## - *Home* Buyers -

# **CLOSE YOUR HOME PURCHASE**

# EASIER, SAFER, MORE AFFORDABLY AND WITH LESS HASSLE

# RealProperty Transaction Centres and SafeClose<sup>™</sup> offer you the safest, most convenient and cost effective way to close your home purchase.

RealProperty's Home Closing Packages provide home buyers with FixedCost<sup>™</sup> Quotations that include Legal Fees, Disbursements, Title Insurance and the Canadian Home Shield SafeClose™ Premium Coverage Bundle, brokered by a Registered Insurance Broker: Martin Merry & Reid Limited

- SafeClose™ Breakdown warranty\* protects you from the high cost of repairs due to unexpected breakdowns of home systems and major appliances.
- SafeClose™ Home Closing Insurance\* provides you with coverage for irrecoverable extra costs resulting from unforeseen delays or failure in your home closing. To qualify, confirmation of Representation and the agreement for your closing must be received by RPTC within 20 days of firm date.
- At No Additional Cost, we include a Lawyers' Review of purchase agreements and status certificates. Plus, for your covenience keys will be available by lock box at the property on closing .

Best of all, our RealTrac<sup>™</sup> state-of-the Art File Tracking Database helps us keep you informed which assists us in completing your transaction on time and with less hassles.

At RealProperty Transaction Centres, we believe that we provide the best service and protection available in today's market and we also back our closing costs with our Price Match Guarantee Policy.<sup>†</sup>

# SAFECLOSE<sup>™</sup> VIP Home Buyers Closing Package \$40,000\*\* in Total Protection Coverage Also Includes:

- Lawyer's Fee & Disbursements
- SafeClose<sup>™</sup> Breakdown Warranty\* 6 month Coverage
- for Home Systems & Major Appliances SafeClose™ Home Closing Insurance\*
- R-Close™ Remote Video Conference Home Signing Service

# <u>.195 Plus:</u>

- Reg'n, Deed, Mortgage
- Courier Charges
- Conveyancer Charges

Taxes

OFFER 6 MONTHS SAFECLOSE" WARRANTY Coverage of Home Systems & Major Appliances,

EXCLUSIVE

PLUS Home Closing Insurance Included!



Suzanne P. Ford President

**RealProperty's Complimentary SafeClose™ Bundle protects against** irrecoverable extra costs resulting from Breakdowns to Home Systems and Appliances and Unforseen Closing Delays or Failed Transactions

# For a No Obligation Written Quotation and No Surprises CALL 1-877-219-9618 x331

Price Match Policy<sup>†</sup>: RealProperty Transaction Centres will match any competitors comparable total closing package written quotation for services.

\*Refer to policy wording for terms, conditions, limitations and exclusions. \*\*Total limits for all coverages added together. For individual coverage limits, refer to policy. Canadian Home Shield SafeClose™ is a Trademark and Brand Name used by Permission and Licenced to Martin Merry and Reid Limited. SafeClose™ is Underwritten by The Sovereign General Insurance Company. †Price match policy is offered by RealProperty Transaction Centres

DISCLAIMER: No Legal Advice Provided This is a promotional document for RealProperty Transaction Centres Inc. and is intended to provide only general information to our clients and the public. RealProperty Transaction Centres Inc. is not a law firm, and its employees and agents are not acting as lawyers in any capacity. The information contained on this promotional document does not constitute and should not be construed as legal advice.

MLS is a Registered Trademark of CREA.



Telephone: 905-454-5411 x331 Toll Free: 1-877-219-9618 x331 www.realproperty.ca

Home Closings, Made SAFER & EASIER © 2015 RealProperty All Rights Reserved



# **Sample Quotations**

# **GUARANTEE YOUR CLOSING COSTS\***

# HOME SALE CLOSING COSTS:

Includes The SafeClose<sup>™</sup> Home Systems Warranty Plus Home Closing Insurance.\*\* The following is a breakdown of the expected closing costs for your transaction. Additional charges may apply if it becomes necessary to deal with matters which are not usual to a standard transaction:

SafeClose <sup>IM</sup> Closing Package	\$ <ul> <li>995.00 (Includes legal fee, telephone calls, faxes, preparation of all documents and 1 mortgage discharge plus</li> <li>6 Months SafeClose<sup>TM</sup> Home Systems Warranty + Home Closing Insurance)</li> </ul>
Electronic Conveyance Software	\$ 204.00
Law Society Levy	\$ 65.00
Couriers	\$ 75.00
HST	\$ 174.07
Registration of MTGE Discharge	\$ 80.00 (include tax) *reimbursable if the bank registers within 90 Days from closing*
TOTAL	\$ 1,593.07 (\$1,513.07 with refund) Initial to confirm your quote

To qualify for home closing insurance we must have a firm & binding agreement & signed retainer within 20 days of a firm contract.

# HOME PURCHASE CLOSING COSTS:

# Includes The SafeClose<sup>™</sup> Home Systems & Appliance Plus Home Closing Insurance.\*\* The following is a breakdown of the expected closing costs for your transaction. Additional charges may apply if it becomes

necessary to deal with matters which are not usual to a standard transaction:

SafeClose Closing Package	\$	<b>1,195.00</b> (Includes legal fee, telephone calls, faxes, preparation of all documents and 1 mortgage plus 6 Months SafeClose <sup>TM</sup> Home Systems + Appliance Warranty + Home Closing Insurance)
LTT Compliance	\$	75.00
Electronic Conveyance Software	e\$	204.00
Couriers	\$	75.00
HST	\$	201.37
Title Insurance Premium	\$	<b>432.00</b> (include tax) (Purchase upto \$500,000 includes EC fee)
Registration of Mortgage	\$	80.00 (include tax)
Registration of Deed	\$	80.00 (include tax)
TOTAL	\$	2,342.37 Initial to confirm your quote (Does not include Land Transfer Tax)

### **REALPROPERTY HAS ALWAYS BEEN FIRST!**

- FIRST, TO INCLUDE SAFECLOSE HOME SYSTEMS + APPLIANCE BREAKDOWN PLUS HOME CLOSING DELAY INSURANCE
- FIRST, TO PROVIDE EVERY CLIENT WITH A COMPLETE WRITTEN QUOTATION FOR SERVICES
- FIRST, TO PROVIDE NO COST LAWYER'S REVIEWS OF AGREEMENTS AND STATUS CERTIFICATE
- FIRST, TO OFFER CLIENTS AFTER HOURS, WEEKEND, IN-HOME AND REMOTE SIGNING APPOINTMENTS
- FIRST, TO PROVIDE CLIENTS DIRECT DEPOSITS OF SALE PROCEEDS
- FIRST, IN INNOVATION AND CLIENT SATISFACTION
- FIRST, TO INCLUDE HOME WARRANTY AND INSURANCE SERVICES THAT GIVE CLIENTS PEACE OF MIND

### FIRST IN REALTOR BENEFITS

- FIRST, TO COURIER AND /OR DIRECT DEPOSIT COMMISSION CHEQUES
- FIRST, TO OFFER REALTORS NO COST SEMINARS, LEGAL UPDATES AND LAWYER'S HELP
- FIRST, TO KEEP REALTORS IN THE LOOP AND ACT TO PROTECT ALL PARTIES

Price Match Policy<sup>†</sup>: RealProperty Transaction Centres will match any competitors total closing cost written quotation for services. Plus, we will include our R-Close™ Remote Video Conference Home Signing Service, at no additional cost.

# Home Buyers - Purchasing A Home Is The Biggest Financial Commitment You Will Make.

The last thing you want to worry about when buying is unexpected breakdowns to Home Systems and Major Household Appliances. This can cost you thousands of dollars in unexpected costs.

Martin Merry & Reid Limited a Registered Insurance Broker, now offers you a dependable safe solution to protect you after your home closing.

**RealProperty's complimentary SafeClose™ Home Systems and Appliance Breakdown Insurance\***, protects you from the high cost of repairs due to unexpected failure of home systems and major household appliances.



## CHS SafeClose<sup>™</sup> Home Systems & Appliance Breakdown Insurance\* 6 Months Premium Coverage up to \$15,000\*\* Total Protection Covered HomeSystems:

- Central Heating System/Built-in Wall Unit Ductwork Central Air Conditioning/Heat Pump
- Interior Plumbing Interior Electrical Owned Water Heater

## **Covered Appliances:**

- Refrigerator/Freezer Range/Oven/Cooktop (Gas or Electric) Built-In Microwave Oven
- Dishwasher Clothes Washer Clothes Dryer Sump Pump Garage Door Opener
- Garbage Disposal 
   Trash Compactor



PROTECT YOUR HOME AND FAMILY AGAINST COSTLY BREAKDOWNS WITH DEPENDABLE INSURANCE COVERAGE



### "Building Protection Around You"

\*Refer to policy wording for terms, conditions, limitations and exclusions. \*\*For individual coverages limits, refer to policy. Canadian Home Shield SafeClose™ is a Trademark and Brand Name used by Permission and Licenced to Martin Merry & Reid Limited Insurance Brokers. SafeClose™ is Underwritten by The Sovereign General Insurance Company. Realtor® and MLS® are Trademarks of CREA. Policy holder must pay a service call charge of \$50 for each breakdown on each covered eligible home system or appliance.

For Information Call James Vlachos, Insurance Broker Martin Merry & Reid Limited Insurance Brokers 1-888-781-5411 or 905-781-5411 Direct

www.canadianhomeshield.com

# What Would You Do If Your Home Closing Was Delayed Or Fell Through At The Last Minute?

This can happen and may cost Home Buyers or Sellers thousands of dollars in unexpected expenses. Unfortunately, the only recourse for most people is to get involved in costly litigation with no certainty they would recover their additional costs.

Martin Merry & Reid Limited a Registered Insurance Broker, now provides you with a safer dependable solution. Canadian Home Shield SafeClose™ Home Closing Insurance\*, provides you with coverage for irrecoverable extra costs resulting from unforseen delays or failures in your home closing. As a client of **RealProperty**<sup>®</sup> under this program, you will be provided with up to \$25,000 in coverage for up to 180 days from the original closing date. To qualify for coverage, client's confirmation of representation and complete copy of agreement must be received by **RealProperty**<sup>®</sup> within 20 days of the firm date of the transaction.



Below are some examples of extra costs which may arise:\*

## • Legal Fees • Moving and Storage • Temporary Accommodations• Living Expenses • Bank Charges and Interest • Mortgage and Interest Payments

Home Sellers are especially vulnerable when buyers are unable to close. There are many ongoing extra costs to maintain a home that has failed to close, that can come into play when you have already purchased another home:

## • Gas • Hydro • Taxes • Insurance • Interest on Bridge/Blanket Mortgages

Best of all, by arranging to provide this coverage RealProperty<sup>®</sup> is giving you the protection, peace of mind, confidence and security you need when buying or selling a home.

# CHS SafeClose™ Home Closing Insurance

Up to \$25,000 Total Protection Coverage for up to 180 days from the original day of closing.



Protect yourself and your family from uncertainty, and extra unforeseen costs.



## "Building Protection Around You"

\*Refer to policy wording for terms, conditions, limitations and exclusions. Canadian Home Shield SafeClose™ is a Trademark and Brand Name used by Permission and Licenced to Martin Merry and Reid Limited. SafeClose™ is Underwritten by The Sovereign General Insurance Company. Realtor® and MLS® are Trademarks of CREA. This coverage allows for the claim to be reduced by a \$300 deductible.

For Information Call James Vlachos, Insurance Broker Martin Merry and Reid Limited 1-888-781-5411 or 905-781-5411 Direct

# www.canadianhomeshield.com