conditions — to help you secure the home at the best terms possible.

6 SHOWINGS

We begin touring homes that match your criteria, analyzing value, resale potential, and neighbourhood trends so you make a confident choice.

7 FIRM UP THE CONTRACT

Once all conditions are satisfied, we waive them — making the purchase firm. At this point, the home is officially yours and we prepare for closing!

8 PACK UP & PREPARE

We coordinate the final preparations — lawyer, insurance, utilities, and moving arrangements — ensuring a seamless transition into your new home.

9 CLOSING

Final signatures, funds transferred — and the home becomes legally yours. When the lawyer releases the keys, your new chapter begins. Time to celebrate in style.

WHAT OUR CLIENTS SAY

5 STARS ON GOOGLE

TO READ MORE VISIT US ON GOOGLE

Thank you so much Dave and Samantha for your caring and respect for your clients .I couldn’t have asked for a better realtor team who is like a family not just business, I would love to thank you guys for getting my family and I into our first time home , you helped to make this process very easy even tho it wasn’t lol.
You guys are A List realtors and I would recommend them to anybody who is looking for a realtor team. You will not regret it at all . Thank you guys 🙏

★★★★★ **Jp & Melissa**

I'll tell you what, you would be crazy if you didn't take on this team to help you sell your home or even to buy one. The Valencia Team are the real deal and they know how to get it done. They were quick, precise, professional, informative, confident and they care about their clients. Don't make the mistake and not hire them! Bring them into your home, sit down with them, ask them 100 questions. They will even tell you to interview other agents from other brokers! I'm telling you! You are NOT going regret it! Super Team! Thank you Samantha and David! Cant wait for our next adventure!!

★★★★★ **Pedro Gomes**

I couldn’t have asked for a better experience in buying my first home. Thanks to Sam & Dave Valencia for helping me find my first home and making the experience which can be very stressful, super exciting and fun while searching for my first home.
From the very start, their expertise and knowledge of the market shone through.
They both made me feel confident and supported every step of the way.

★★★★★ **Carla R Botelho**

WHAT OUR CLIENTS SAY

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Working with the Valencia team to sell and buy was an amazing experience! Sam and Dave are professional, knowledgeable, and very attentive to the small details in the real estate process. They were always available to answer questions, provide guidance, kept us updated and went above and beyond at every step in our purchase and sale. We felt like a priority and appreciated their dedication to finding the perfect new home for our family. If you want a realtor who is professional, efficient, and genuinely cares, we highly recommend the Valencia team! Thank you Sam and Dave!

★★★★★ **Fern & Marco**

Incredible team to work with. Samantha sold one of my investment condos in record time, over asking, and there were 3 other condos for sale in the same building! Their strategies, knowledge, and marketing expertise is like no other! Will forever use them for all my real estate needs! Thank you guys!

★★★★★ **Danielle J**

I've been a Mortgage Advisor and Banker for over 30 yrs, and my husband and I feel very grateful we met Samantha and David for the sale of our rural home in Bradford. They outlined their marketing strategy, created professional photo opportunities, and kept us informed with market conditions. We were selling when no one was buying but we stayed steadfast on the goal which resulted in our sale, well ahead of many other local listings. We got full asking price! The new buyer loves our home and the Valencia Team helped them see how country living could suit them. We were first to the showings for our new home and our offer was accepted the same night, well below the true value. Of all the agents I have come across in my career, hands down, THIS TEAM IS THE BEST! We are so grateful. We never once second guessed our decision to work with them. Thank you for helping us to achieve our goal Samantha and David! We ❤️ you guys!

★★★★★ **Bonnie & Gary**

2.5%

HOW COMMISSION WORKS

Almost every new buyer asks the same question: Do I pay commission?

When a seller decides to list their home, they agree in advance on the commission with their listing agent. A portion of that commission is offered to the Buyer's Agent as an incentive to bring qualified buyers.

Think of it as the seller's marketing investment — designed to attract good qualified buyers and ensure the best possible sale. It has nothing to do with the buyer's funds or mortgage approval, and it's publicly displayed on MLS, its part of the listing.

So, do buyers pay their Realtor?
No — the seller does in full.
Because the seller pays for our service, you get to rely on a dedicated professional who:

- ✔️ Negotiates on your behalf
- ✔️ Protects you through contracts & due diligence
- ✔️ Connects you with trusted mortgage and legal partners
- ✔️ Helps you secure the right home at the right price

All without any added cost to you.

What if the Seller Offers Less Commission?
In Ontario, the industry standard compensation offered to a Buyer's Agent is 2.5%. On rare occasions, a seller may offer less than the standard amount. When that happens, we will always review the options together before moving forward.

In most cases, we are able to negotiate with the seller to ensure the full Buyer's Agent fee is covered — so there is no additional cost to you. If a situation arises where the seller will not adjust their commission, you will always be fully informed and part of the decision.

Either way — you are protected and supported.
Your Advocate in the Biggest Purchase of Your Life
You deserve someone fully in your corner — guarding your investment and helping you confidently navigate every step. You don't pay for our representation...
but you absolutely benefit from it.

COMMON QUESTIONS

FAQ'S

Q: HOW MUCH DO I NEED FOR A DOWN PAYMENT?

Minimum 5% of the purchase price for homes under $500K.
10% on the portion between $500K-$999K.
20% minimum for homes $1M+.

Q: WHAT ARE CLOSING COSTS?

Plan for 1.5-4% of the purchase price.
Includes: land transfer tax, lawyer fees, adjustments, inspection, title insurance.

Q: DO WE NEED A HOME INSPECTION?

A: Depends on the buyer, but we usually recommend it. It protects you from costly surprises and helps with further negotiation.

Q: HOW LONG DOES THE PROCESS TAKE

A: Typically 30-120 days depending on your timeline, financing, and market activity.

Q: WHAT IF WE'RE NOT PRE-APPROVED YET?

A: No problem — we'll introduce you to a trusted mortgage professional who's quick and thorough. Pre-approval strengthens your negotiating power.

Q: CAN WE BUY BEFORE SELLING OUR CURRENT HOME?

Yes — but strategy matters. We'll review your finances, risk level, and market conditions to guide the best timing.

Q: CAN WE BACK OUT AFTER AN OFFER IS ACCEPTED?

Until all conditions are waived, yes — that's what conditions are for. Once firm, the contract is binding and must close.

COMMON QUESTIONS

FAQ'S

Q: DO YOU HELP AFTER THE PURCHASE?

Absolutely. We stay involved through closing and beyond — supporting utilities setup, insurance, renovations, trades, and local recommendations.

Q: WHAT'S INCLUDED IN THE SALE — AND WHAT IS A RENTAL?

Many homes in Ontario have rental items such as hot water tanks (and RARE sometimes furnaces or AC units). Rental items don't transfer ownership — the contract transfers to you, along with the monthly payment. We always confirm what is owned vs. rented during the offer process so there are no surprises on closing costs. Hot water tanks are very common rental items, typically costing around $20-40/month.

Q: DO I NEED A DEPOSIT, TO PUT AN OFFER IN ?

Yes. A deposit is required once your offer is accepted — usually around 5% of the purchase price. It's held in trust and becomes part of your down payment on closing, so you're not paying extra — it just comes earlier in the process.

Q: WHAT DOES THE LAWYER DO?

Your real estate lawyer handles all the legal details behind the scenes. They review the agreement, check the title for issues, transfer funds on closing day, register you as the new owner, and ensure all documents are correct and protected under Ontario law. Think of them as your final safeguard before the keys are released. Any issues that may arise after the deal closes, they are your final point of contact for resolution and legal guidance.

Q: WHAT DOCUMENTS WILL I SIGN DURING THE PROCESS

You'll start by signing a Buyer Representation Agreement and the RECO Information Guide so we can legally represent and protect you. When you find the right home, we prepare the Agreement of Purchase & Sale along with any necessary conditions like financing or inspection. Then, your lawyer finalizes the closing documents to transfer ownership into your name.

COMMON QUESTIONS

FAQ'S

Q: WHAT HAPPENS IF THE APPRAISAL COMES IN LOW?

If the bank's appraisal is lower than the price you offered, the lender may require you to cover the difference. We negotiate strongly to protect you and advise you before committing to a final purchase price.

Q: WHAT IS A CONDITION IN AN OFFER?

A condition gives you time to confirm financing, inspect the home, or review important documents before fully committing. If a condition can't be met, you can walk away and get your deposit back.

Q: WHAT IS AN IRREVOCABLE PERIOD?

This is the deadline for the seller to respond to your offer. It protects you from waiting endlessly and keeps the negotiation timeline clear.

Q: CAN WE CHANGE OUR OFFER AFTER IT'S SUBMITTED?

Yes — if the seller hasn't signed back yet, we can revise price, conditions, or closing date. Once the offer is accepted and firm, it becomes legally binding.

Q: HOW DO MULTIPLE OFFERS WORK?

When more than one buyer submits an offer on a home, the seller can choose the offer with the best overall terms — not just the highest price. Strength of financing, deposit amount, closing date, and conditions all play a major role. We create a competitive strategy that protects you, positions you strongly, and gives you the best chance of winning the home you love.

COMMON QUESTIONS

FAQ'S

Q: WHAT HAPPENS IF MY OFFER IS ACCEPTED BUT I CHANGE MY MIND?

If conditions are still in place, you can withdraw and get your deposit back. Once conditions are removed and the deal is firm, the agreement becomes legally binding.

Q: DO I NEED PROPERTY INSURANCE BEFORE CLOSING?

Yes — your lender requires proof of home insurance before they release mortgage funds. We'll guide you on timing so you have it ready for closing day.

Q: WHAT HAPPENS IF SOMETHING BREAKS BEFORE CLOSING?

The seller must maintain the home in the same condition as when the offer was accepted. Any issues discovered before closing are addressed with your lawyer.

Q: WHEN DO WE DO THE FINAL INSPECTION? DO WE GET OTHER VISITS?

Yes — we typically arrange two visits: one for the inspection and one final walkthrough before closing to make sure everything is as expected(few days prior).

Q: WHAT IF I GET THE KEYS AND SOMETHING ISN'T THE SAME AS WHEN I BOUGHT THE HOME?

The seller is responsible for leaving the home in the same condition as when the offer was accepted, including all agreed inclusions. If anything is damaged, missing, or not working as previously agreed, your lawyer will address it immediately. We always recommend a final walkthrough before closing to ensure everything is as expected.

PAPER WORK

EXPLAINED

1 **RECO GUIDE :** This is a consumer protection guide required by the Real Estate Council of Ontario. It explains how agency relationships work and ensures you understand your rights as a buyer. We review it together before moving forward so you feel fully informed.

2 **Buyer Rep agreement :** This agreement formally allows us to represent and negotiate for you. It confirms that we work in your best interest at all times and gives you access to our full professional guidance throughout the buying process.

3 **Agreement of Purchase & Sale (your offer)**This is the contract for the home you choose. It outlines the price, terms, inclusions, and timelines — and becomes legally binding once conditions are removed and both parties sign.

4 **FINTRAC Form:** This federally required form verifies your identity to help prevent fraud and money laundering in real estate. It ensures a safe transaction and is completed early in the process using valid ID.

5 **Notice of Fulfillment / Amendments:** These forms confirm when conditions have been successfully met or outline any agreed-upon changes to the original offer. They help finalize the deal and keep everything legally accurate and up to date.

THE VALENCIA TEAM

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THE VALENCIA TEAM

FINANCING

SUPPORT & STRATEGY

FINANCING SUPPORT & STRATEGY

Buying a home involves more than finding the right property — financing, affordability, timing and strategy all matter.

The Valencia Team is proud to offer in-house financing through Serca Financial, giving our buyers access to real estate and mortgage expertise under one roof.
This allows us to look at the full picture from the beginning — helping you understand your buying power, structure your financing and make informed decisions with confidence.

How this benefits you as a buyer:

• Understand your true buying power before you start shopping
• Review down payment and mortgage options
• Get pre-approved and prepared before making an offer
• Align your financing with your purchase and closing timeline
• Get mortgage questions answered in plain language — without pressure

There is no obligation to use our in-house financing. It's simply an added advantage available to Valencia Team clients to make the buying process easier, more connected and more informed.

When your real estate and financing strategies work together, you can shop with confidence, negotiate from a stronger position and avoid surprises along the way.