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HELLO!



Welcome to your **Buyer Starter Package**.

This guide is designed to clearly outline:

- How I work
- What you can expect throughout the buying process
- How we'll make informed, strategic decisions together

My role is to guide you through the purchase process with clarity, strong communication, and a plan that aligns with your goals and timeline.

Before we move forward, take a few minutes to consider the questions below. Your answers will help me tailor strategies & recommendations, establish services to assist you best and align timing to your specific situation.

It's ok if you don't know. Just be honest. There are no right or wrong answers.

Key Questions to Consider

1. What's prompting your move right now?
2. What is your ideal timeline to buy?
3. How familiar are you with current market conditions?
4. What features matter most? (Location, size, outdoor space, etc.)
5. Do you know your financial situation?

Review this guide at your own pace. If questions come up, or you'd like to discuss your responses, reach out anytime.

Let's start your journey together in the right direction from the beginning.

I'm here to help you move forward with confidence.



I'M TINA



Real estate is more than a transaction –it’s a life transition and a meaningful journey. With a deep passion for real estate and a strong commitment to integrity, quality, and excellence, I am dedicated to protecting your best interests and guiding you through every step with confidence and care.

I am a strategic thinker, goal/results oriented and strong believer there are no “problems”—only opportunities and solutions. Every step of the process is a chance to move closer to your goals, and my role is to ensure you feel informed, supported, and empowered from start to finish.

I offer a client-first approach built on open communication, personalized guidance, and trust. From our first conversation to closing day and beyond, I am committed to making your Real Estate experience seamless, positive, rewarding & memorable.

Whether you're a first-time buyer, to an avid investor or anything in between, I can guide you every step of the way.

YES – Real estate has a lot of big & important decisions, but that doesn’t mean we can’t enjoy the process and have a bit of fun along the way.

Successful client and agent relationships are built on collaboration, transparency, and mutual respect –and that’s exactly how I work.



In addition to real estate services, I also offer professional Property Management* solutions designed to make ownership effortless.

From tenant placement and rent collection to maintenance coordination and ongoing property care, my goal is to help you protect your investment and enjoy peace of mind.

Whether you are an investor, landlord, or homeowner, you'll receive expert guidance and hands-on service tailored to your unique property goals.

Credentials & Expertise:

- REALTOR®
- SRES® - Seniors Real Estate Specialist
- RSPS® - Resort and Second Property Specialist
- ABR® - Accredited Buyer's Representative
- Accredited Residential Manager - ARM® (REIC)
- Limited Condominium Management License - OLCM-L (CMRAO)
- Strong leadership and tenant-relation management
- Proven strategies to minimize vacancies, control costs and enhance property appeal
- 25+ yrs Corporate Environment - Finance, Sales, Leadership, Risk Management, Customer Service.

*Note: Property management services represent additional costs and are not included in the Buyer's Representation services provided under an agreement. Any interest in property management must be arranged separately at the Buyer's expense.

I'M TINA



SERVICES OFFERED

BUYER CONSULTATION

- Understand your goals, timeline, budget, and preferred locations.
- Provide insight into current market conditions and buying strategies.
- Explain the Home Buying process and documentation

HOME SEARCH & SHOWINGS

- Set up a custom home search with real time alerts
- Schedule & coordinate showings

STRATEGY & NEGOTIATION

- Advise on price, terms, conditions, clauses
- Negotiate on your behalf and protect your best interest.

DUE DILIGENCE & CLOSING

- Coordinate inspections and ensure deadlines are met
- Prepare review, and explain all required paperwork

PROFESSIONAL REFERRALS

- Connect you with trusted professionals – inspectors, lawyers, lenders, movers, and contractors.

INITIAL CONSULTATION

- Review goals, timeline, and budget (if pre-approved)
- Discuss preferred locations and property criteria



MORTGAGE PRE-APPROVAL IS A MUST BEFORE STARTING TO BOOK SHOWINGS

- Connect with a trusted lender. (Need/want recommendations - just let me know.)
- Understand purchasing power and monthly costs



HOME SEARCH

- Curate property search options based on your criteria
- Schedule and attend showings



OFFER & NEGOTIATION

- Review pricing strategy and terms
- Submit and negotiate offers on your behalf
- Coordinate inspections and assist with meeting deadlines



CLOSING

- Final walkthrough
- Review closing documents
- Receive keys and finalize ownership

SIMPLE CHECKLIST

LOCATION

- Preferred towns or neighborhoods
- Commute time, schools, and nearby amenities
- Overall lifestyle fit (urban, suburban, quiet, walkable)

KNOW YOUR BUDGET

- Monthly payment comfort zone
- Down payment and closing costs
- Other expenses

TYPE OF HOME

- Single-family, condo, or townhouse
- New construction vs. resale

MUST-HAVES VS. NICE-TO-HAVES

- Clarity on needs and wants

LIFESTYLE & TIMING

- Move-in timeframe
- How long you plan to stay in the home

WHAT'S IN IT FOR YOU?

I do basically everything for you!

AND...

I even provide the pen you will need to sign the paperwork!

Some duties include but not limited to:

- Consult and assist with narrowing down criteria for your search
- Handle all paperwork – review and explain in detail
- Provide, discuss & recommend options
- Schedule showings, and provide information
- Advise on strategies and consult on offers (when relevant)
- ... and more.

Every situation is unique, and strategies are tailored & aimed towards achieving maximum results.



FAQs

HOW MUCH CAN I AFFORD?

Book a consultation with a Professional Mortgage Advisor to ensure you begin with a pre-approval to ensure you start with a clear picture (not a pre-qualified amount). Yes there is a difference.

DO I NEED TO BE PRE-APPROVED FIRST?

I know what you are thinking... "But I just want to look at some houses to see what's out there".

But did you know showing buyers homes without pre-approval costs you time, money & could cause additional stress!

Start with your pre-approval! It is highly recommended for many reasons. It helps define your budget, saves time and stress, stronger negotiation position, etc.

WHAT COSTS SHOULD I EXPECT AS A BUYER?

Your mortgage / financial advisor should review these with you during the pre-approval process but beyond the price, some costs may include deposit / down payment, inspections, legal fees, appraisal fees, title insurance, and closing adjustments.

HOW MUCH SHOULD I OFFER AND WHEN CAN I MOVE IN?

Offers are based on a few factors such as market data, condition, and competition.

Closing dates will vary - 30 / 60 / 90 / 120 ++ and depend on a few factors which may be negotiated.

RECO INFORMATION

GUIDE (Real Estate Council of Ontario)

The content of the RECO Information Guide is intended to help buyers and sellers make informed decisions.

As of December 1, 2023, agents are required to provide the guide and to explain the content before services or assistance are provided.

The guide contains valuable information that parties should be aware of before entering an agreement with a brokerage or receiving any services or assistance from a real estate agent.

You will receive this booklet should you decide you would like to move forward to the next step.

For your reference >> <https://www.reco.on.ca/Reco/media/Documents/PDF/Agents%20and%20Brokers/RECO-Information-Guide.pdf>

WHAT'S INSIDE

WORKING WITH A REAL ESTATE AGENT — PAGE 2

- This section describes the benefits of working with a real estate agent, what you can expect, and the responsibilities of clients.

KNOW THE RISKS OF REPRESENTING YOURSELF — PAGE 4

- This section explains the risks if you choose not to work with a real estate agent.

SIGNING A CONTRACT WITH A REAL ESTATE AGENT/BROKERAGE — PAGE 6

- When you work with a real estate agent, you sign a contract called a Representation Agreement.
- This section explains the scope of the engagement, responsibilities, term of contract, etc.

UNDERSTANDING MULTIPLE REPRESENTATION — PAGE 9

- Multiple representation means the brokerage, or the agent represents more than one client in the same transaction.
- This section explains how multiple representation works, the risks, and what to expect if you agree.

HOW TO MAKE A COMPLAINT — PAGE 11

- Ontario brokerages and real estate agents are accountable for their conduct.
- This section tells you how to raise a concern with the brokerage and with RECO.

WHAT'S NEXT?

1. Get Pre-Approved

Confirm your budget and strengthen your buying power.

2. Start the Home Search

Receive homes that match your criteria as they hit the market.

3. Tour Homes

View properties, compare options, refine preferences.

Love the Property? (move to Step 4)

4. Make an Offer

Craft a strong, competitive offer and negotiate terms.

5. Under Contract (Accepted Offer)

Complete conditions/requirements - inspections, appraisal, and finalize financing.

6. Time leading to Closing Day

Final walkthrough, sign paperwork, and get the keys.

WELCOME HOME



TINA DOYLE



705 -934 -0068



tinadoyle.ca



info@tinadoyle.ca
tinadrealstate@gmail.com
tina.doyle@remax.net

REACH OUT ANYTIME!

