
EXPERIENCE. STRATEGY. RESULTS.
Mike Mifsud's
HOME BUYER PLAYBOOK
Your Guide to Buying Smarter, Avoiding Costly Mistakes, and Building Wealth Through Real Estate.
40+ YEARS OF EXPERIENCE YOU CAN TRUST
AVOID COSTLY MISTAKES
STRATEGIC NEGOTIATION
BUILD WEALTH THROUGH REAL ESTATE
HomeBuyersAdvantage.ca
MIKE MIFSUD
BROKER OF RECORD
HOMELIFE
HIGHER STANDARDS
HomeLife Nu-Key Realty Ltd., Brokerage
Independently Owned & Operated

> “This isn’t just about finding the right home. It’s about making the right decision for your life and your future.”

Mike Mifsud

40+ YEARS | OF EXPERIENCE HELPING FAMILIES BUILD WEALTH THROUGH REAL ESTATE.

WELCOME FROM *Mike*

DEAR HOME BUYER,

Buying a home is one of the biggest decisions you will ever make. It’s exciting, it’s emotional, and at times, it can feel overwhelming. That’s exactly why I created this **Home Buyer’s Playbook.**

For more than **40 years**, I’ve had the privilege of helping hundreds of families and individuals buy homes across Barrie, Simcoe County, and throughout Ontario. I’ve seen what works, and I’ve seen the costly mistakes that could have been avoided.

This Playbook is my way of sharing my experience, strategies, and proven systems so you can make confident decisions, avoid pitfalls, and buy the right home for you and your future.

Use it as your roadmap, your checklist, and your trusted resource every step of the way.

Let’s get you home.

Mike Mifsud

Broker of Record
HomeLife Nu-Key Realty Ltd., Brokerage

40+ YEARS OF EXPERIENCE

Four decades of knowledge, negotiation expertise, and a commitment to putting my clients’ interests first.

MY PROMISE TO YOU

PROTECT YOUR INTERESTS

I work exclusively for you, advocating for your goals and protecting what matters most.

GUIDE YOU WITH EXPERIENCE

You’ll benefit from decades of real-world experience, local market knowledge, and proven strategies.

HELP YOU BUILD WEALTH

Real estate is one of the most powerful ways to build wealth. I’ll help you make smart moves that support your future.

THE HOME BUYING ROADMAP

A 7-STEP JOURNEY TO YOUR NEW HOME

Buying a home doesn't have to be complicated when you have the right plan and the right guide. Follow this proven roadmap and you'll move forward with clarity and confidence every step of the way.

1 GET PREPARED

Define your goals, needs, wants, and create a realistic budget.

2 GET PRE-APPROVED

Understand how much you can afford and strengthen your position as a serious buyer.

3 FIND THE RIGHT HOME

Work with a trusted Realtor® to find homes that fit your lifestyle and budget.

4 MAKE A SMART OFFER

Craft a competitive offer based on market value, conditions, and strategy.

5 NEGOTIATE SUCCESSFULLY

Use proven negotiation techniques to reach the best possible terms.

6 COMPLETE DUE DILIGENCE

Inspections, financing, title search, and more—ensure everything checks out.

7 GET THE KEYS

Close the deal, get the keys, and celebrate the start of an exciting new chapter!

> *"The best home buying decisions are made long before you ever walk through the front door.*
> – Mike Mifsud

EXPERIENCE. STRATEGY. RESULTS.

With over 40 years of experience helping families across Barrie and Simcoe County, I'll guide you through every turn.

40+ YEARS OF EXPERIENCE YOU CAN TRUST

STEP 2 KNOW YOUR BUDGET

WANTS *vs* NEEDS

CLARITY TODAY. CONFIDENCE TOMORROW.

Before you start your search, it's important to know what matters most to you. This worksheet will help you focus on what you truly need in a home and what would be nice to have.

> *The more clarity you have about your priorities, the easier it is to make the right decision.*
>
> *– Mike Mifsud*

MUST HAVE (NEEDS)	NICE TO HAVE (WANTS)
These are non-negotiable. You can't compromise on these.	These would be great to have, but you can live without them.
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.

DEAL BREAKERS

Features or situations that would stop you from buying a home.

-
-
-

COMPROMISES I'M WILLING TO MAKE

These are areas where I am open to compromise to find the right home.

-
-
-

FUTURE NEEDS TO CONSIDER

Think about your lifestyle 3–5 years from now. Will your needs change?

EXAMPLES TO GET YOU STARTED

MUST HAVE (NEEDS)

- 3 Bedrooms
- 2 Bathrooms
- Double Garage
- Home Office
- Fenced Yard
- Close to Work/School

NICE TO HAVE (WANTS)

- Finished Basement
- Walk-in Closet
- Quartz Countertops
- Gas Fireplace
- Large Lot
- Swimming Pool

PRO TIP FROM MIKE

Start with your must-haves. If a home meets everything on your needs list, you can always upgrade the wants later.

> *The right home isn't just about what you want today, it's about what's right for your future.*
>
> *– Mike Mifsud*

MIKE MIFSUD
Broker of Record
40+ YEARS OF EXPERIENCE
Guiding home buyers with experience, strategy, and results that last.

STEP 2 KNOW YOUR BUDGET

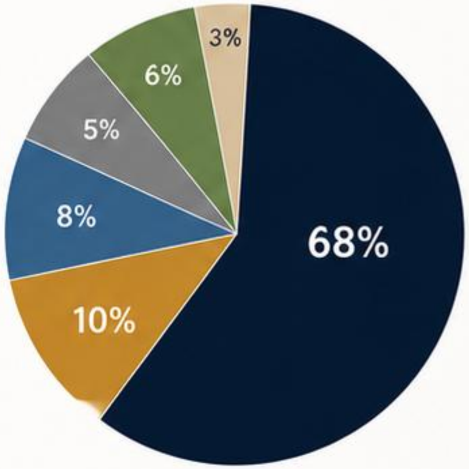
CAN YOU REALLY AFFORD IT?

UNDERSTANDING YOUR MONTHLY COMMITMENT

Owning a home is about more than just your mortgage. It's important to understand the full picture so there are no surprises down the road.

> *The best financial decisions are made with clarity today.*
> *– Mike Mifsud*

TYPICAL MONTHLY HOMEOWNERSHIP COSTS



MORTGAGE PAYMENT (P & I)	$
PROPERTY TAXES	$
UTILITIES (Heat, Hydro, Water, etc.)	$
HOME INSURANCE	$
MAINTENANCE & REPAIRS	$
OTHER (Condo Fees, Internet, etc.)	$
TOTAL MONTHLY COST	$

WHAT AFFECTS WHAT YOU CAN AFFORD?

INTEREST RATES
Even a small change in rates can make a big difference in your monthly payment.

DOWN PAYMENT
The more you put down, the less you need to borrow—and the more options you have.

CREDIT SCORE
A higher score can mean better mortgage rates and lower payments.

DEBT LOAD
Lower debt means you qualify for more and have less financial stress.

LIFESTYLE CHOICES
Your habits today shape your comfort and freedom as a homeowner tomorrow.

AFFORDABILITY GUIDELINES

A good rule of thumb is to keep your total monthly housing costs (gross) at or below 32% of your gross monthly income.

GROSS MONTHLY INCOME	$
32% HOUSING TARGET	$
STAY AT OR BELOW	$

MIKE'S PRO TIP

Get pre-approved first so you know exactly what price range makes sense for your budget. It gives you confidence, power, and peace of mind.

ACTION STEP:
Get pre-approved before you start shopping. Scan the QR code to get started today!

LET'S MAKE SURE IT WORKS FOR YOU!
Scan the QR code to connect with Mike, your Mortgage Broker and Realtor. I'll help you understand your budget and buying power.

STEP 3 RESEARCH & EXPLORE

FINANCING & GETTING PRE-APPROVED

A STRONG START LEADS TO A SMOOTHER PURCHASE.

Getting pre-approved shows sellers you're serious and helps you shop with confidence.
It gives you a clear picture of what you can afford—and puts you in a stronger position when it matters.

> *Preparation today creates possibilities tomorrow.*
>
> *– Mike Mifsud*

WHY GET PRE-APPROVED?

STRONGER OFFER
Shows sellers you're a serious, qualified buyer.

CLEAR BUDGET
Know exactly what you can afford before you start shopping.

SAVE TIME
Focus your search on homes in your price range.

LOCK IN YOUR RATE
Protect yourself from rate increases while you shop.

STRONGER NEGOTIATION
Gives you confidence and leverage at the negotiation table.

PRE-APPROVAL vs. PRE-QUALIFICATION

	PRE-QUALIFICATION	PRE-APPROVAL
WHAT IT IS	An estimate based on self-reported information.	A detailed review of your financial information by a lender.
RELIABILITY	Not as strong.	More accurate and dependable.
USED FOR	Early planning and budgeting.	Making offers on a home.
SELLER CONFIDENCE	Lower.	Higher—shows you're a serious buyer.
VALIDITY	No expiration.	Typically valid for 60–120 days.

DOCUMENTS YOU'LL NEED

Be ready with these items:

- [ ] Photo identification
- [ ] Proof of income (T4s, pay stubs, notice of assessment)
- [ ] Employment letter
- [ ] Proof of down payment
- [ ] Bank statements (last 3 months)
- [ ] Credit card & loan statements
- [ ] List of monthly debts/expenses
- [ ] Gift letter (if applicable)
- [ ] Other assets/investments

Having these ready will speed up the process and strengthen your pre-approval.

MIKE'S PRO TIP

Build a detailed timeline that works backwards from your ideal closing date. It helps you stay organized and avoid last-minute surprises.

MIKE'S PRO TIP

Get pre-approved before you start looking at homes. It helps you avoid falling in love with a home that may be out of reach.

MIKE'S QUESTION

What do you want your ideal mortgage payment to look like each month?

YOUR NOTES

I'll connect you with trusted mortgage professionals who will guide you every step of the way.
– Mike

ACTION STEP
Schedule a call with a lender and get your pre-approval today.

STEP 2 KNOW YOUR BUDGET

YOUR EMERGENCY FUND

BE PREPARED. STAY PROTECTED. LIVE WITH CONFIDENCE.

Homeownership comes with unexpected costs. Having an emergency fund ensures you're ready for life's surprises without going into debt or risking your financial security.

> *It's not if something unexpected happens, it's when. A solid emergency fund gives you options and peace of mind.*
>
> *– Mike Mifsud*

HOW MUCH SHOULD YOU HAVE SAVED?

MINIMUM GOAL
3 MONTHS
of essential expenses

Covers short-term surprises like car repairs, appliance breakdowns, or medical expenses.

STRONG GOAL
6 MONTHS
of essential expenses

Provides greater security for larger repairs, job loss, or unexpected life events.

MAXIMUM PEACE OF MIND
12 MONTHS+
of essential expenses

Ideal for variable income or self-employed buyers. Financial freedom starts with preparation.

COMMON HOMEOWNER EMERGENCIES

- Burst pipes or water damage
- Furnace or A/C replacement
- Roof leaks or repairs
- Appliance breakdown
- Vehicle repairs
- Job loss or reduced income
- Unexpected medical costs

BUILDING YOUR EMERGENCY FUND

- [ ] Start small – even $25 per week adds up.
- [ ] Automate your savings so it builds consistently.
- [ ] Keep your fund in a separate, easily accessible account.
- [ ] Replenish your fund after you use it.
- [ ] Review your fund every 6 months.

A little today can make a big difference tomorrow.

WHERE TO KEEP YOUR EMERGENCY FUND

Keep your emergency fund in a safe, liquid place where you can access it quickly, but not so easy that you're tempted to spend it.

- **High-Interest Savings Account** – Easy access with better returns.
- **Money Market Account** – Good for larger balances.
- **GIC Ladder (Short-Term)** – Low risk with predictable returns.

EXAMPLE: 6 MONTH EMERGENCY FUND

Monthly Essential Expenses	$4,000
X 6 Months	x 6
Your Emergency Fund Goal	**$24,000**

This is separate from your down payment and closing costs. Both are important!

MIKE'S PRO TIP

Before you become a homeowner, become a planner. A strong emergency fund is one of the smartest investments you can make in your future.

> *Confidence in homeownership starts with being prepared for the unexpected.*
>
> *– Mike Mifsud*

MIKE'S QUESTION

If an unexpected $5,000 expense came up tomorrow, how would it affect your plans?
What steps can you take today to be more financially prepared?

STEP 2 KNOW YOUR BUDGET

UNDERSTANDING MARKET VALUE

> *"The more you understand market value, the better decisions you'll make and the more confidence you'll have."*
> *– Mike Mifsud*

KNOW WHAT A HOME IS REALLY WORTH.

Market value isn't just about the asking price. It's about what a buyer is willing to pay in today's market based on facts, not feelings.

WHAT DETERMINES MARKET VALUE?

LOCATION
Neighbourhood, proximity to schools, parks, transit, and amenities all impact value.

PROPERTY CONDITION
Well-maintained homes with updates and good curb appeal usually command higher prices.

SIZE & LAYOUT
Square footage, number of bedrooms and bathrooms, and functional layout matter.

RECENT SALES (COMPS)
What similar homes have recently sold for in your area sets the benchmark.

MARKET CONDITIONS
Supply and demand, interest rates, and economic factors influence what buyers are willing to pay.

UNIQUE FEATURES
Upgrades, lot size, views, pools, and other special features can increase or decrease value.

VALUE VS. PRICE: WHAT'S THE DIFFERENCE?

VALUE
Is what a home is worth based on facts, market data, and buyer demand.

PRICE
Is what the seller is asking.
It can be higher, lower, or right in line with value.

REMEMBER
The goal is to pay a fair price for a home that meets your needs and holds its value over time.

COMPARING HOMES THE SMART WAY

When evaluating homes, look beyond how a home looks. Focus on these key comparison points:

- ☑ Sale price of similar homes
- ☑ Days on market
- ☑ Price per square foot
- ☑ Condition and features
- ☑ Lot size and exposure

USE FACTS. NOT EMOTIONS.

EXAMPLE: SAME NEIGHBOURHOOD

ADDRESS	SOLD PRICE	SQ. FT.	PRICE PER SQ. FT.	DAYS ON MARKET
123 Maple Dr.	$820,000	2,000	$410	12
456 Oak St.	$845,000	2,050	$412	8
789 Pine Ave.	$810,000	1,950	$415	15
Subject Home	?	2,000	?	?

★ This data helps determine a fair market value range.

> *"Knowledge is power. When you know the value, you negotiate from a position of strength."*
> *– Mike Mifsud*

MIKE'S PRO TIP
Don't fall in love with the price tag. Fall in love with the home that fits your life and makes sense for your future.

MIKE'S QUESTION
What's most important to you in balancing price and value: location, features, or long-term potential?

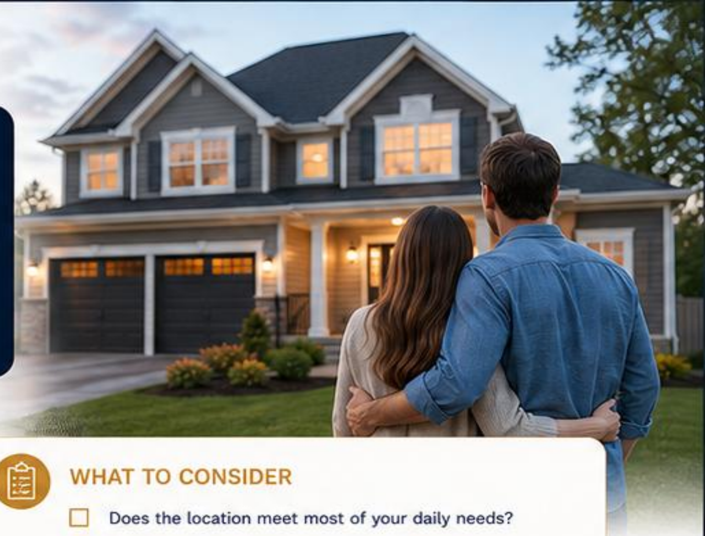
NEED HELP UNDERSTANDING TODAY'S MARKET?
Let's review current market trends and home values in your area.
Scan the QR code to connect with us today!

FINDING THE RIGHT HOME

IT'S MORE THAN LOVE AT FIRST SIGHT.

Finding the right home is about finding the right fit—today and tomorrow. A great home should match your lifestyle, support your goals, and make your daily life easier, not harder.

> *The right home isn't perfect. It's the one that's perfect for you and your future.*
>
> *– Mike Mifsud*



KEY FACTORS IN FINDING THE RIGHT HOME

LOCATION
Consider proximity to work, schools, transit, shopping, parks, and amenities you use most.

LIFESTYLE FIT
Think about how the home supports your daily routine and long-term lifestyle goals.

FUTURE NEEDS
Will the home accommodate changes in your life, like a growing family or working from home?

HOME CONDITION
Evaluate the age, maintenance, and potential repair or update costs.

RESALE POTENTIAL
Look for features that hold or increase value over time in your neighbourhood.

WHAT TO CONSIDER

- ☐ Does the location meet most of your daily needs?
- ☐ Does the home fit your must-have features?
- ☐ Will it work for your lifestyle 5+ years from now?
- ☐ Are you comfortable with the size and layout?
- ☐ Are there major repairs or updates needed?
- ☐ Does it fit within your budget comfortably?
- ☐ What is the resale potential in this area?

Don't be afraid to walk away.
The right home is worth the wait.

WHAT MATTERS MOST TO YOU?

Rank the following factors from 1 (most important) to 6 (least important) based on your priorities.

FACTOR	MY RANK (1–6)	NOTES
Location	______	______
Lifestyle Fit	______	______
Future Needs	______	______
Home Condition	______	______
Resale Potential	______	______
Emotional Connection (How it feels when you walk in)	______	______

MIKE'S PRO TIP

Focus on the 80%. No home is perfect. Make sure the 80% that matters most to you is there.

MIKE'S QUESTION

Imagine your perfect day at home. What does it look like?

______

______

______

KNOW YOUR NEIGHBOURHOODS

THE RIGHT COMMUNITY MAKES ALL THE DIFFERENCE.

A great home in the wrong neighbourhood can be a challenge. Take the time to explore, compare, and understand what each area has to offer.

> *When you love where you live, everything else falls into place.*
>
> *– Mike Mifsud*

WHAT TO RESEARCH IN EVERY NEIGHBOURHOOD

SCHOOLS
Research school ratings, special programs, and district boundaries.

COMMUTE & TRANSIT
Check commute times, public transit options, and major routes.

AMENITIES
Look for shopping, grocery stores, restaurants, parks, and recreation facilities.

SAFETY
Review crime rates and speak with residents about their experience.

FUTURE GROWTH
Investigate development plans and infrastructure projects in the area.

HOME VALUES
Review recent sales, price trends, and market stability.

COMMUNITY VIBE
Consider the lifestyle, diversity, activities, and overall feel.

TAXES & FEES
Compare property tax rates and any condo fees or special levies.

NEIGHBOURHOOD COMPARISON WORKSHEET

FACTORS	NEIGHBOURHOOD #1	NEIGHBOURHOOD #2	NEIGHBOURHOOD #3
Schools			
Commute & Transit			
Amenities			
Safety			
Future Growth			
Home Values			
Community Vibe			
Taxes & Fees			
OVERALL IMPRESSION	☆ ☆ ☆ ☆ ☆	☆ ☆ ☆ ☆ ☆	☆ ☆ ☆ ☆ ☆

TIPS FOR EXPLORING NEIGHBOURHOODS

- Visit at different times of day and on weekends.
- Walk or drive around – get a feel for the area.
- Talk to neighbours and local business owners.
- Check local social media and community groups.
- Attend a local event or visit the community centre.
- Trust your instincts – how does it feel?

MIKE'S PRO TIP
The perfect neighbourhood balances today's needs with tomorrow's potential. Think long-term – your lifestyle can change, but your location is harder to change.

MIKE'S QUESTION
What's most important to you in a neighbourhood:
convenience, community, schools, nature, or something else?

____

____

YOUR TOP 3 NEIGHBOURHOODS

1. ____________________
2. ____________________
3. ____________________

STEP 3 RESEARCH & EXPLORE

TYPES OF HOMES
WHICH ONE IS RIGHT FOR YOU?

UNDERSTAND YOUR OPTIONS. MAKE A SMART CHOICE.

Every home has its own advantages and trade-offs. The key is choosing the type of home that fits your lifestyle, budget, and long-term goals.

> *The right type of home supports the life you want to live today and tomorrow.*
>
> *– Mike Mifsud*

COMMON TYPES OF HOMES

DETACHED HOMES
More space, privacy, and flexibility. Typically higher price point and maintenance.

TOWNHOMES
Often more affordable with less maintenance. May include monthly fees.

CONDOS
Low maintenance living with building amenities. Monthly fees cover many costs.

SEMI-DETACHED HOMES
A balance of space and affordability. Shared wall means shared costs.

BUNGALOWS
One-floor living ideal for empty nesters or those planning for the future.

WHAT MATTERS MOST TO YOU?

Check the features that are most important in your next home:

- ☐ Single-family home
- ☐ Low maintenance
- ☐ Private yard
- ☐ Outdoor space / balcony
- ☐ Garage / parking
- ☐ Home office space
- ☐ Finished basement
- ☐ Walkability
- ☐ Close to schools
- ☐ Close to transit
- ☐ Amenities (gym, pool, etc.)
- ☐ Pet-friendly
- ☐ Retirement / one-floor living
- ☐ Investment potential

COMPARE YOUR OPTIONS

TYPE OF HOME	APPROX. PRICE RANGE	MAINTENANCE	PRIVACY	AMENITIES	BEST FOR
Detached Home	$	★★★☆	★★☆☆	★⯪☆☆	Families, space, long-term living
Townhome	$	★★☆☆	★★☆☆	★☆☆☆	First-time buyers, small families
Condo	$	★★☆☆	★★☆☆	★⯪☆☆	Busy professionals, downsizers
Semi-Detached	$	★★☆☆	★☆☆☆	★★☆☆	Families seeking affordability
Bungalow	$	★★☆☆	★★☆☆	★★☆☆	Retirees, downsizers, long-term comfort

THINGS TO CONSIDER

- Think about your lifestyle now and in 5–10 years.
- Consider how much time and money you want to spend on upkeep.
- Review condo fees, what they include, and any special assessments.
- Look at future growth and resale potential in the area.
- Visit different types of homes to see what feels right.

MIKE'S PRO TIP

Don't just buy a house—buy the right home for your life. The best home today should still work for you tomorrow.

Lifestyle | Budget | Location | Comfort | Future

MIKE'S QUESTION

Which type of home feels like the best fit for your lifestyle right now—and why?

____

____

____

STEP 3 RESEARCH & EXPLORE

THE HOME TOUR
MAKE EVERY VIEWING COUNT.

SEE BEYOND THE SURFACE. ASK SMART QUESTIONS.

A great tour helps you picture your future, uncover potential issues, and compare homes with confidence.

> *It's not just about how a home looks—it's about how it lives and how it fits your life perfectly.*
> *– Mike Mifsud*

WHAT TO LOOK FOR DURING A HOME TOUR

LOCATION & SETTING
Traffic, noise, neighbours, proximity to amenities, and overall vibe.

HOME CONDITION
Structural integrity, roof, windows, floors, plumbing, electrical, and more.

LAYOUT & FLOW
Does the layout work for your lifestyle? Is the space used well?

NATURAL LIGHT
Where does the sun come from? Light can impact mood and energy.

STORAGE & SPACE
Closets, pantry, basement, garage—do you have enough storage?

POTENTIAL & UPSIDE
Closts a few updates increase value or better suit your needs?

HOME TOUR CHECKLIST

- [ ] Does the home meet your must-have criteria?
- [ ] How does the location feel at different times of day?
- [ ] Is the home well-maintained?
- [ ] Are there any signs of water damage, mould, or pests?
- [ ] How old are major systems (roof, furnace, A/C, windows)?
- [ ] Is there enough storage for your needs?
- [ ] Does the layout work for your lifestyle?
- [ ] What repairs or updates might be needed?
- [ ] How does the home compare to others in this price range?
- [ ] Can you see yourself living here long-term?

Take notes after every showing while it's fresh in your mind.

SMART QUESTIONS TO ASK

- How long has the home been on the market?
- Why are the sellers moving?
- What updates or renovations have been done?
- Are there any known issues with the home?
- What are the average utility costs?
- How is the neighbourhood changing?
- Is there a homeowners association or fees?
- What is included in the sale?

YOUR TOUR NOTES

Use this space to capture your thoughts, first impressions, and must-know details.

MIKE'S PRO TIP

Don't rush. Take your time during each tour. Sometimes the right home isn't the one that looks the best—it's the one that feels right and fits your future.

FINAL TAKEAWAY

A successful home tour is about more than checking boxes—it's about gathering the information and feelings you need to make a smart, confident decision.

You're one step closer to finding your perfect home!

MAKING AN OFFER WITH CONFIDENCE

THE RIGHT OFFER STRATEGY CAN MAKE ALL THE DIFFERENCE.

A well-structured offer shows the seller you're a serious buyer and helps position you for success—without overpaying.

> *Strategy today creates opportunity tomorrow.*
>
> *– Mike Mifsud*

KEY COMPONENTS OF A STRONG OFFER

OFFER PRICE	DEPOSIT	CONDITIONS	CLOSING DATE	INCLUSIONS & EXCLUSIONS	TERMS & PRESENTATION
Competitive, but based on market value and conditions.	A strong deposit shows you're serious and reduces risk.	Protect your interests with necessary conditions.	Flexible dates can make your offer more appealing.	Clearly outline what is included or excluded.	The way your offer is presented can set you apart.

OFFER STRATEGIES THAT WORK

MARKET CONDITIONS	In a seller's market, strong offers stand out. In a buyer's market, you may have more negotiating power.
COMPARE & ANALYZE	We'll review comparable sales, days on market, and price trends to determine a smart offer range.
BE STRATEGIC	Sometimes price isn't everything—flexible closing, fewer conditions, or a larger deposit can win the deal.
STAY WITHIN YOUR BUDGET	We'll make sure your offer aligns with your financial comfort zone and long-term goals.
BE PREPARED TO NEGOTIATE	Expect a counteroffer. We'll guide you through negotiations to reach the best possible agreement.

OFFER CHECKLIST

- [ ] Review market conditions and comparable sales
- [ ] Determine target offer price and maximum limit
- [ ] Decide on deposit amount
- [ ] Choose appropriate conditions
- [ ] Confirm proposed closing date
- [ ] List inclusions and exclusions
- [ ] Prepare mortgage pre-approval and supporting documents
- [ ] Review and sign Offer to Purchase
- [ ] Submit offer and present it professionally
- [ ] Be ready to negotiate if needed
- [ ] Celebrate when your offer is accepted!

I'll negotiate on your behalf to help you secure the best possible outcome.
– Mike

A strong offer shows confidence. The right offer gets results.

MIKE'S PRO TIP

Don't just focus on price. Strong terms and flexibility can make your offer more attractive to sellers.

MIKE'S QUESTION

What's most important to you in this purchase? Price, location, timing, or specific features? Knowing your priorities helps shape the right offer strategy.

YOUR NOTES

KEY TAKEAWAY

Preparation, strategy, and strong negotiation are the keys to a successful purchase. We'll be with you every step of the way.

NEGOTIATION & GETTING THE BEST TERMS

> *Great negotiation isn't about pushing harder—it's about creating value and finding the right solutinn for you.*
>
> *– Mike Mifsud*

STRONG NEGOTIATION SKILLS HELP PROTECT YOUR INTERESTS AND INVESTMENT.

This is where experience, strategy, and market knowledge come together to help you achieve the best possible terms and conditions.

WHAT WE NEGOTIATE FOR YOU

PRICE
Work to secure the best possible purchase price.

CLOSING DATE
Negotiate a closing timeline that works for you.

CONDITIONS
Manage and negotiate terms to protect your interests.

INCLUSIONS & EXCLUSIONS
Clarify what stays and what goes.

REPAIRS & CREDITS
Request repairs or credits that make sense.

OTHER TERMS
Address any special terms or requests.

THE POWER OF SKILLED NEGOTIATION

REPRESENTATION	I represent you and your best interests—every step of the way.
MARKET INSIGHT	Up-to-date market knowledge helps us position a strong, competitive offer.
STRATEGY	Every negotiation has a plan tailored to your goals and the situation.
EXPERIENCE	Years of negotiation experience helps anticipate challenges and find solutions.
PROTECTION	I help protect you from costly mistakes and unfavorable terms.
RESULTS	The goal is simple: the best terms, the least risk, and peace of mind.

NEGOTIATION CHECKLIST

- ☐ Review seller's counteroffer carefully
- ☐ Compare and evaluate all terms
- ☐ Keep your goals and bottom line in focus
- ☐ Negotiate price and key terms
- ☐ Address conditions, repairs, and credits
- ☐ Discuss inclusions and exclusions
- ☐ Clarify closing date and possession
- ☐ Resolve any remaining concerns
- ☐ Reach the best agreement possible
- ☐ Document all agreed-upon terms
- ☐ Move forward with confidence

I'll negotiate on your behalf to help you achieve the best possible outcome.

– Mike

A successful negotiation today leads to a smoother closing tomorrow.

MIKE'S PRO TIP

Don't reveal your maximum price too soon. Strong negotiations are about options, information, and timing.

MIKE'S QUESTION

What terms or conditions are most important to you in this purchase? (e.g., price, closing date, repairs, possession, inclusions)

YOUR NOTES

KEY TAKEAWAY

Skilled negotiation can save you money, reduce risk, and create a smoother path to closing. I'll work hard to get you the best possible terms.

STEP 3 RESEARCH & EXPLORE

THE INSPECTION & DUE DILIGENCE STEP

KNOW WHAT YOU'RE BUYING. PROTECT YOUR INVESTMENT.

Inspections provide peace of mind and can uncover potential issues before they become costly problems. It's one of the most important steps in a smart purchase.

> *A thorough inspection today can prevent expensive surprises tomorrow.*
>
> *– Mike Mifsud*

TYPES OF INSPECTIONS TO CONSIDER

HOME INSPECTION
A general review of the home's major systems and overall condition.

STRUCTURAL INSPECTION
Evaluates the foundation, framing, beams, and load-bearing elements.

ROOFING INSPECTION
Assesses the roof's condition, age, and remaining life expectancy.

ELECTRICAL INSPECTION
Checks the electrical panel, wiring, outlets, and safety systems.

PLUMBING INSPECTION
Reviews plumbing lines, fixtures, water pressure, and drainage.

HVAC INSPECTION
Examines heating, cooling, ventilation systems and efficiency.

! Additional inspections may be recommended based on the property's age, location, and condition (e.g., septic, well, mold, asbestos, radon, pool, or fireplace inspection).

INSPECTION & DUE DILIGENCE CHECKLIST

- ☐ Schedule inspections within the agreed timeframe
- ☐ Attend the inspection if possible
- ☐ Review the inspection report thoroughly
- ☐ Ask questions and clarify any concerns
- ☐ Request copies of any warranties or service records
- ☐ Confirm the age and condition of major systems
- ☐ Check for any open permits or by-law issues
- ☐ Review property taxes and utility costs
- ☐ Investigate noise, traffic, and neighbourhood factors
- ☐ Ensure the property meets your needs and long-term goals

Knowledge today leads to confidence tomorrow.

DUE DILIGENCE BEYOND THE INSPECTION

LEGAL & TITLE
- Confirm clear title
- Check for easements or rights-of-way
- Review condominium documents (if applicable)

MUNICIPAL RESEARCH
- Zoning and permitted uses
- Future development plans
- School boundaries

FINANCIAL CONSIDERATIONS
- Property taxes
- Utility costs
- Condo fees (if any)
- Insurance estimates

NEIGHBOURHOOD FACTORS
- Amenities & services
- Commute times
- Resale potential
- Community vibe

I'll guide you through every detail so you can move forward with confidence and peace of mind.

– Mike

YOUR NOTES

MIKE'S PRO TIP

Focus on major issues that impact safety, function, or future value. Minor cosmetic items can usually be addressed later.

MIKE'S QUESTION

Are there any potential issues that would make you reconsider this home?

KEY TAKEAWAY

A thorough inspection and due diligence process can save you from costly surprises and help you make a confident, informed decision.

PLANNING YOUR MOVE

IT'S MORE THAN JUST PACKING BOXES.

THOUGHTFUL PLANNING TODAY LEADS TO A SMOOTHER TRANSITION TOMORROW.

Buying a home comes with many moving parts. Thinking ahead about your timeline, current home, and the details in between will help reduce stress and keep you on track.

> *The best moves aren't just planned with your head—they're planned with your heart.*
> *– Mike Mifisud*

CREATE YOUR MOVE TIMELINE

3–6 MONTHS OUT
- Define your goals and must-haves
- Check your finances and get pre-approved
- Start home search and research areas

2–3 MONTHS OUT
- Narrow down homes and neighbourhoods
- Attend showings and open houses
- Make your offer when the time is right

1 MONTH OUT
- Offer accepted – conditions & deposit
- Begin planning your move logistics
- Give notice if renting

2–3 WEEKS OUT
- Confirm closing date
- Book movers and/or truck
- Start packing non-essentials

MOVING DAY!
- Final walkthrough and closing
- Get your keys
- Time to move in and enjoy!

WHAT ABOUT YOUR CURRENT HOME?

Understanding your options can help you make the right decision for your situation.

SELL FIRST
Reduce risk by knowing exactly what you can afford.

BUY FIRST
Find your next home first, then sell with less pressure.

BUY & SELL SIMULTANEOUSLY
Work with an experienced agent to coordinate both transactions smoothly.

RENT BACK OPTION
Stay in your current home after closing while you transition.

IMPORTANT TASKS CHECKLIST

- [ ] Get pre-approved for your mortgage
- [ ] Review and improve your credit score
- [ ] Determine your budget and down payment
- [ ] Research neighbourhoods and communities
- [ ] Create a list of must-haves and nice-to-haves
- [ ] Schedule and attend showings
- [ ] Make an offer and negotiate terms
- [ ] Secure home inspection
- [ ] Arrange for home insurance
- [ ] Plan for closing costs and adjustments
- [ ] Book movers or plan your move
- [ ] Notify utilities, internet, and service providers
- [ ] Change your address
- [ ] Pack and prepare for moving day
- [ ] Final walkthrough and closing

MIKE'S PRO TIP

Build a detailed timeline that works backwards from your ideal closing date. It helps you stay organized and avoid last-minute surprises.

YOUR NOTES

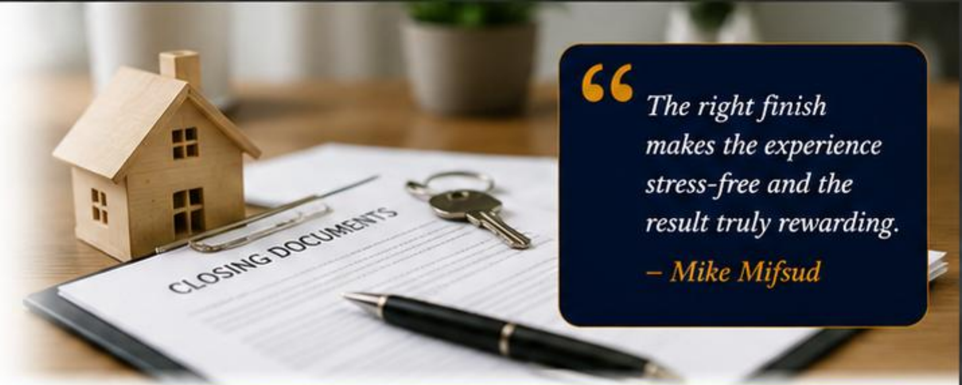
MIKE'S QUESTION
What is most important to you in your move—timing, cost, convenience, or minimizing stress? How can we plan to make that happen?

A successful move starts with a plan.
I'm here to guide you every step of the way.
– Mike

FINAL DETAILS & CLOSING THE DEAL

THE LAST STEPS LEAD TO THE KEYS IN YOUR HANDS.

We'll manage the details, coordinate the process, and make sure everything comes together for a smooth and successful closing.



> *The right finish makes the experience stress-free and the result truly rewarding.*
>
> *– Mike Mifsud*

FINAL STEPS TO CLOSING

FINAL WALK-THROUGH
Confirm the property is in the agreed condition and everything is in working order.

FINALIZE DOCUMENTS
Review and sign all closing documents with your lawyer or notary.

FUNDS & TRANSFERS
Ensure funds are transferred securely and on time for a smooth closing.

CLOSING DAY
The transfer of ownership is completed. The property is now officially yours!

GET YOUR KEYS
The best part—your keys, your home, and your next chapter begin!

WELCOME HOME!
Enjoy your new home and the memories you'll create here.

WHAT TO EXPECT AT CLOSING

You and your lawyer (or notary) will meet to sign the necessary documents. → Your lender provides the funds to complete the purchase. → Ownership is transferred and registered with the Land Registry Office. → You receive the keys and become the proud owner! → It's time to celebrate your new home!

CLOSING CHECKLIST

- [ ] Confirm final walk-through date and time
- [ ] Review closing statement and costs
- [ ] Ensure mortgage funds are in place
- [ ] Provide required identification
- [ ] Review and sign closing documents
- [ ] Confirm transfer of utilities and services
- [ ] Obtain home insurance effective on closing day
- [ ] Arrange movers and change of address
- [ ] Receive keys and garage door opener(s)
- [ ] Store important documents in a safe place
- [ ] Celebrate—congratulations, you did it!

I'll be by your side until the keys are in your hand and beyond.

– Mike

Attention to detail today leads to lasting satisfaction for years to come.

MIKE'S PRO TIP

Stay organized and responsive during the final steps. It helps prevent delays and ensures a smooth, stress-free closing.

MIKE'S QUESTION

Is there anything you're unsure about or would like more information on as we get closer to closing?

YOUR NOTES

KEY TAKEAWAY

The final steps are about accuracy, timing, and preparation. I handle the details so you can focus on the excitement of your new home.

MOVING FORWARD WITH CONFIDENCE

YOU'RE NOT JUST BUYING A HOME—YOU'RE BUILDING YOUR FUTURE.

I'll continue to be your trusted advisor long after closing, here for you whenever you need guidance or support.

> *My goal doesn't end at closing. I'm here to help you every step beyond.*
>
> *– Mike Mifsud*

MY COMMITMENT TO YOU

ONGOING SUPPORT
I'm always here for questions, advice, and referrals.

HOMEOWNER RESOURCES
Helpful tips and resources to protect your investment.

MARKET INSIGHTS
Stay informed with local market updates and opportunities.

TRUSTED NETWORK
Access my network of reliable professionals whenever you need them.

FUTURE PLANS
Whether buying, selling, or investing—I'll be here to help.

GRATEFUL FOR YOUR TRUST
It's an honor to be part of your journey. Thank you!

AFTER CLOSING, YOU CAN COUNT ON ME FOR...

- Answering your real estate questions
- Referrals to trusted service providers and trades
- Market updates and property information
- Advice for your next move, big or small
- A familiar voice whenever you need it

My success comes from happy clients and the relationships we build together.
Thank you for trusting me with such an important chapter in your life.

MOVING FORWARD CHECKLIST

- [ ] Settle in and enjoy your new home
- [ ] Register for property tax and homeowner grants
- [ ] Notify insurance provider of your new address
- [ ] Update your mailing address
- [ ] Connect utilities and services
- [ ] Explore your new neighbourhood
- [ ] Keep important documents in a safe place
- [ ] Reach out anytime you have questions
- [ ] Think about your future real estate goals
- [ ] Refer friends and family with confidence

Your trust and referrals mean the world to me.
Let's keep in touch!

I truly appreciate the opportunity to work with you and look forward to being your Realtor® for life.

– Mike

MIKE'S PRO TIP

The best relationships don't end at closing. Stay connected, ask questions, and let me know how I can continue to help you in the future.

MIKE'S QUESTION

What are you most excited about now that you're a homeowner?

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YOUR NOTES

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KEY TAKEAWAY

I'm here for you beyond the sale. A strong relationship built on trust is the foundation of a lifetime of real estate success.

STEP 3 RESEARCH & EXPLORE

YOU'VE GOT THE PLAYBOOK.

Now Let's Make Your Next Move.

THANK YOU FOR ALLOWING ME TO BE PART OF YOUR HOME BUYING JOURNEY.

For more than 40 years, I've had the privilege of helping families buy homes throughout Barrie and Simcoe County.

Whether you're purchasing your first home, your forever home, or an investment property, my commitment remains the same:

> **To protect your interests, negotiate on your behalf, and help you make confident decisions every step of the way.**

LET'S WORK TOGETHER

When you're ready, I'm here to put my experience, strategy, and dedication to work for you.

Let's find the right home for you.

Mike Mifsud

BROKER OF RECORD

HomeLife Nu-Key Realty Ltd., Brokerage

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