

# Buying or Selling a Home



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Article



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**From:** "" no-reply@kvcore.com  
**Subject:** Searching MLS  
**Date:** May 16, 2020 at 9:55 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



**GTA Listings Updated in Real Time**  
Connect with a TREB Member REALTOR®



Searching MLS

# Email #01

Article #1

Hello Firstname

Thank you for previously visiting my web page with some interest in real estate properties.

If you would prefer a more detailed search and have a way to access the listings with the Toronto Real Estate Board then we would suggest you visit a service that is provided by the Toronto Real Estate Board with all the listings that are currently on MLS.

There is no better way to do a detailed search whether you are a buyer or a seller. The Toronto Real Estate Board provides a service to the public which is a system called "Collaborate"

Get the latest listings with your criteria as often as you want to be notified.

Even every hour. As soon as that listing hits TREB you will get notified. Be the "First" to know your dream home has just arrived or that your neighbour's home just came on the market.

- You set your own search area
- Get listings within one hour of them hitting MLS
- Price Range, Bedrooms, Type of Home
- Search the whole map.
- Draw areas within the map for more searches
- No hassles whatsoever. Just register and get the information you need.
- Change your criteria whenever needed.

- Contact Ed Robinson when you find something you might need more information about.
- Once we receive the form completed an email will be sent to you with an "Invite" to "Collaborate". You will have all the options to your own saved searches allowing you to know new listings uploaded to TREB within 1 hour or at the times you should choose in your setup.



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**From:** "" no-reply@kvcore.com  
**Subject:** The Ten Commandments of Real Estate  
**Date:** May 16, 2020 at 9:58 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



### The Ten Commandments of Real Estate

Article #2

## Email #02

Hello Firstname,

Hope you get a smile from this. Here are the ten commandments of buying a home. Enjoy!

1. Thou shalt not change jobs, become self employed of quite your job
2. Thou shalt not buy a car, truck or van (or you may be living in it)
3. Thou shalt not use credit cards excessively or let current accounts fall behind
4. Thou shalt not spend money you have set aside for closing the real estate transaction
5. Thou shalt not omit debts or liabilities from your own application
6. Thou shalt not buy furniture yet
7. Thou shalt not originate any inquiries into your credit
8. Thou shalt not make large deposits without checking with your loan officer

- 8. Thou shall not make large deposits without checking with your loans officer
  - 9. Thou shalt not change bank accounts
  - 10. Thou shalt not co-sign a loan for anyone.
- 



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**From:** "" no-reply@kvcore.com  
**Subject:** Home Inspections  
**Date:** May 16, 2020 at 9:58 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



### Home Inspections

# Email #03

Article #3

Hello Firstname,

Pre-Inspection by the Seller or Inspection by Buyer after conditional purchase

For these and other reasons, a home inspection is a prudent first step in the process of selling or buying your home. You, as the seller, must present the most saleable property possible. A home inspection report will reveal the current condition of your house with specific evaluations of more than 400 items, and guide you toward enhancing the value and marketability of your property.

Most problems in a house are minor and can be rectified easily and inexpensively: chipped paint, doors or windows that stick, an air conditioner that wheezes, a filter that is dirty, etc. Such shortcomings are overlooked by sellers who have lived with them for years, but they are focused on by buyers. If the perceived problems do not derail the sale, they nevertheless provide grounds for price negotiation.

Not only does the pre-sale inspection enable you to attend to problems before the house is put on the market, it also removes any questions—for you and home buyers—about the condition of your home. Buyers are positively influenced by a professionally produced home inspection report, which improves the speed, price and likelihood of a sale.

Some home sellers elect not to correct every defect reflected in the inspection report. Instead, they acknowledge the defects to buyers and explain that the asking price has been adjusted to reflect the estimated cost of repairs.

Such candor tends to shorten negotiation time because buyers have fewer objections that

could thwart a sale. In addition to facilitating the sale of a home, an inspection helps the homeowner comply with full-disclosure real estate laws that are being enacted by more and more provinces. By focusing on the condition of your property, you are less likely to overlook a defect or material fact for which you later could be held liable. In recent years, home buyers have been more inclined to file law suits against sellers involving allegations of misrepresentation, negligence and fraud. Some judgments against sellers have been severe, even when the omission of facts was unintentional.

The above was taken from text by AmeriSpec Home Inspection Services

A list of Home Inspectors can be found at the Ontario Association of Home Inspectors.  
[www.OAHI.com](http://www.OAHI.com)



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From: "" no-reply@kvcore.com  
Subject: What About Radon Gas?  
Date: May 16, 2020 at 9:59 AM  
To: ed.robinson@exprealty.com



## Buying or Selling a Home



### What about Radon Gas?

Article #4

## Email #04

Hello Firstname,

Radon is a radioactive gas that occurs when the uranium contained in rocks and soil breaks down. When released outdoors, the gas is diluted and doesn't pose a threat. However, radon can become a health threat if it seeps into an enclosed space, like a house, school or basement.

If inhaled for long periods of time, doctors say the gas can increase the likelihood of developing lung cancer.

Since radon occurs naturally, it can be found across Canada.

Scientists suspect there are countless homes across the country with unsettling levels of radon gas. Despite those concerns, Health Canada says only about 6 per cent of Canadian homes have been tested for radon.

In an effort to better understand the extent of the problem, researchers from the University of Calgary are testing homes across Alberta.

Dr. Aaron Goodarzi, an assistant professor with the university, said one in eight homes in the study's sample area tested positive for levels of radon above 200 becquerels, Health Canada's maximum safe limit.

"One in two homes was actually over 100 (becquerels), and that's where we start to see an increase in the relative lifetime risk of lung cancer," said Dr. Goodarzi, who also serves as the Canada Research Chair for Radiation Exposure Disease.

The research is part of a program called Evict Radon, which encourages Canadians to test their homes for the gas.

Researchers in B.C. have also begun handing out free radon-testing kits to homeowners.  
How to test your home for radon

Radon is impossible to detect by mere sight or smell. But there are several simple, cost-effective ways to effectively check radon levels in your house.

A small, puck-like device can be placed in a basement, where radon gas is known to gather. After about 90 days, the device can be sent into a lab for testing.

The Wave radon detector, a more costly solution at \$249, syncs up with a user's smartphone. Inventors say the device can deliver real-time radon levels within an hour of installmment.

Alternatively, a professional tester can also be brought in to measure radon levels.  
After learning of her diagnosis, Whitehead sought treatment for lung cancer, and is now doing well.

There is no definitive way to test whether or not radon caused a person with cancer to develop the disease. But Whitehead is convinced that breathing in the gas for years caused her to develop the disease.

She has since turned her efforts toward raising awareness of the deadly gas.

"I would urge anybody -- everybody -- to test their home," she said.

This story is credited as being published by CTV News.



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**From:** "" no-reply@kvcore.com  
**Subject:** What About Mold?  
**Date:** May 16, 2020 at 9:59 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



### What about Mold?

*Article #5*

Hello Firstname,

## Email #05

#### AIR QUALITY TESTING

There is much talk and confusion over environmental testing in today's world. When does testing need to be done? I can smell mold, but can't see it? We wanted to take the time to get into depth about what air quality testing really is and when it is needed.

No matter what the question may be, Canada's Restoration Services is here to help! If you have visible mold, we can provide a free inspection and estimate on the cleanup. If there is no visible mold, we can direct you in the right path with a third party environmentalist company who can determine the extent of the mold and how it should be cleaned.

#### WHAT IS AIR QUALITY TESTING?

Air Quality Testing or Indoor Air Quality (IAQ) is exactly what it sounds like, checking the quality of air within a certain environment. It has become very popular in residential properties for landlord/tenants as well as when selling/buying a property. Commercial and industrial buildings will have an air quality test done for their employees to ensure a safe working environment.

Air Testing is used to identify any contaminates within the air such as carbon dioxide, toxic vapours, dust /fungi and ozone. The most common one of these is mold or mould (both mean the same thing, just one being US spelling). The reason air testing is so great is it breaks down not only the type of mold/dust particles, but their individual spore levels which is most important.

## **HOW DO YOU KNOW WHAT MOLD LEVELS ARE SAFE?**

Seeing as how there is mold everywhere, the levels of mold is what makes it dangerous to your health. If the levels are higher in your living/working environment than what is in the outside environment around you, then it poses a risk. Depending on where you live, will change what could cause health symptoms. For instance, if you live by a forest, woods, or lake there will be more mold spores given the natural environment. This does not mean it is not safe to live there, but if you have a sensitivity to mold/dust particles, you may notice health symptoms associated.

## **HOW IS AIR TESTING DONE?**

When an air test is being performed, there are a minimum of two samples being taken. One taken from the area of concern and one taken from outside or in the controlled environment. If there are several rooms or areas of concern, than multiple samples will be taken. Once the samples are taken, they will be sent to a lab where they will then analyze. Once the results are done, you will receive a report that breaks down the types of mold found along with the mold spore levels. If the levels of spores are higher than what is in the control then there is an issue. The report will give you a score of not elevated, moderate, or elevated.

Text is taken from Canada Restoration Services



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**From:** "" no-reply@kvcore.com  
**Subject:** Unsolicited Client Testimonials  
**Date:** May 16, 2020 at 10:00 AM  
**To:** ed.robinson@exprealty.com



# Buying or Selling a Home



## TESTIMONIALS

VIEW WHAT OUR CUSTOMERS ARE SAYING



### Unsolicited Client Testimonials

Article #5

## Email #06

Hello Firstname

The following testimonials were received unsolicited. Each one was sent to me via Canada Post as a complete surprise.

Dear Ed,

My deepest thanks for your expert help in my home search this year. I am happier and happier in my new adorable condo by the day!

Wth gratitude (Also wishing you a happy New Year

Jessie

If you are considering selling your home now or in the future we would strongly recommend Ed Robinson. We have no doubt you will receive the highest level of service. Ed is not only trustworthy and ethical professionals but their cheerful, patient manner will make you feel you've made friends.

Wayne & Linda

I recently listed my home with Ed Robinson. I was extremely pleased with the service I received during the sale period. The Fact Sheet was well presented with many good photos. The friendly, but professional, manner in which he conducted himself was appreciated. I would recommend him to my friends or call on him again, in any future Real Estate matters.

Doreen (Retired)

I want to express my sincere thanks to you for looking after the sale of my house. It was a big decision for me to make and to have you work with me made it an easy one. I never felt of you being a real estate person, you were more of a friend and that also made the decision easier for me. I know sometimes I may have seemed difficult to work with and unhappy at times, then you would come to see me and with your kindness and wonderful personality I was snapped out of my mood. If opportunity arises I will certainly recommend you to any of my friends who are planning to sell their homes. Thanks again.

*Margaret (Retired)*

My husband and I would like to sincerely thank you for the quick sale of our home. As you know, we interviewed several other Real Estate Agents before selecting you as our agent. We found your professional skills to be truly exemplary from the onset of your presentation to the finalization of the sale. We found you to be honest, personable yet business like, knowledgeable and most impressed with your negotiating skills. In our books you certainly rank #1 and we would not hesitate in recommending your services to our family or friends..

Pat & Wayne

We are most grateful for your personal interest and attention that you have given to the sale of our home. We appreciate that a very good offer has been obtained, and we trust that all the conditions attaching to it will be nicely fulfilled. This little note of thanks is sent to you particularly for your thoughtfulness that other evening of bring an exquisitely delightful and delicious gift basket. It was a charming gesture on your part, and I know it meant much to us in the mist of domestic turmoils at this time. A thousand thanks, and looking forward to finalizing things over the next little while

*Dr. Arthur (Retired Clergy)*

A belated thank you note for all your assistance, advise and for putting up with a client verging on the edge of lunacy. I am so glad I heeded your comment that I purchase a house I wanted because it would become my "home" and am more than pleased with the way things turned out. Your arrangements made on my behalf here in Cambridge could not have been better and I cannot speak highly enough of the cooperation of the agents in this area. It goes without saying that the door is always open any time you are in the area.

*Frank (Retired)*

I wish to express my appreciation for your outstanding services in selling my condominium and purchasing my new home. As a legal secretary for seventeen years, I have come into contact with many real estate agents and brokers, some trustworthy and ethical, some not. When I asked you for your help I knew that you were honest and reputable and that I could trust you completely. This was of utmost importance to me as a home is the biggest investment I will ever make.

I was very familiar with what happens after the deal is signed, but I was totally a novice at the actual buying and selling. I did not realize how difficult your part of the job is. Your patience and professionalism is explaining the ins and outs and the choices we could make were greatly appreciated and your advice most valuable.

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I gave you what I thought was almost an impossible task. You had to satisfy not only myself, but my elderly mother, my sister and my two nephews \_ in a bad market and on a tight budget. In addition, I said that I did just not want a house but a "home".

You found us a delightful "home" within our price range that we will all be comfortable in and will probably never wish to leave. We are very grateful. You not only negotiated well on our behalf but had to do it into the long hours of the night. We felt this was well above and beyond the call of duty, but you did it cheerfully and courteously. I should add that my sister, who has had a bad experience with an agent in the past was most impressed by your professionalism. You can be sure that I will urge anyone I know who is thinking of buying or selling any type of real estate to use the services of your company. I can not recommend you highly enough

*Esther . (Legal Secretary)*



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From: "" no-reply@kvcore.com  
Subject: What about Multiple Offers?  
Date: May 16, 2020 at 10:00 AM  
To: ed.robinson@exprealty.com



# Buying or Selling a Home



**OREA** Ontario Real Estate Association

## Agreement of Purchase and Sale

**Form 100**  
for use in the Province of Ontario

This Agreement is made on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**BUYER:**

**SELLER:**

**REAL PROPERTY:**

Address: \_\_\_\_\_

fronting on the \_\_\_\_\_ street.

**OREA** Ontario Real Estate Association

## Agreement of Purchase and Sale

**Form 100**  
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This Agreement is made on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

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This Agreement is made on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**BUYER:**

**SELLER:**

## Agreement of Purchase and Sale

**Form 100**  
for use in the Province of Ontario

## What about Multiple Offers?

Article #7

# Email #07

Written direction for multiple offers

Code of Ethics: Section 3, 24 as published by the Real Estate Council of Ontario. These are the instructions we receive from RECO to ensure our buyer clients are handled fairly.

### OVERVIEW

The purpose of this Registrar's Bulletin is to explain and clarify the requirement of you, as registrants, to convey an offer to your clients and customers as soon as is reasonably possible, unless you receive very clear written direction to do otherwise.

This bulletin focuses on the conduct of seller representatives in multiple offer and delayed offer circumstances. However, it's important to remember that the requirement to convey offers applies to buyer representatives as well.

Before you can receive any written direction from your client, you must explain: the pros and cons of delaying the offer presentation to a specific time and date; and, the options for handling any pre-emptive offers (commonly referred to as bully offers) that you receive.

Clients may change their instructions, and we will explain what to do later in this bulletin. The framework set out in this bulletin is intended to promote a transparent and fair offer process. It is essential that all registrants deliver a fair and transparent process.

### OBLIGATION TO CONVEY OFFERS

The law is clear: as a registrant, you must convey an offer to your client as soon as possible.

A registrant must convey an offer to a client as soon as possible after receiving the offer, unless the client provides written direction to do otherwise.

An exception arises if your client has given clear, detailed, and express written direction to do otherwise. A client may want to delay their consideration of offers to a specific time and date, typically as part of a marketing strategy to set the stage for multiple offers.

You must act in strict accordance with the instructions you are given, so it is crucial that the written direction is detailed and very clear, and that it is given by a client who is fully informed about the implications.

**Step 1:** Explain the pros and cons of delaying offers

When you are discussing marketing strategies with your clients, have a clear and thorough talk about the pros and cons of delaying offers, and the implications of the different options. For example, at a high level, the following would likely apply to delaying offers in general.

Pros: This strategy may generate increased interest in their property, and potentially multiple offers, and the best price.

Cons: Your client runs the risk of losing out on an attractive offer from a buyer who is not inclined to wait for a specified time. Your client should also be aware that if the offer date passes with no offers submitted, prospective buyers may see the property as less desirable or overpriced.

**Step 2:** Explain that a delayed offer presentation might lead to pre-emptive offers

Next, explain to your client that in an active market, a delayed offer approach may prompt some buyers to submit pre-emptive offers. These often expire before the delayed offer presentation in an effort to avoid, or “pre-empt” the established offer process. The written directions you receive must explicitly outline how you are to handle pre-emptive offers.

**Step 3:** Find out how your client wants to handle pre-emptive offers

Here are some sample questions you can ask your client to help them to determine how they would like to handle pre-emptive offers:

If a pre-emptive offer came in and you were not told about it, how would you feel?

How much information do you want about any pre-emptive offers that come in? Do you want to:

- be notified of a pre-emptive offer, without seeing the details?
- see the details, but not formally consider the offer until your offer presentation date?
- consider all offers received before the offer presentation date?
- only consider offers that are above a certain price or contain a certain condition (for example, no inspection)?
- not be informed about any pre-emptive offers at all?

While this list is not exhaustive and possible options should be explored based on your client's interests and level of knowledge, these are the points of discussion you should be hitting so they can make an informed decision. It is only after such a discussion that they can give you clear direction on how to manage any scenario that may arise.

If your client's instructions are still not clear after a discussion about these questions, continue the conversation until both you and your client understand and agree to exactly what their instructions are.

**Step 4:** Document your client's instructions

Once you have explained all options to your client, and ensured that they understand them, document, in written detail, their instructions.

**CHANGES TO THE DIRECTION**

Your client can change their direction at any time. However, a new written direction is required to do so. For example, if your client, who previously said they did not want to see pre-emptive offers, suddenly decides they now want to receive offers, a new written direction

needs to be made to override the previous direction.

If this happens, you must immediately take the following steps:

First, you must change the notes to any listing for the property, to accurately reflect the new offer process.

Second, you are expected to notify, in writing, anyone who has expressed an interest in the property of the change to the offer process. An expression of interest includes parties that have booked viewing appointments, have viewed the property, have informed the brokerage or the listing representative that they will be submitting an offer on the property, or have submitted an offer or an offer summary sheet on the property. In addition to traditional forms of written notice, text message and email are also acceptable.

Why is this notification expected? The aim of delaying offers is to generate interest in the property. In keeping with this reasoning, it is in your client's best interest to inform those who may have shown interest in the property of any change in the offer presentation date or process so they may deliver their offer on time.

RECO looks for written directions when investigating complaints

Unless you have clear, detailed, unequivocal written directions that clearly state that your client does not want to know about any pre-emptive offers, you must inform them when you receive pre-emptive offers. The law is clear that the default is that you convey the offer, unless you have clear direction not to.

When RECO receives complaints about an alleged unfair or biased offer process, we look for a client's written directions and request copies of all offers (or summary documents) received for the property to determine if the offer process was conducted fairly and transparently.

### **THE BOTTOM LINE**

Foresight, open communication, and planning go a long way. Establishing clear directives with your client early on in the process ensures you are on the same page, you are able to protect their interests, and you can act on their behalf with fairness, transparency, competence, and good judgment.



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From: "" no-reply@kvcore.com  
Subject: Buyer representation agreements  
Date: May 16, 2020 at 10:00 AM  
To: ed.robinson@exprealty.com



# Buying or Selling a Home



Ontario Real Estate  
Association

**Form 300**

for use in the Province of Ontario

## Buyer Representation Agreement Authority for Purchase or Lease



This is an Exclusive Buyer Representation Agreement Authority for Purchase or Lease

BETWEEN:

BROKERAGE:

eXp Realty Inc.

(the "Brokerage"),

ADDRESS:

..... Tel. No. ..... Fax. No. .....

AND

BUYER:

..... | .....

▼

, (the "Buyer"),

ADDRESS:

Street Number

Street Name

MUNICIPALITY:

POSTAL CODE: .....

## Buyer Representation Agreements

Article #8

# Email #08

Hello Firstname

When you are buying your home, a real estate broker or salesperson may ask you to sign a representation agreement. A representation agreement defines the nature of the relationship between you and the brokerage, including the broker or salesperson.

Representation agreements can be written, oral or implied. However, your broker or salesperson is required by law to reduce the agreement to writing and provide it to you for your signature. The agreement should be in writing in order to protect the interest of all parties.

Before you sign

Your broker or salesperson wants to provide you with the best service he or she can. To make the most of this relationship, it's important to clarify your needs and expectations. To avoid misunderstandings later on, it's important not to make any assumptions. You should also take time to ask what the broker or salesperson expects from you and what your obligations are.

Discuss all of the services that will be provided. Take the time to clarify the fees and costs related to these services and make sure the written agreement is clear.

Don't sign it if you don't understand it

Never sign an agreement unless you are sure you know what it means, how long it will be in effect and what the different clauses mean. It's one of the most important steps you can take to protect yourself. Take the time to read it thoroughly. Ask questions. Your broker or salesperson can't provide legal advice, but they are familiar with these agreements and should be able to answer your questions and explain what the clauses mean and what effect

they will have. Feel free to seek legal advice at any time.

If you choose not to sign an agreement, the brokerage is still responsible for outlining the services that will be provided to you by the brokerage.

#### What if I don't sign?

The Code of Ethics clearly states that loyalty ultimately rests with the client and that a broker or salesperson must protect and promote the client's best interests. However, the Code also requires that a broker or salesperson deal fairly, honestly and with integrity and provide conscientious service to all clients and customers. You can decide to be a customer, rather than a client, but should be aware that the obligations of the brokerage will differ.

#### Multiple representation

Multiple representation means that a brokerage is representing both the seller(s) and buyer(s) of a property. There are no standard terms of services under multiple representation so you need to refer to your representation agreement before any offer is submitted. RECO can't provide a legal interpretation of your contract. However, multiple representation must be consented to in writing. When such a situation arises, ask questions and make sure you are comfortable with how it may affect the services provided to you.

#### Holdover clause

RECO often receives calls from consumers about holdover clauses in agreements and what they mean. This is a legal question and you should seek legal advice if you have concerns. While there is no "standard" holdover clause, generally, a holdover clause means that if a property is bought or sold within "X" days of the contract expiry, and without the assistance of the broker or salesperson, commission may still be payable to that broker or salesperson.



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**From:** "" no-reply@kvcore.com  
**Subject:** Buyers' Check List  
**Date:** May 16, 2020 at 10:01 AM  
**To:** ed.robinson@exprealty.com



# Buying or Selling a Home



## Buyers' Check List

# Email #09

Article #9

Buying a home is a big decision – whether it's your first home or a vacation home. To help you make smart decisions, it's important to think with your head and not your heart. The Real Estate Council of Ontario (RECO) shares their tips for being home smart when you're in the market to buy.

**DO YOUR HOMEWORK.** Get informed about the buying process, before it begins, to save time, hassle and money.

**SHOP AROUND.** Don't be tempted to hire the first real estate professional you meet. Make sure the fit is right, check their references and visit the RECO website to confirm their registration.

**GET IT IN WRITING.** If your real estate professional offers you rebates or incentives, they should provide the details in writing.

**UNDERSTAND WHAT YOU'RE SIGNING.** Before you sign a buyer representation agreement, make sure you know what it means, how long it will be in effect and what the different clauses mean. Ask questions and seek independent legal advice if you'd like a second opinion.

#### KEEP BUDGET IN MIND:

- Remember to include legal fees, land transfer tax, mortgage insurance and utility hookups in your total cost.
- Know the costs of a home inspection and home appraisal or survey.
- Moving costs can vary based on volume, distance and whether you hire a professional mover. Have wiggle room in your budget to cover the cost.

**PROTECT YOURSELF.** Make your offer conditional on mortgage financing, a home inspection, the sale of your existing home, and/or other factors that are important to you. These conditions provide you important protection as a buyer.

**CHECK WHAT'S INSIDE THE WALLS.** Ask your real estate professional to look into the age and condition of the home's systems, such as the plumbing and electrical. Find out if proper permits were pulled for any renovations. Consider a home inspection to further examine the home and don't hesitate to ask questions.

Homebuyers Check Sheet		
Address	Asking Price Yearly Taxes	Age of House
Features	Has	Needs
House		
Older		
Newer		
Traditional		
Contemporary		
One-Story		
Two-Story		
Split-Level		
Garage		
Other		
Interior		
House Size (square footage)		
# of Bedrooms		
# of Bathrooms		
Kitchen Size		
Living Room Size		
Family Room		
Dining Room		
Laundry Room		
Floors/Floor Coverings		
Exterior		
Exterior Type		
Landscape		
Porch		
Deck		
Yard Size		
Mechanical Systems		
Heating Type		
Air Conditioning Type		
Natural Gas Service		
Public Sewer		
Public Water		
Cable TV		
High Speed Internet		
Other:		
Other:		
Other:		

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**BE SPECIFIC.** Make your offer as detailed as possible. Outline what will be included with the sale (e.g., appliances and light fixtures) and be clear if certain renovations need to be completed, based on the home inspection.

**PLAN AHEAD.** If you encounter a bidding war, enter with a strategy. Set ground rules in advance about what you want from a home, what you're willing to spend and what conditions must be met. Once your rules are set, stick to them. When there are competing offers it can be tempting to waive your conditions (such as a home inspection). Think twice before doing this.

**EXPECT THE UNEXPECTED.** Does your closing date on your new home align with when you need to move out of your existing home? Have a contingency plan in place in case the dates don't match up.



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From: "" no-reply@kvcore.com  
Subject: Can I get my deposit back  
Date: May 16, 2020 at 10:01 AM  
To: ed.robinson@exprealty.com



## Buying or Selling a Home



1000 111 123456781 1234 1234511

# Email #10

Can I get my deposit back? Article #10

I'm very interested in buying a certain house, but the seller wants me to fork over a really big deposit. If I change my mind, can I get my deposit back?

The short answer to your question is that, in most cases, real estate transaction deposits are not refundable.

There's no set amount for deposits, however. If the owner's demand for a large deposit is a major sticking point, you could ask your real estate representative to try to negotiate a lower deposit amount with the seller.

A deposit is the money you put down to secure a property that you want to purchase. Providing a deposit is both a gesture of good faith and a serious commitment. Once the seller accepts your written offer, it becomes an Agreement of Purchase and Sale (APS), which is a legally binding contract.

Once the APS is signed and the deposit is provided to the seller's rep, attempting to renege on the APS by saying, "Sorry, I'm no longer interested" is highly inadvisable. You will almost certainly lose your deposit. The seller also might sue you for damages for any difference between the amount of your offer and the amount they accept from another buyer, along with any additional legal fees and carrying costs. You don't want to go down that road.

Deposits are sometimes returned to would-be buyers when conditions are placed on an offer and the conditions aren't satisfied. For instance, if you make an offer on a house on the condition of financing, but your bank won't approve it. Or your purchase depends upon the

condition of financing, but your bank won't approve it. Or your purchase depends upon the successful sale of your current home, but it doesn't sell in time. Or you make your purchase conditional on a home inspection and the home inspector discovers a problem that stops you from moving forward.

If you can't go through with the purchase because your conditions haven't been met and you want your deposit back, you'll have to sign a release form and get the seller's signature, too. It's a pretty straightforward procedure and sellers will usually go along with such requests. But if the seller suspects you didn't act in good faith, they could refuse to hand over the money.

What happens next? Well, the deposit would stay in a trust account, usually with the seller's brokerage, and the dispute between you and the seller would become a legal matter. If you and the seller are unable to arrive at a settlement, a judge could eventually release the funds through a court order. But I'll warn you: that can take a long time.

It's a myth that a seller can pocket a buyer's deposit any time a deal falls through. Cases involving deposits of \$25,000 or less can be decided in small claims court, which is relatively inexpensive and easy for ordinary Ontarians to use. Cases involving larger deposits, however, are decided in Ontario's much more formal Superior Court of Justice. Court cases can quickly become expensive, so you should carefully consider all of your options before taking this route.

If you're serious about buying this house, I strongly recommend working closely with both a lender — to get your financial ducks in a row — and a real estate salesperson before you commit yourself to a deal and hand over a deposit.

*Joseph Richer is Registrar of the Real Estate Council of Ontario (RECO). He is in charge of the administration and enforcement of all rules that govern real estate professionals in Ontario. You can find more tips at [reco.on.ca](http://reco.on.ca), follow on Twitter @RECOhelps or on YouTube at <http://www.youtube.com/RECOhelps>.*



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**From:** "" no-reply@kvcore.com  
**Subject:** Understand the full cost of buying a home  
**Date:** May 16, 2020 at 10:05 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



# Email #11



## Understand the full cost of buying a home

Article #11

When you're looking to buy a home, it's easy to forget that the purchase price is just one of many costs associated with ownership. These costs can add up and take an unexpected chunk out of your budget. So it's important to understand the full cost of buying a property.

### Pre-closing costs

**Home inspection:** Getting a home inspection is a smart decision, because a qualified home inspector can identify underlying problems with a home's major systems, like heating and electrical. To find a qualified home inspector speak to your real estate professional or check the websites of various home inspector associations.

**Appraisal and/or survey:** Your lender (e.g., a bank) may require an appraisal or survey of the property you want to buy before they agree to provide financing. This is to double check that the value of the home or property matches its sales price.

### Closing Costs

**Land transfer tax:** In Ontario, a land transfer tax of up to 2 per cent of the purchase price applies. In Toronto, an additional tax applies, also up to 2 per cent. First-time homebuyers are eligible for a refund of the tax. Talk to your real estate professional about your eligibility.

**Mortgage insurance:** If the down payment on your home is less than 20 per cent of its sales price, you will be required to buy mortgage insurance. Rates depend on how much you are borrowing. For more information, visit [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca).

**Legal fees:** There are a number of legal documents and contracts involved in the purchase of a home. Your lawyer will do a title search on the home to ensure the seller can actually sell the property and that there are no liens against it. They will also register the deed and mortgage for you. Find an Ontario lawyer by visiting the Law Society of Upper Canada [www.lsuc.on.ca](http://www.lsuc.on.ca).

**Title insurance:** Title insurance protects you against title fraud, errors in public surveys, encroachment issues with neighbours and more. Speak to your lawyer during the closing period for more details.

**Adjustments:** Adjustments are costs that the seller pre-paid but which you now owe because you're the one who's going to be living in the home (e.g., property taxes, maintenance fees, rental fees for hot water heaters). You will need to refund the seller for these.

**Home insurance:** You must have insurance on your home before lenders will release the funds for the sale to close.

**Harmonized Sales Tax (HST):** Newly-constructed homes are subject to HST of 13 per cent, although buyers may be eligible for rebates from both the Ontario and Federal governments. HST does not apply to resale homes.

**Tarion new home warranty program:** In Ontario, new homes are covered by a warranty program, administered by Tarion. The warranty protects new home buyers against various issues that may emerge, including structural defects in the home. It also offers deposit protection to buyers of new homes. Sometimes the Tarion enrollment fee is included in the purchase price and other times it is due at closing. For more information, visit [www.tarion.com](http://www.tarion.com).

#### **After-closing costs**

**Moving costs:** Moving costs vary widely based on how much stuff you have, how far you'll be moving, and whether you'll hire a professional mover or rent a truck and move yourself.

**Utility and service hook-ups:** Some gas, hydro, water and telecommunications companies charge a hook-up fee.

**Renovations and repairs:** If you want to make major renovations after move-in, it can add significantly to your costs. A home inspection or disclosure from the seller may also identify repairs that are needed.

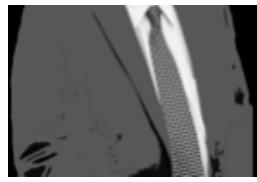
**Appliances, furniture and decorations:** Once you're in your new space, there's a good chance you'll want fresh décor to make it your own.



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## Buying or Selling a Home



# How Much is Mortgage Loan Insurance Email #1 Article #12

To obtain CMHC Mortgage Loan Insurance, lenders pay an insurance premium. Typically, your lender will pass these costs on to you. Your lender will give you the exact price when you apply for a mortgage.

The CMHC Mortgage Loan Insurance premium is calculated as a percentage of the loan and is based on the size of your down payment. The higher the percentage of the total house price/value that you borrow, the higher percentage you will pay in insurance premiums.

Remember: Without mortgage insurance, you may avoid the insurance premium but you will typically pay much higher interest rates and additional administrative fees. At the end of the day, for the vast majority of borrowers, the cost of CMHC Mortgage Loan Insurance is more than fully offset by the savings achieved.

Up to 25% premium refund may be available when CMHC Mortgage Loan Insurance is used to finance an Energy-Efficient Home.

Loan-to-Value Ratio		
Premium Rate applied to Total Loan Amount	Premium on Increase to Loan Amount for Portability	
Up to and including 65%	0.60%	0.60%
65.01% to 75%	1.70%	5.90%
75.01% to 80%	2.40%	6.05%
80.01% to 85%	2.80%	6.20%
85.01% to 90%	3.10%	6.25%
90.01% to 95% Traditional down payment	4.00%	6.30%
90.01% to 95% — Non-Traditional Down Payment**	4.50%	6.60%

Premiums in Manitoba, Quebec, Ontario and Saskatchewan are subject to provincial sales tax. The provincial sales tax cannot be added to the loan amount.

\*\* Down Payment Requirements — Traditional sources of down payment include: Applicant's savings, RRSP withdrawal, funds borrowed against a liquid financial asset, equity in real property, funds borrowed against real property, proceeds from the sale of another property, non-repayable financial gift from a relative of the borrower, rent as equity, a government homeowner equity grant. (Non-traditional sources of down payment include any source that is arm's length and not tied to the purchase or sale of the property, such as borrowed funds.)



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**From:** "" no-reply@kvcore.com  
**Subject:** Your 1st Home may not be your Forever Home  
**Date:** May 16, 2020 at 10:06 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



### Email #13

#### Your 1st home may not be your forever home

Article #13

(NC) Home ownership is a goal for most of us, and millennials appear to be the most optimistic group. According to an RBC poll, two in five millennials said they intend to buy a home in the next two years. But the cost of home ownership and things like regulatory changes can make saving for a downpayment more difficult and, for many, put the dream of home ownership out of reach.

Sometimes, however, first-time buyers may not be looking at all their options. A little flexibility and compromise can help make ownership more accessible when considering the following:

Begin with a starter home. Few people spend 50 years in one home these days. Think about your lifestyle for the next five to 10 years and make a decision based on that. Your dream home in your dream neighbourhood may still be yours, just a bit later in your life.

Get a renter. Could you afford the home you want if you rented out part of it? Many people create a basement apartment or rent out a second bedroom as a way to offset their mortgage payments.

Consider co-ownership. Buying a property with family or friends is a great way to get your foot in the door. Discuss options with your mortgage specialist and be sure to establish a solid contractual agreement that will help avoid or mediate any future disagreements when selling

the property, renegotiating terms or buying each other out.

Be realistic. Don't expect perfection. Every home has some issues and you may have to compromise or decide what you can and can't live with. What is a permanent feature versus something that's an easy aesthetic fix? Set your priorities, but be realistic and flexible.

Be patient. Style your home slowly and resist the temptation to furnish it from top to bottom the day after you move in. Get creative with chic but less expensive, gently used furniture or pieces that may not last a lifetime but will save you money today.

Find more information online at [rbc.com/home](http://rbc.com/home).



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**From:** "" no-reply@kvcore.com  
**Subject:** Fraud in Real Estate  
**Date:** May 16, 2020 at 10:06 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



# Email #14

## Fraud in Real Estate

*Article #14*

(NC) As housing prices climb in many markets across the country, real estate fraud can become a much more enticing prospect for scammers. While it's one of the lesser known kinds of fraud in Canada, its impact can be devastating.

There are two types of real estate fraud that may result in financial losses — title fraud and foreclosure fraud.

Title fraud happens when a fraudster steals the title to a home — usually after stealing the owner's identity — then sells the home or applies for a new mortgage against it.

Foreclosure fraud happens when homeowners having difficulty making their payments mistakenly turn to a fraudster, who convinces them to transfer their property title in return for a loan. Often, the fraudster keeps their loan payments and resells or remortgages the victim's home.

Protect yourself from becoming a victim of real estate fraud with these simple tips:

Safeguard your personal financial information

~~CONFIDENTIAL - YOUR POTENTIAL INTERESTED INFORMATION~~

Contact your mortgage lender first if you are having difficulty making your mortgage payments.

Consult your lawyer before giving another person a right to deal with your home or other assets.

Research the company or individual who is offering you a loan.

Do a land title search with your provincial or territorial land registry office. This search will show the name of the property owner and any mortgages or liens registered on the title.

Consider buying title insurance to protect against title fraud.

Find more information online at [canada.ca/money](http://canada.ca/money).



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**From:** "" no-reply@kvcore.com  
**Subject:** Moving Up ... Buy or Sell First?  
**Date:** May 16, 2020 at 10:07 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



Moving Up ... Buy or Sell First?

# Email #15

(NC) In Canada's evolving real estate markets, both buying and selling a home are very personal decisions. Add buying and selling at the same time, and the process becomes even trickier. The path up the property ladder is different for everyone and which to do first depends on your unique circumstances.

"Buying and selling a home at the same time is no small endeavour and involves extensive research and a clear understanding of all the steps involved," explains Nicole Wells, vice-president of home equity finance at RBC.

Here are some things to consider before making a move:

Should I sell first? The upside of selling first is that you will know how much money you have to work with, and it's also easier to get new financing when you need it. However, if there are delays or challenges finding the right new home for you, you may incur additional rent and storage costs in the interim.

Should I buy first? In this case, you will have time to plan your move and get your current home ready to sell. However, closing dates on both the purchase and sale may not line up

and if your home doesn't sell for a while, you'll be stuck with two mortgages at once and a higher debt-to-income ratio.

Add a contract contingency. Whether you're buying or selling, try to add a contingency to your contract that lines up the closing dates to bridge the in-between period. This isn't always possible, as it depends on the market and whether the buyer/seller is willing to agree to an extended or reduced period of time.

Know the markets. Research prices in the areas where you're buying and selling. Does the market favour buyers or sellers? This is the best way to decide which move to make first. As a rule of thumb, you want to sell first in a buyers' market and do the contrary in one that favours sellers.

Consider rental revenue. Research the rental market in your area and calculate the cost versus profit ratio of renting out your home to tenants, rather than selling it. It could be financially advantageous, and real estate could be a great way to diversify your investment portfolio.

Find more information online at [rbc.com/home](http://rbc.com/home).



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**From:** "" no-reply@kvcore.com  
**Subject:** Tips to Create an Ideal Income Suite  
**Date:** May 16, 2020 at 10:07 AM  
**To:** ed.robinson@exprealty.com



# Buying or Selling a Home



## Tips to Create an Ideal Income Suite Email #16

Article #16

(NC) From the condominium craze to the rise of multigenerational living, the climbing cost of homeownership across Canada continues to spawn new trends. The transformation of basements into rental suites is a big one that can help offset mortgage costs. There are plenty of advantages, as well as some important considerations to ensure the best result.

Do your homework. Check zoning, bylaws and adhere to your local building code. As with any new construction or renovation, building permits must be obtained, and all work must be code compliant. This will protect you and any future tenants.

Waterproof it. Check the interior foundation and floors for existing moisture issues, water damage or mould problems. Address any primary moisture issues before finishing the space.

Insulation is key. As a landlord, it's wise to invest in smart renovations that can improve efficiency and bolster your bottom line. For the best results, insulate well. I recommend installing a rigid board insulation, like Rockwool ComfortBoard 80, against the concrete foundation before you stud the wall. The board is mechanically fastened or adhered to the concrete foundation wall, which prevents thermal bridging through the studs, providing better thermal performance. Finish with a moisture-resistant and dimensionally stable insulation between the studs, like R14 Comfortbatt, to protect against common basement issues such

as mould, mildew and rot.

Consider fire safety and soundproofing. Select building materials with a high fire-resistance rating that will not off-gas or contribute to toxic smoke in the event of a fire. Soundproofing is also a must when you plan to share space. Install sound absorbent insulation between floors with resilient channels to reduce sound transfer between living areas. Contractors love stone wool fire and soundproofing insulation, because it protects against fire and noise and is easy to install.

Spend wisely. Keep the renovation budget reasonable. Spending no more than two years' worth of rent to convert your space is a good general rule of thumb. Forego high-end finishes. Instead, create focal points that will "sell" the suite.

*Scott McGillivray is the host of the hit HGTV series Income Property and Moving the McGillivrays, a full-time real estate investor, contractor, author, and educator.*



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**From:** "" no-reply@kvcore.com  
**Subject:** 5 Key Things to know when buying a home  
**Date:** May 16, 2020 at 10:07 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



# 5 THINGS TO KNOW BEFORE BUYING A HOUSE



## 5 Key things to know when buying a home

Article #17

(NC) In Canada, most of us put off searching for a new home until the spring or summer, when the snow has long melted away. But purchasing real estate in the winter can be a smart move since the market is often cooler and there's less competition from other buyers. If you do decide to buy this winter, here are some tips from the Ontario Real Estate Association to keep in mind.

## Email #17

1. List your priorities. Before you start searching, write up a list of things that truly matter to you in a home, so you can be sure to get what you want and avoid getting sidetracked with features that may be impractical. Things like public transportation, cultural diversity, entertainment hubs and space for a home office can be deciding factors depending on your unique needs and preferences.
2. Start with an expert. While DIY is a great option for many tasks, finding your dream home is not one of them. Real estate transactions can be complex and often involve lawyers, bankers and surveyors. A Realtor is an expert in matching people to their ideal residences and can help you navigate the process from start to finish. Your Buyer Representation Agreement outlines the details of the relationship with your Realtor.
3. Scope out the neighbourhood. You will want some serious intel on the area you're

going to be calling home. Take some time to explore the neighbourhood — walk the streets, strike up conversations with passersby, eat at local restaurants and check out community amenities like parks and recreation centres. If you have kids, be sure to visit the local school.

4. Get pre-approved. You don't want to wait until you find the perfect place to make an appointment with your bank to know if you can afford it. Before you book any viewings, schedule a visit with your mortgage broker to get pre-approved for a mortgage and set a realistic housing budget that you can manage.
5. Blend emotion with logic. Our emotions can sometimes play a big role in deciding whether something feels right. Although it's important that your new home inspire positive feelings, ensure you are making a smart, well thought-out decision. Get an inspection, verify the list price, and ensure your offer is fair and reasonable for the current market.

Find more information at [www.orea.com](http://www.orea.com).



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From: "" no-reply@kvcore.com  
Subject: Keep your condo clear of unwanted costly surprises  
Date: May 16, 2020 at 10:08 AM  
To: ed.robinson@exprealty.com



## Buying or Selling a Home



Keep your condo clear of unwanted costly surprises

Article #18

## Email #18

(NC) As a condo owner or renter, you may assume that you don't need household insurance because it's covered by the regular monthly condo fee. But although the condominium corporation must carry insurance on the building, it does not cover everything. Both owners and renters can avoid costly mishaps by taking the following steps:

Assess your space. Regularly check for any damage —even if it's minor — to the walls, ceiling, floors, countertops, windows and doors. Make sure to check under sinks for leaks or other issues with your pipes. The earlier you catch these problems, the easier they will be to fix. If you have a balcony, inspect it for damage from the elements. Even an adjacent unit, for example, can have water run-off from the balcony and can cause rust stains.

Check your appliances. The kitchen is usually the room with the most complex wiring. Check

for burn marks around the plug and socket for appliances like your dishwasher, fridge, washer, dryer and air condition system. If you're using an extension cord for any one of your appliances, make sure you use the right one for the job — there are special cords rated for use with appliances, and also ones specifically for outdoor use. If you're renting, don't rely only on your landlord to do these checks — do them yourself and let your landlord know if there are any issues that need attention.

Get the appropriate insurance. If you own the unit, you'll need condo insurance that also covers the immovable parts of your condo like your countertops, bathtub and sink, and any improvements you've made like laying in new flooring or renovating the kitchen. If you are a tenant, make sure personal contents are covered, as well as any additional living expenses you would incur should your condo become unfit to live in due to a claim. With the right insurance plan you can avoid unwanted, costly surprises. Companies like Belairdirect can help navigate and determine the right type of insurance for your condo-living needs.

Find more information online at [belairdirect.com](http://belairdirect.com).



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**From:** "" no-reply@kvcore.com  
**Subject:** Understanding renovation quotes  
**Date:** May 16, 2020 at 10:08 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



# Understanding renovation quotes Email #19

Article #19

NC) Price is a critical aspect of any renovation project. What will it cost to do the job you want? Alternatively, how far can you go on a set budget?

Determining the cost of a small project, like replacing your roofing, can be fairly simple. Just make sure all the contractors bidding the job are providing the same services and identical quality materials.

For more complex projects, it often takes a few conversations with contractors to define the project to the point where they can begin determining costs.

For large project projects, it is often necessary to develop the complete design, specifications and plans first as an initial and separate job. Depending on the level of work involved, expect to pay a fee to have this done.

Many renovators offer design and plans development services. If you have purchased such services, you can use the completed material to ask contractors for a formal price quote. Having contractors price the job based on identical design and specification information will make evaluating their quotes much easier, and prevent unwelcome surprises when the work begins.

The level of detail required in plans will vary depending on the scope, size and complexity of the project. This can range from simple sketches or diagrams to full construction drawings for projects that involve altering the structure of your home.

Experienced renovators can sometimes offer an educated opinion or price range on the spot, based on similar jobs they have done in the past. For example, they may be able to share a per-square-foot estimate for additions or basement recreation rooms, or a rough cost estimate for upgrading your bathroom.

This can be helpful up front to make sure that there is a realistic fit between what you would like to do and the budget you have in mind. However, be aware that the cost of a project can vary greatly depending on many factors, including the current condition of your home and the types of products you decide to use. A guesstimate is not a price quote.

Whenever you plan to hire a contractor, make sure you understand their price quote and exactly what it covers before you sign a contract. Never agree to let a contractor work without a contract. The Canadian Home Builder's Association offers free, unbiased information on how to hire a contractor the smart and safe way. Find more information at [www.getitinwriting.ca](http://www.getitinwriting.ca).





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**From:** "" no-reply@kvcore.com  
**Subject:** How to keep your home mold free  
**Date:** May 16, 2020 at 10:08 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



### How to keep your home mold free

# Email #20

Article #70

(NC) Mould spores can be found virtually everywhere, both indoors and out. They can grow on almost any material, including wood, paper, drywall, carpet and food. All that spores need are dampness, a food source and time. This means the key to preventing mould is managing the moisture levels in your home.

You may think that if your home is brand new, you shouldn't have to worry about mould. But there are many reasons a new home might still develop mould. Many building materials contain organic material that mould spores can feed on, and if these materials are damp or wet at the time of their installation you may start to see some evidence of mould as they dry. Or you might have mould because moisture is getting into the house somehow, perhaps due to a plumbing leak, a crack in the foundation or missing flashing on the roof.

When you see mould, the first thing to do is determine the source of moisture and eliminate it. If you think it's the result of a defect in your home, contact your builder.

If the cause of the mould is a warranted defect in your home, your new home warranty covers mould remediation for up to \$15,000 in addition to repairing the defect that's causing the problem to begin with. However, if the culprit is improper maintenance on the part of the

owner, remediation isn't covered.

Once the moisture problem is resolved, if the area affected by mould covers less than one square metre, you can clean it yourself using an anti-microbial soap or detergent solution. Remember to use gloves, a respirator and eye protection. After cleaning the area, dry it and remove any porous or damaged materials. Going forward, it's important to monitor the area to make sure the mould doesn't come back.

A little home maintenance can go a long way when it comes to mould prevention. As a new homeowner, it's important that you regularly inspect window and door surfaces for moisture and condensation; inspect plumbing fixtures and immediately repair leaks; use all exhaust fans, especially in the bathroom and kitchen; and inspect the foundation, roof, windows, doors and exterior cladding for moisture intrusion.



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**From:** "" no-reply@kvcore.com  
**Subject:** Should you buy or rent a house for your student?  
**Date:** May 16, 2020 at 10:08 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



# BUY or RENT



## Should you buy or rent a house for your student?

# Email #21

Article #21

(NC) With high school students across the country deciding on their post-secondary education right now, where they will live while at school should play an important part in the decision. Given that more than two-thirds of post-secondary students plan to live away from home during their studies and parents often foot the bill, have you considered how much it will cost?

While many rent, some parents opt to invest by purchasing a home for their kids to live in while away. But when does this option make sense? According to Nicole Wells, vice-president of home equity finance at RBC, there are five questions you should ask yourself when deciding.

1. What is the market like? The conversation will be different depending where the school is located. In a more urban market, prices may be high compared to smaller towns, where you might find a better deal. Is the market volatile or stable? Do your research first.

2. Do I want to be a landlord? If you'll be renting to your kid's roommates as well, make sure you look into the logistics and legalities of being a landlord. Are you prepared to handle the maintenance on the house? What if someone doesn't pay their rent on time?

3. When do I plan to sell? Will you sell as soon as your child finishes school, or continue to rent it out? You may get more value by holding on to it as a rental unit. Being a university town, there likely won't be a shortage of renters.

4. Who will benefit? Is this a short term play, or are you planning ahead for other siblings that might go to the same school? Think about holding onto the property for longer to gain more value and plan ahead.

5. Have I run the numbers? Calculate the break-even point and when you would see profit. Don't forget to include "extras" such as maintenance, repairs, taxes and insurance. You also need to put yourself first and ensure you aren't drawing on retirement savings that might put your future in jeopardy.

Choose your dream home. Drawing on your current savings and insight from your advisor, we'll help you qualify.  
Find more information online at [rbc.com/home](http://rbc.com/home).



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**From:** "" no-reply@kvcore.com  
**Subject:** 3 Tips for designing your dream kitchen island  
**Date:** May 16, 2020 at 10:09 AM  
**To:** ed.robinson@exprealty.com



## Buying or Selling a Home



### 3 Tips for designing your dream kitchen island

Article #22

## Email #22

(NC) From bold patterns to stand-out pieces, the kitchen is getting a lot of attention from designers this year. Whether you are planning a reno or new build, these tips may inspire you to create the perfect trendy kitchen island you've always wanted.

#### Make it the focal point

- A kitchen island is a natural place for family and guests to congregate, so make it the centerpiece it deserves to be. Not only do marble and granite countertops look luxurious and add significant value to your home, but the natural stone accents also provide a durable workspace that is easy to maintain. Consider completing the aesthetic with a stand-out light fixture to really make a statement.

**Make it double-duty**

#### **MAKE IT DOUBLE-DUTY**

- Adding an island to your kitchen is an excellent solution for creating extra storage and counter space for cooking and food preparation. With a few chairs, it often doubles as a breakfast bar, but why stop there? Add an integrated beverage fridge and shelving to store your cocktail glasses for a built-in bar – convenient for frequent entertainers.

#### **Make it functional**

- Add more function to your basic kitchen island with the addition of a cooktop, sink or dishwasher. Don't let complicated or expensive plumbing work stand in your way. The Sanivite drain water pump from Saniflo is ideally suited for use anywhere in the home where additional plumbing fixtures are needed. This above-floor pump is small enough to fit conveniently within a cabinet without taking up too much space, making it the perfect plumbing solution for your kitchen island.



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