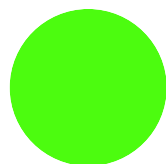


ONTARIO HOME BUYER'S GUIDE



A step-by-step guide to navigating rates, pre-approval, and securing your dream.



URBAN GREEN
MORTGAGES



Welcome to the 2026 Market. It's Different.

Gone are the days of 2% rates, but that doesn't mean buying is impossible. In 2026, the market is more balanced, with more inventory than we've seen in years. The challenge isn't finding a home; it's securing the best financing.

While many are panicking about mortgage rates, smart buyers see this market as an opportunity. The key is moving from "browsing" to being "pre-approved" so you can make an offer with confidence.

Did You Know? A pre-approval isn't just a number; it's a rate hold. This protects you from rate hikes while you shop for your home.



Budgeting Beyond the Down Payment

Most buyers often overlook "closing costs." It is advisable to reserve 3% to 4% of the purchase price to cover these expenses. Be prepared and don't let them catch you by surprise:

Land Transfer Tax

A mandatory provincial tax. In Toronto, this tax is doubled. Crucial: As a first-time buyer, you may be eligible for a rebate.

Legal Fees

A real estate lawyer is required to handle the paperwork. Budget ~\$1,500 – \$2,500 approx.

Appraisal Fee

Your lender may require a professional valuation of the property. Budget ~\$300 – \$500 approx.

Title Insurance

Protects you from fraud or title defects. It's a one-time fee of ~\$300 approx.



Your "GET READY" Checklist

The faster you provide these documents, the faster I can get you a response from one of the 90+ lenders I have access to as part of Dominion Lending Centres -TLC Mortgage Group.

For Salaried Employees:

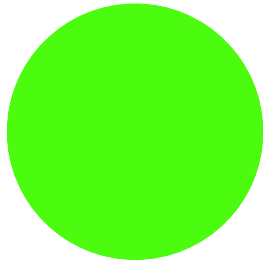
- Most recent paystubs (2)
- Letter of employment (stating salary & start date).
- Last 2 years of T4 slips.

For Self-Employed:

- Last 2 years of T1 Generals (full tax returns).
- Last 2 years of Notice of Assessments (NOAs).
- Proof of business existence (e.g., Articles of Incorporation).

For Everyone:

- Photo ID (Driver's License or Passport).
- 90-day history of bank statements showing your down payment.



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Ready to Make Your Move? Let's Talk.

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