



HOMIE
Prayer
GUIDE

Laura Cooper

REALTOR





hello,

MEET LAURA

YOUR LOCAL REAL ESTATE EXPERT

Born and raised in Toronto's Upper Beaches, Laura has devoted over 19 years to building her successful career in real estate. Learning the business from the inside out, Laura spent several years on the administration side, before naturally transitioning into sales, giving her a unique and competitive edge. Laura greatly contributes her success and hard work ethic to her initial years working in the industry.

As a consistent top producer, she has handled 100's of successful transactions, and earned numerous sales awards recognizing her in the top 10% of all Realtors both nationally and provincially, as well as ranking in the 'top 35 under 35' in all of Canada.

Laura's intention as a real estate professional is to ensure that you get exactly what you're looking for to help make your dreams a reality. As a friendly business professional, honest and down to earth, it is important to Laura to come forth with her best effort and build a relationship that will leave you with a lasting impression and a great sense of satisfaction.

Laura is committed to making a positive impact in her community. That's why with every sale made, she donates \$100 directly to the Red Door Shelter to support their efforts to end homelessness and empower women and children. Throughout the year, she also hosts multiple charitable functions to support the Shelter. Laura believes giving back is not just a one-time thing, it's an ongoing commitment to support and uplift those around us.

An avid "East Ender", cat mom and fitness enthusiast. Laura's sense of community runs deep. She can often be found walking on the boardwalk, at various concerts, hosting gatherings, traveling and cheering on The Toronto Raptors.

 647-454-2418

 LAURA@LAURACOOPER.CA

 LAURACOOPER.CA

 @LCOOPERHOMES

 @LCOOPERHOMES

 @LAURACOOPER

 @LAURACOOPERHOMES

 @LCOOPERHOMES

Award

WINNING SERVICE



Giving BACK

Charitable Contributions

When you buy or sell your home with me, part of my commission supports shelters and violence prevention programs for women and children.

In fact, Estate Realty was recognized as Office of the Year for its charitable contributions to the Royal LePage Shelter Foundation.

Royal LePage Shelter Foundation

Royal LePage is the only Canadian real estate company to have its own charitable foundation. All of the administrative costs of the Shelter Foundation are underwritten so 100% of every dollar donated goes directly to helping our cause. Royal LePage real estate agents, and our clients are working to create safer homes and safer communities by contributing more than \$50 million since 1999 to help women and children across Canada. By donating a portion of my commission on the purchase or sale of your property, we are helping bring hope to those who need it most.

Myself, my fellow brokers, agents, and staff also volunteer time and hold special community events to help raise funds and awareness to end family violence for more than 30,000 women and children who take refuge in a shelter each year.





THE HOME BUYING *process*

STEP 1

GET PRE-APPROVED

- Meet with a lender & send requested documents to lender
- Set a budget

STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Discuss areas & neighbourhoods of interest
- Set wants & needs
- Create a personalized home search

STEP 3

FIND YOUR HOME

- Select homes of interest
- I'll book & schedule our showings
- Tour homes
- Adjust criteria as we go

STEP 4

MAKE AN OFFER

- Discuss comparable sales in the area
- Discuss terms of the offer; price, deposit, closing date, conditions
- Negotiations may occur

STEP 5

OFFER SIGNED

- All negotiations are finished
- Both parties have signed and
- accepted the contract

STEP 6

CONDITIONS

- Work towards completing any conditions you may have included in your offer;
- Home Inspection
- Financing
- Status Certificate etc.

STEP 7

BUYER VISITS

- Schedule visits
- Take measurements
- Test appliances
- Schedule contractors if desired

STEP 8

APPRAISAL

A real estate appraiser provides an unbiased estimate of a property's market value by evaluating its features, location, and comparable sales. Their assessments help lenders determine loan risk during real estate transactions.

STEP 9

REAL ESTATE LAWYER

A real estate lawyer plays a crucial role in property transactions, ensuring legal compliance and protecting their client's interests throughout the process.

STEP 10

CELEBRATION DAY

- Sign any remaining closing documents with lawyer
- Receive your keys/lockbox code
- Celebrate!

Prepare FINANCING

Getting Pre-Approved

Understanding your budget will be necessary before you can begin your home search. You will need access to funds for a deposit & down payment, and speak to a mortgage broker to secure the remainder of the purchase price. By speaking with a mortgage agent early, you can get pre-approved for your financing before starting, which will tell us what your budget is. While getting pre-approved for financing before making an offer isn't mandatory, it can enhance your credibility as a buyer and potentially get you a better deal. Your REALTOR will be able to refer you to a mortgage broker who they know & trust.

Check your Credit

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved



FINDING THE RIGHT *agent*

Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. As your agent, my responsibility is to represent you and to ensure that you are protected.

There is incredible value in having someone working for YOUR best interests when buying a home.



GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door! I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

NEGOTIATING POWER

Most sellers will be represented by another agent, known as the listing agent. By working with a real estate professional, they will be able to work in your best interest to get you the best deal. They will be able to provide expert advice on details to include to ensure you're protected.

NEIGHBOURHOOD & MARKET EXPERTISE

I have the neighbourhood & market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

AFFORDABILITY

The seller pays the commission for both the seller's agent and the buyer's agent.

start HOME SHOPPING



START TOURING HOMES IN YOUR PRICE RANGE

As we tour each property, we'll take detailed notes—it's easy to forget the finer points after seeing multiple homes. Together, we'll review your notes and discuss the pros and cons of each option. When we find the one, we'll craft a competitive offer based on recent sales, local market activity, and the home's current condition. From there, negotiations may follow to reach the best possible outcome for you.



tip

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open & close the windows & doors to make sure they work properly

Evaluate the neighbourhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?

make AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE one! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

> Put Your Best Foot Forward

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

> Put Down a Healthy Deposit

A large deposit shows the seller you are serious. Typically deposits are a minimum of 5% of the purchase price.

> Write the Seller a Letter

We can make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

> ACCEPT THE OFFER

> DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

> SIGN BACK

A sign back is when the seller offers you different terms. If this happens, you can:

> ACCEPT THE SELLER'S SIGN BACK

> DECLINE THE SELLER'S SIGN BACK

> COUNTER THE SELLER'S SIGN BACK

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! Now inspections, appraisals, or anything else built into your purchase agreement will take place.





Conditions

A Financing Condition

Sometimes buyers may need to arrange their financing or sell a previous property before they can close on a new one. By including a financing condition, you will have a chance to sort out the details before the deal goes firm.

An Inspection Condition

Home inspections let you know what is going on behind the walls of the home, structural or otherwise. I will be able to recommend a professional, reputable home inspector so you don't miss a thing.

negotiate FINAL OFFER

Sometimes after the home inspection, there may be issues found that you aren't prepared for. We can try to negotiate with the seller on the price we offered if they fix the issue. Or we have the right to walk away if we can't agree.

1. Ask for credit for the work that needs to be done.

Likely, the last thing the seller wants to do is repair work.

2. Think "big picture" and don't sweat the small stuff.

A tile that needs some caulking or a leaky faucet can easily be fixed.

3. Keep your poker face.

The listing agent may be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

APPRAISAL *ordered*

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

PROPERTY TITLE SEARCH

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.





Closing COSTS

What to Expect

REPAIRS & IMPROVEMENTS

Before moving in, you may want to paint, do a renovation or purchase new furniture. It's important to understand these costs while forming your budget.

HOME INSPECTION FEES

By hiring a professional home inspector, you will receive a full report after their visit. Inspections can cost anywhere from \$400 - \$800, depending on the size of the home.

TAXES

Different taxes will be applied to the purchase price, including Land Transfer Tax, provincial and municipal taxes and property tax adjustments.

LAWYER FEES

You will need to work with a lawyer to review contracts, check to see if there are any issues or liens on the title of the property, and make sure everything is in order when you put in an offer and at closing. Lawyers are essential to the buying process.

HOME INSURANCE

Often you will need to arrange home insurance prior to closing, and may be a condition of the sale or financing.

REALTOR FEES

During the initial conversations with your REALTOR®, they will describe their fees, and how their fee will be paid. Often the seller will pay your agent's fee from the funds they received from the purchase. These fees are also known as commission or remuneration.

recommended RESOURCES

GENERAL CONTRACTOR

JOHN SHEPPARD
TRUE FORM RENO
416-854-1064
JOHN@TRUEFORMRENO.COM
TRUEFORMRENO.COM

PAINTING

HEATHER MOGOSH
HEATHER FEATHER PAINTING & DESIGN
905-923-0156
HEATHER@HEATHERFEATHER.CA
HEATHERFEATHER.CA

HOUSE CLEANING

MINDY BALFOUR
GOT IT MAID
416-834-5719
MINO792@HOTMAIL.COM

ROOFING

RANDY FLEMMING
RANDCO EXTERIORS INC
416-697-5202
INFO@RANDCOEXTERIORS.COM
RANDCOEXTERIORS.CA

ELECTRICIAN

ANDREW DEMPSEY
647-202-7022
DEMPSEY_28@YAHOO.COM

PLUMBING

BANWELL PLUMBING
647-490-7193
TONYBANWELLPLUMBING@GMAIL.COM
BANWELLPLUMBING.COM

MORTGAGE

MIKE PACEY
DOMINION LENDING CO.
647-981-0107
MPACEY@DOMINIONLENDING.CA
DOMINIONLENDIN.CA

LANDSCAPING

STEVE STEPHENS
STEPHENS LANDSCAPING & CONTRACTING
905-409-1277
ALLCITYMAIN@HOTMAIL.COM
STEPHENSLAWNCARE.CA

HOME INSPECTOR

JOE SMITH
EMPIRE HOME INSPECTIONS
647-300-1916
EMPIREINSPECTOR@GMAIL.COM
EMPIREINSPECTIONS.CA



Client TESTIMONIALS



"We've used Laura twice now and we are beyond happy!! She was able to ensure we got our dream starter home at a time when the market was hot and bidding wars were the norm. Among multiple offers we came out on top with Laura's expertise and guidance. A few years later when our family outgrew our home she was able to help us get our dream forever home for well below asking price. She also staged our home beautifully and was able to get us over asking for our house in less than 48 hours. If you're looking for a knowledgeable, friendly, experienced realtor who's able to get you exactly what you're looking for, call Laura!"

"Laura made our first home buying experience enjoyable and hassle free. We knew nothing about the process of purchasing a house however, she explained everything and helped us every step of the way. Her constant availability and ease of communication made us feel valued and heard. Even though we viewed many homes, we were able to get an amazing deal and close on our dream home in record time. We cannot recommend Laura enough. She should be your go-to person for all your real estate needs"

"Laura is an absolute star! She has been our real estate agent since we bought our first home and I recommend her to everyone I know. She is a complete professional - knowledgeable, insightful, and responsive, but she is also a kind, warm, and thoughtful person who you want on your team. Even in a challenging market, she was calm and steady, and ensured we got the right price, conditions, and outcome for our family. She is also an expert stager and worked incredibly quickly to make sure our home looked amazing, both in photos and in person. Thank you so much, Laura - our family is so excited for our next stage and so grateful for the work you put in to help get us there!"

"Laura Cooper has a very strong work ethic and she exemplifies professionalism. She is always available by text/phone/email to answer our many questions and concerns, 7 days per week. Laura also promptly seeks out opinions from other fields in order to assist our decision making. Making deals in tight timelines and with complex financing rules can be very stressful and Laura's guidance is much appreciated. We highly recommend Laura Cooper!"

"We have just finished a remarkable 4-month journey with Laura Cooper. We had lived in our house for 30 years and knew it was time for us to sell the house and buy a condominium. The thought of it was daunting. However, Laura successfully led us through a process of preparing our home for sale, marketing it, creating an energy and enthusiasm and finally selling our home at a healthy margin over listing price. At the same time, she was our agent for a purchase on a condominium. She supported us through that process such that we are thrilled with the outcome in all ways. Through all of this, Laura was extremely professional, organized and completely responsive to our every need. She met us where we were at in the best possible way. However, that was not all. Our previous real estate experiences had been serious, solid affairs. This experience was completely different. Laura made this process fun! Her energy never flagged, she was cheerful and was always willing to laugh at our jokes. We really cannot think of a better agent to help us through this process. We are now happily moving into our new home feeling completely comfortable. Laura is a dream to work with. We tell everyone in our neighbourhood, who is thinking of selling, to do themselves a favour and enlist Laura as their agent."

"Laura was incredible to work with. She is both patient and has great taste. She quickly optimized our search to find the perfect home and expertly advised us through bidding and ultimately to closing. Would super recommend working with her on your search to find the perfect home."

LAURA COOPER

HONESTY & TRANSPARENCY

INTEGRITY

RESPECT

TIMELY & REACHABLE

ACTING IN YOUR BEST INTEREST

