HOME buyer 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

Recognized for exceptional results, client experience, and consistent top performance.

I'm proud to be consistently recognized among top-performing agents, but what matters most is what those results mean for you.
Every award represents a commitment to:

- Strategic, high-impact marketing
- Strong, confident negotiation
- A seamless and stress-free experience

From start to finish, my focus is always the same: delivering exceptional results while making the process feel easy.

Top 5% of Agents
2021-2025

Directors Platinum Award
Consistent high-level sales achievement

Red Diamond Award Winner
Recognizing exceptional performance

Multiple Excellence Awards
Year-over-year results you can trust

ROYAL LEPAGE® DIAMOND™ AWARD 2025

ROYAL LEPAGE® Ruby Award™ 2024

ROYAL LEPAGE® DIRECTOR'S PLATINUM™ AWARD 2023

ROYAL LEPAGE TOP 35 UNDER 35 2021

Results You Can Trust.
Service You'll Love.

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.

2025 TOP 5% DONOR
ROYAL LEPAGE® SHELTER FOUNDATION™

Royal LePage SHELTER FOUNDATION
PROUD SUPPORTER

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
SHEPPARD CONSTRUCTION MANAGEMENT
416-471-7595
SHEPPARDCONSTRUCTIONMANAGEMENT@GMAIL.COM
SHEPPARD-CONSTRUCTION.COM

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

HOUSE CLEANING
KAYLEE WALLACE
K CAN CLEAN
289-685-1811
KAYLEE.G.WALLACE@GMAIL.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

Buyer Success Stories

Buying a home is one of the biggest decisions you'll ever make, and having the right Realtor by your side makes all the difference. From first-time buyers to growing families, condo purchasers to forever homes, see what buyers have to say about working with me.

★★★★★

"My husband and I cannot recommend Laura Cooper enough! We were looking for a home for over two years, and Laura stuck by us every step of the way until we finally found our "forever home." This was my first time buying (though not my husband's), and Laura walked us through the entire process with patience and expertise. She answered every single one of my questions, even the ones I thought were silly, with absolute kindness. You can really tell she lives by her motto, "Love what you do," because her passion shines through in her hard work. She is incredibly efficient; at one point, she lined up six viewings in one day, mapping out the most efficient route so we could maximize our time. Beyond just buying, she is a total "jack of all trades." Need a lawyer? A roofer? A home inspector or mortgage broker? Don't sweat it, Laura has a reliable contact for everything. She has vetted tradespeople in her back pocket, which took so much stress and guesswork off our plate.
She is even helping us list our condo for rent and is screening prospective tenants for us now. She is reliable, honest, and hardworking. If we ever decide to purchase another property, Laura will be the first person we call!"

"Laura acted for us on both the buy and sell side. She was professional, responsive and thoughtful throughout the process. When our purchase transaction became difficult, Laura remained calm and focused - she gave us confidence that she was always acting in our best interests. She is a pleasure to work with and we would wholeheartedly recommend her to anyone!"
Thanks Laura!

"You won't find a more patient and compassionate real estate agent. You can really tell Laura loves what she does and is very knowledgeable. We checked 30+ places and finally found the one. 100% would recommend Laura If you're looking to find a home"

"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."

"I recently worked with Laura to purchase my first home, and I couldn't be happier with the experience. From the beginning, she was incredibly professional, knowledgeable, and responsive. Laura took the time to understand my needs and walked me through every step of the process with patience and clarity.
What stood out most was her knowledge of the market, negotiation skills, and ability to make the process stress-free. She went above and beyond to ensure everything went smoothly, and I always felt like a priority. She was available around the clock for assistance (even on her birthday), which made life easier as a shift worker.
Thanks to Laura, I was able to purchase my first home and significantly under asking at that.
10/10 would recommend her to anyone looking for a reliable and dedicated real estate professional!"

"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 COOPER

HONESTY & TRANSPARENCY

INTEGRITY

RESPECT

TIMELY & REACHABLE

ACTING IN YOUR BEST INTEREST