

Helping you is what we do.™



Laurie Zuccaro
SALES REPRESENTATIVE

“More than an agent”



Helping you is what we do.™



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"More than an agent"

YOUR
Community
REALTY™

ROYAL LEPAGE

BROKERAGE INDEPENDENTLY OWNED & OPERATED

ABOUT ME



I am a high-energy real estate aficionado, building relationships is my superpower. Communicating early and often, exuding warmth to ensure my clients are kept up-to-date throughout the entire home buying and selling process.

My expertise and unwavering dedication to research around current market conditions allow me to be an informed sounding board for my clients.

A real estate professional since 2008, my main focus is to be known for my integrity, diplomacy and sincerity in all my dealings. In my tenure in the real estate business, I have first and foremost become the one whom my clientele and colleagues can put their trust and faith in.

I offer a seasoned knowledge of the areas I service, and an intimate understanding of what makes each distinct resident niche so special. Above all, I value my relationships and much of my business comes from repeat clients and referrals.

Whether it is a starter condo, an investment property, or a luxury home, my commitment is to provide the same level of unmatched service for all of my clients at any stage of their real estate journeys.

I live what I believe, I am
More Than An Agent.

Laurie Zuccaro

SALES REPRESENTATIVE

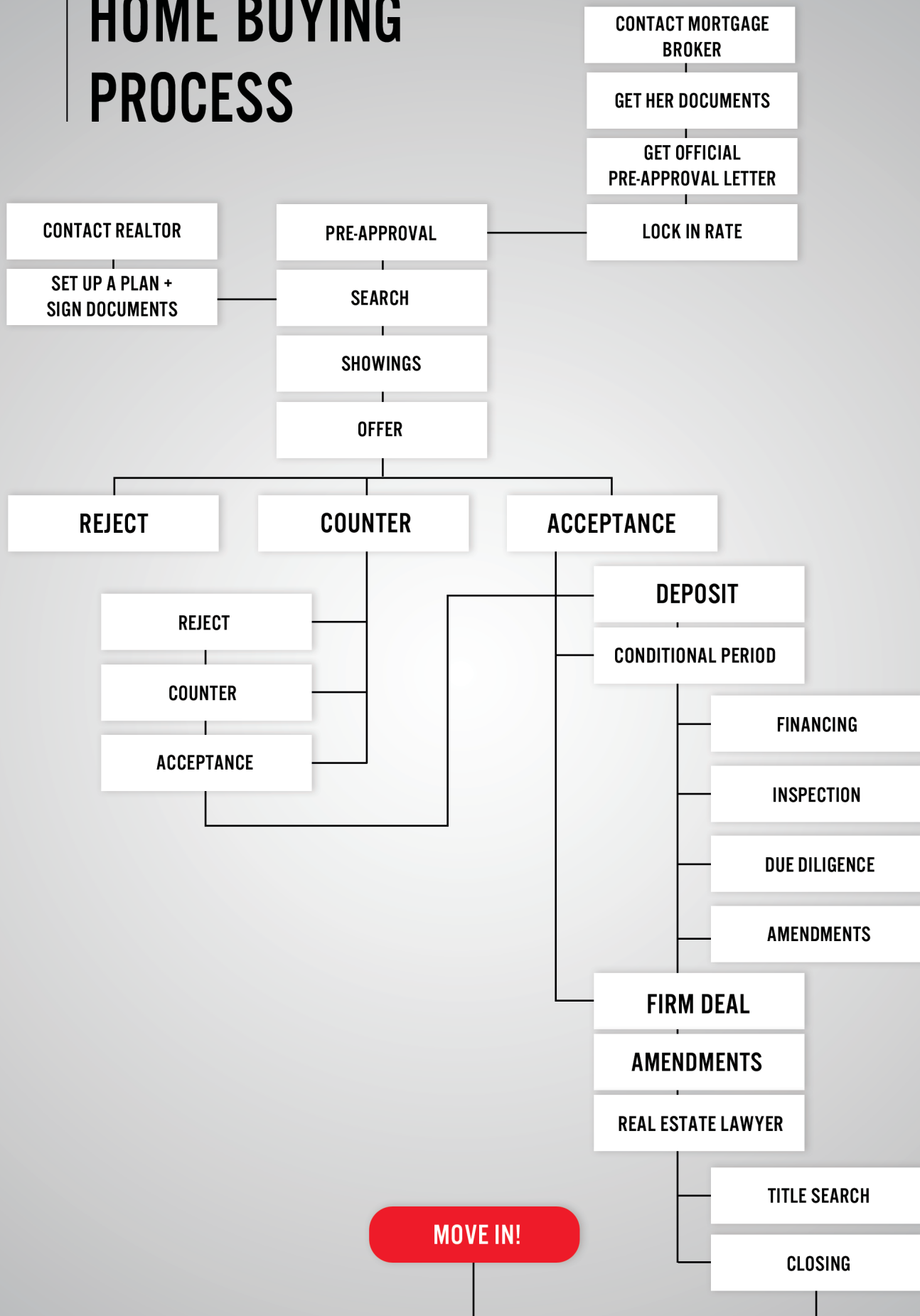
647.339.2624

laurie.zuccaro@gmail.com



OFFICE: 905.832.6656 | 9411 Jane St., Vaughan L6A 4J3

HOME BUYING PROCESS



CLOSING COSTS WORKSHEET

*Items marked with an asterisk are mandatory costs associated with the purchase of real estate in Ontario

Item	Appropriate Cost	Due												
Deposit	Usually about 5% of purchase price (No extra cost. It becomes part of purchase price)	Within 24 hours of deal acceptance												
Bank Appraisal (subject to lender requirement)	\$600 approx.	After deal acceptance												
Home Inspection (if applicable)	\$450 - \$650 approx.	During conditional period												
*Real Estate Lawyer (title Insurance)	\$1,500 - \$2,000 approx.	At completion												
Site Survey (if applicable)	\$1,000 min	At completion												
Ontario Land Transfer Tax (An additional Toronto Land Transfer Tax according to the same bracket system may also apply if the purchase address is within the City of Toronto)	<table border="1"> <thead> <tr> <th>Purchase Price</th> <th>Marginal Tax Rate</th> </tr> </thead> <tbody> <tr> <td>First \$55,000</td> <td>0.5%</td> </tr> <tr> <td>\$55,000.01 to \$250,000</td> <td>1.0%</td> </tr> <tr> <td>\$250,000.01 to \$400,000</td> <td>1.5%</td> </tr> <tr> <td>\$400,000.01 to \$2,000,000</td> <td>2.0%</td> </tr> <tr> <td>Over \$2,000,000</td> <td>2.5%</td> </tr> </tbody> </table>	Purchase Price	Marginal Tax Rate	First \$55,000	0.5%	\$55,000.01 to \$250,000	1.0%	\$250,000.01 to \$400,000	1.5%	\$400,000.01 to \$2,000,000	2.0%	Over \$2,000,000	2.5%	At completion
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\$400,000.01 to \$2,000,000	2.0%													
Over \$2,000,000	2.5%													
Non-Resident Speculation Tax	25% of total purchase price	At completion												
Real Estate Commissions (if applicable)	No charge for Buyer Agency (unless otherwise specified)													
Miscellaneous														
Total														

FEDERAL, PROVINCIAL AND MUNICIPAL HOME BUYER REBATES, CREDITS AND GRANTS

*Items marked with an asterisk apply only for First Time Home Buyers

	Rebate/Credit/Grant	Details and Approximate Rebate/Credit
FEDERAL	RRSP Home Buyers' Plan	This program allows you to withdraw up to \$35,000 from your RRSP to buy or build a new home. You can also use it to buy or build a home for yourself or someone you know with a disability.
	*First Time Home Buyers' Tax Credit (HBTC)	A non-refundable tax credit that helps homeowners recover closing costs such as legal expenses and inspections. First-time buyers can claim up to \$10,000 for the purchase of a qualifying home on their personal tax return on the year of purchase. You could net up to \$1,500! However, you cannot have lived in another home you or your partner owned in the previous 4 years.
	HST New Housing Rebate	HST new housing rebate - (amount actually fluctuating and can be well above \$1,500). Federal rebate capped to apply to the first \$400,000. The maximum Ontario new housing rebate amount is \$24,000, 6% of \$400,000. Buyers pay 2% on the first \$400,000 of the purchase price and 8% for rest. Buyers still can apply for Provincial rebate on homes valued above \$450,000.
	CMHC ECO PLUS	If you buy, build, or renovate for energy efficiency using CMHC-insured financing, you could receive rebate for building a home to ENERGY STAR® standards of up to 25% owning an energy efficient home.
	SAGEN Canada Energy-Efficient Housing Program	Receive a 25% rebate when you build a home through one of SAGEN Canada's qualifying energy-efficient building programs or meet the prescribed minimum Natural Resources Canada EnerGuide requirements and fund it through a SAGEN Canada insured mortgage.
PROVINCIAL	*Land Transfer Tax Rebate for First Time Home Buyers	When you pay provincial land transfer tax on your home purchase, as a first-time home buyer in Ontario you will be eligible to receive a rebate on a portion of the amount up to \$4,000. You cannot have owned property anywhere in the world previously to qualify.
	Ontario Energy and Property Tax Credit (OEPTC)	Non-seniors can receive up to \$1,194 while seniors can receive up to \$1,360.
	Northern Ontario Energy Credit (NOEC)	Those living in a qualifying location can take advantage of the Northern Ontario Energy Credit. This tax credit allows single people to receive a credit on their taxes of up to \$172 and allows families (including single parents) to receive up to \$265.

	REBATE/CREDIT/GRANT	DETAILS AND APPROXIMATE REBATE/CREDIT
Municipal (City of Toronto)	*Land Transfer Tax Rebate for First Time Home Buyers	If you have to pay the additional municipal land transfer tax, in conjunction with the provincial land transfer tax rebate, you can get up to \$4,475.00 back from the municipal land transfer tax you pay when you buy your home. Both new and existing homes qualify, but neither you and/nor your spouse can ever have owned a home before at any time anywhere in the world.
	Options For Homes (For condos)	If you are looking to purchase a new condominium, this is a non-profit group that offers different ways of paying for a condominium, including loans and discounts, and offers down payment support.
	Habitat For Humanity	You can be a homeowner! Get out of the rent rut with Habitat for Humanity. This group helps low-income families build and buy simple, decent quality, affordable homes through a no-interest mortgage with payments set at less than 30% of gross income. Instead of a down payment, families contribute their sweat equity.
	*Daniels First Home Boost Program	Daniels FirstHome has an innovative payment plan that is much more flexible and achievable in the midst of today's fluctuating new mortgage rules. With locations throughout the Toronto area, this builder offers condos and townhomes in attractive neighbourhoods aimed at first-time home buyers.
Simcoe County	*Home Ownership Program	The County of Simcoe offers a down payment assistance program aimed at helping low- to moderate-income renters purchase a home of their own and get out of the rental market and free up rental units. This program also offers a 20-year forgivable loan of 10% of the down payment needed on a qualifying home valued at less than \$462,645. As with other programs, the loan is interest free and does not need to be paid back unless you move out of the home before the 20 years is up.
Dufferin County	*Home Ownership Program	Prospective first-time home buyers in the County of Dufferin should jump on this program! It offers interest-free 10% down-payment assistance, up to \$45,000, to eligible modest-income renters to help them buy a home.
Region of Peel	*Home in Peel Affordable Ownership Program	Aspiring first-time home buyers that live in the Region of Peel, including Brampton, Caledon, or Mississauga, can apply for this program to help them achieve their goal. It offers a 20-year, interest-free, forgivable loan for 10% (up to \$20,000) of the down payment on a home. In this program though, only existing homes qualify for down-payment assistance.

If you are interested to find out more details, ask us! As a KEY GROUP client, we can provide you with further information about how to obtain these rebates, credits and grants.

BROKERAGE DUTIES TO...

CLIENTS

CUSTOMERS



Duty Of Care

Limited Duty to Customer

- Provide information
- Performs functions (if any)
- Limited disclosure and privacy obligations



General Obligations



Exercise Care & Skill



Ensure Honesty



Regulatory Obligations



Exercise Care & Skill



Ensure Honesty



Perform Mandate



Obey Instructions



Act In Person



Negotiate Favourable Terms



Duty Of Care

Duty to client involves everything done for that client



General Obligations



Exercise Care & Skill



Ensure Honesty



Perform Mandate



Obey Instructions



Act In Person



Negotiate Favourable Terms



Maintain Confidentiality



Disclose Information



Fiduciary Obligations



Not Misuse Confidential Info



Not Make Secret Profit



Maintain Upmost Loyalty



Avoid Conflicts Of Interest



Disclose Conflicts



CLIENT/NON-CLIENT Relationship Duties Owed

Non-Client Services (also can provide in client-agency relationships)	REPRESENTED	UNREPRESENTED
Provide real estate statistics, including general market information	✓	✓
Provide standard form contracts & other relevant documents	✓	✓
Act as a scribe in preparation of standard form contract	✓	✓
Provide a list of "experts" (appraisers, surveyors, inspectors, etc.)	✓	✓

Disclosure of Important Information	REPRESENTED	UNREPRESENTED
Other party's max/min price/terms (if not Dual Agency)	✓	X
Other party's motivation (if not Dual Agency)	✓	X
Buyer's financial ability to complete the transaction (for Seller Client)	✓	X
Other confidential information obtained from the other party	✓	X
All known material latent defects	✓	X
Priority access to KEY GROUP's database of hidden inventory (properties not on mls)	✓	X

General Obligations	REPRESENTED	UNREPRESENTED
Act honestly, with reasonable skill and care	✓	✓
Take reasonable steps to avoid any conflicts of interest	✓	✓
Communicate in a timely matter - all offers, counter offers, etc	✓	✓
Act within scope of authority given	✓	X
Obey "lawful" instructions	✓	X
Act in consumers' best interest	✓	X
Advice to seek independent professional advice on all matters outside the expertise of the Real Estate Agent	✓	X
Promptly fully disclose if a conflict of interest does exist	✓	X
Use reasonable efforts to discover relevant facts in regards to real estate being considered by consumer	✓	X
Offer advice	✓	X
Help negotiate and draft favourable terms	✓	X

Fiduciary Obligations	REPRESENTED	UNREPRESENTED
Loyalty	✓	X
Avoid conflicts of interest. Not to act for parties whose interests conflict	✓	X
Fully disclose all relevant information	✓	X
Protect consumers' confidentiality	✓	X
All known material latent defects	✓	X
Priority access to KEY GROUP's database of hidden inventory (properties not on mls)	✓	X

Buying through the Seller's Agent VERSUS Having you own Buyer Representation

Services and Duties	Your own Buyer Agent	Seller's Agent
Explain Agency	✓	✓
Arrange property viewing	✓	✓
Assist with financing	✓	✓
Disclosure of material facts	✓	✓
Explain form and agreements	✓	✓
Monitor closing process	✓	✓
Provide accurate information on property	✓	✓
Provide advice and opinion on properties	✓	X
Keep your financial information confidential	✓	X
Keep your private information confidential	✓	X
Show multiple properties	✓	X
Promote and protect your best interests	✓	X
Negotiate terms and conditions favorable to you	✓	X
Discuss resale possibilities	✓	X
Disclose known information that may enhance your bargaining position over the seller	✓	X
Draft a favorable enforceable contract	✓	X
Seek both listed and unlisted properties	✓	X
Provide recommendations on trusted trades	✓	X
Provide value analysis on subject property	✓	X

ROYAL LEPAGE YOUR COMMUNITY REALTY COMBINATION OF 17 OFFICES

ROYAL LEPAGE YOUR COMMUNITY REALTY

Richmond Hill
8854 Yonge Street, Richmond Hill, ON L4C 0T4
Office: 905.731.2000

Aurora
14799 Yonge Street, Aurora, ON L4G 1N1
Office: 905.727.3154

Thornhill
8000 Yonge Street, Thornhill, ON L4J 1W3
Office: 905.889.9330

Unionville
161 Main Street, Unionville, ON L3R 2G8
Office: 905.940.4180

Stouffville
6173 Main Street, Stouffville, ON L4A 4H8
Office: 905.642.6333

Sutton
165 High Street, PO Box 542, Sutton, ON L0E 1R0
Office: 905.722.3211

Toronto
187 King Street East, Toronto, ON M5A 1J5
Office: 416.637.8000

Vaughan
9411 Jane Street, Vaughan, ON L6A 4J3
Office: 905.832.6656

Woodbridge
131 Woodbridge Ave, Woodbridge, ON L4L 2S6
Office: 905.832.6656

Keswick
461 The Queensway South, Keswick, ON L4P 2C9
Office: 905.476.4337

ROYAL LEPAGE CONNECT REALTY

Pickering
950 Merrittion Road, Pickering, ON L1V 1B1
Office: 905.831.2273

Ajax
335 Bayly St. W., Ajax, ON L1S 6M2
Office: 905.427.6522

Roncesvalles
311 Roncesvalles Ave., Toronto, ON M6R 2M6
Office: 416.588.8248

Toronto
187 King St. East, #B Toronto, Ontario, M5A 4L8
Office: 416.461.0925

Scarborough
1415 Kennedy Road, Toronto, ON M1P 2L6
Office: 416.751.6533

West Hill
4525 Kingston Rd. #2202, Toronto, ON M1E 2P1
Office: 416.284.4751

Mississauga
2259 Stanfield Road, Mississauga, ON L4Y 1R6
Office: 416.588.8248



Your Community Realty
- 10 Offices -

Connect Realty
- 7 Offices -



