MOVE-UP BUYER PLAYBOOK

Sell and buy your next home smoothly

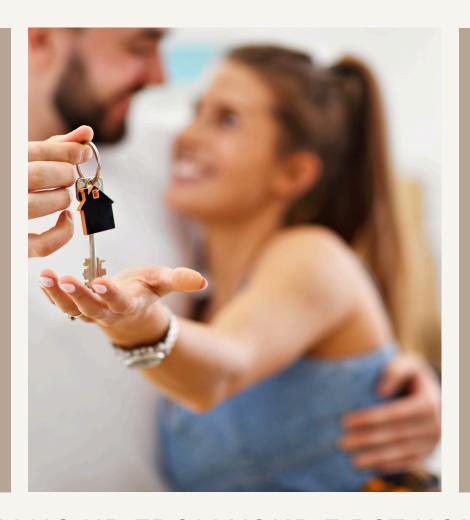
West Rouge · Highland Creek · Centennial

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DEATAY

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HOW TO USE THIS GUIDE



MOVING UP FROM YOUR FIRST HOME?

This playbook gives you clear steps, checklists, and simple scripts so you can buy the next place without two moves or money surprises.

What's inside

- A simple path: decide → prep → list → buy → close
- What to do this week vs. later
- Local tips for West Rouge / Highland Creek / Centennial

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How AJ helps + next steps

OUTCOME AND TIMING

What you need and when you need it

1	Why you're moving (tick all that apply)			
	Need another bedroom Need a home office Want a bigger yard Different school area Shorter commute Quieter street Different neighbourhood Other:			
2	Non-negotiables (choose up to 3) Minimum bedrooms: Bathrooms: Parking: (e.g. 1, 2, garage) Lot/yard: School(s): Commute time: minutes to Max purchase price: \$			
3	Dealbreakers (choose up to 2) Busy road Needs major work Small bedrooms No garage Unfinished basement Awkward layout			
4	 Timing Closing window you prefer: 60-90d 90-120d 120-150d Dates you can't move (work/school/travel): One-move plan (if possible): Buy firm (no conditions) → Sell firm → 			
	Close both in the same week.			

YOUR NUMBERS

Money Check (15 minutes)

Do this before you book showings

1) Message your lender using the following script:

"Hi, we're planning to buy our next home in East Scarborough.

Please:

- Refresh our pre-approval.
- Tell us the monthly payment and total cash needed at \$_ / \$___ /
 \$___ purchase price.
- Confirm our rate hold (rate + expiry date).
- Is our current mortgage portable? If not, what's the payout penalty today (IRD or 3-month interest). Please estimate the \$ amount.
- Are we eligible for bridge financing if our purchase closes before our sale? What documents will you need?
- We'll have \$____ available for deposit within 24 hours. Are there any bank-draft/EFT cut-off times for evenings/weekends?"

2) Deposit

- Plan on ~5% in the GTA. Keep it liquid and ready for offer day.
- Be ready to submit the deposit with the offer.

3) Land Transfer Tax

- See Page 6 for Toronto LTT + MLTT overview.
- AJ will calculate your exact amount for your target price.

4) Other typical costs

Legal + title insurance • movers • inspection (optional) • appraisal (if required by lender) • utility hookups.

TORONTO COSTS AT A GLANCE (LTT+MLTT)

ESTIMATE THESE EARLY (NOT JUST ON OFFER DAY)

What these are

- Ontario Land Transfer Tax (LTT): paid on almost every purchase in Ontario.
- **Toronto Municipal Land Transfer Tax (MLTT):** an additional tax when the property is in the City of Toronto.

Key points

- Buying in Toronto → you pay Ontario LTT + Toronto MLTT.
- Buying outside Toronto (e.g., Pickering/Ajax/Whitby) → you pay Ontario LTT only.
- First-time buyer rebates exist; move-up buyers typically don't qualify (unless one buyer still qualifies—ask your lawyer/lender).
- Exact brackets can change. AJ will calculate your current amount at your target price and include it in your cost sheet.



Quick example (illustrative only):

"At \$____ purchase price in Toronto, expect two transfer taxes; outside Toronto, expect one. We'll run the exact figures for you alongside legal/title/moving."

CHOOSE YOUR BUY/SELL SEQUENCE

Option A - Sell First (lower financial risk)

- Best if you need sale proceeds for the down payment
- You'll know your net before you shop
- Trade-off: you may need a longer closing on the purchase or a short interim rental

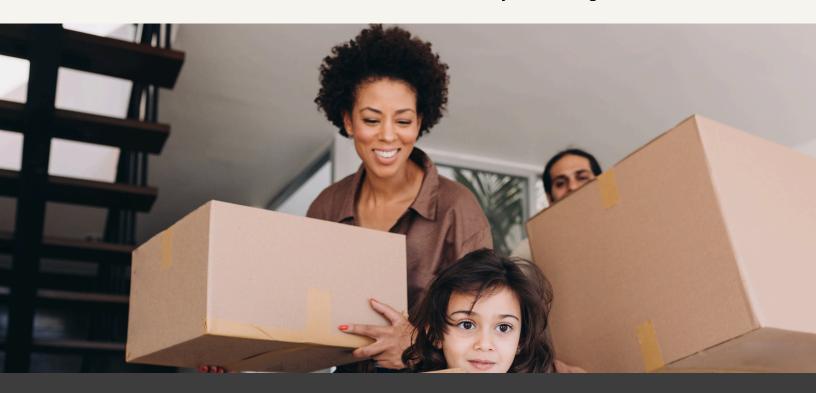
Option B - Buy First with Bridge (most convenient)

- Best if you can carry both briefly and want one move
- Bridge loans are short-term and interest-only; many lenders require your sale to be firm before the purchase closes
- If your current rate is good, ask about porting your mortgage

Decide with AJ after a quick check of:

- Current days-on-market for your home type
- Likely sale price range (net of costs)
- Your lender's answers on pre-approval, bridge, and porting

Your selection: Sell First Buy First + Bridge



7 DAY PREP PLAN (BEFORE PHOTOS)

DAY 1 - EDIT

Remove ~40% of items. One car-load to donation. Store extra furniture.

DAY 2 - PAINT & PATCH

Fresh soft white on main areas. Patch/caulk baseboards. Replace burnt bulbs.

DAY 3 - SMALL FIXES

Swap tired flush mounts, yellowed switches/plates. Tighten handles. Touch-up caulk.

DAY 4 - KITCHEN TOUCHES

Scrub grout. New faucet or cabinet knobs. Clear counters (max 3 items).

DAY 5 - CURB APPEAL

Mow/edge, sweep paths, fresh doormat, visible house numbers.

DAY 6 - DEEP CLEAN

Vents, baseboards, inside fridge/oven. Neutral scent only.

DAY 7 - PHOTO DAY

Hide bins, pet gear, personal photos. Beds made. White towels in bathrooms.

Extras:

Condo: order the status certificate now (your lawyer/buyer will want it).

Older home: consider a pre-list inspection.

AJ provides professional photography. **Text him for the printable 7-day checklist & local vendor names.**

DOCS & TO-DOS BEFORE YOU MEET AJ

Come prepared so your plan is accurate

1	For your current home (sale)
	Latest mortgage statement Property tax bill (current year) Utility averages (last 12 months, if handy) List of upgrades/repairs with years (ballpark is fine) Any permits/receipts/warranties Survey or builder floor plans (if available) Any rental items (water heater, HVAC) with contracts
2	For your next purchase
	Pre-approval letter (PDF) Deposit available within 24 hours (amount: \$
3	Light move planning
	Low-cost fixes you'll do (paint/lights/caulk) Junk removal/storage needs Kid/pet plan for showings

Condo sidebar - Status Certificate

- Anyone can request it; the condo corp must provide within 10 days
- The corporation can charge up to **\$150** (incl. taxes/materials).
- Buyers often want this before offer night.

CLOSING WEEK CHECKLIST

Paperwork		Logis	Logistics	
	Insurance binder for new home		Movers confirmed (arrival window)	
	Lawyer has all documents		Elevator booked (condo) + certificate of insurance sent	
	Utilities set for move-in date		Parking arranged for movers	
	Canada Post mail forward		Kid/pet plan for move day	
Money		Essentials box		
	Final closing figures confirmed with lender/lawyer		Meds, chargers, toiletries, 2 days of clothes, basic tools,	
	Deposit receipts on file		paper towels/TP	
		Movo	day	
Fina	l walkthrough (day before)	Move	e day	
Fina	I walkthrough (day before) Inclusions present, appliances working, no new damage, keys/FOBs listed	Move	Photo of all meter readings Leave manuals/extra keys for	
Fina	Inclusions present, appliances working, no new	Move	Photo of all meter readings	
	Inclusions present, appliances working, no new	Move	Photo of all meter readings Leave manuals/extra keys for your buyer	
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CLIENT TESTIMONIALS



SARAH S., SELLER, TORONTO:

1

"Without a doubt, Andrew Abbate is the best Real Estate Agent that my husband and I have worked with over the years. Andrew (AJ) is professional and extremely knowledgeable about the real estate market. He is readily available and always ready to answer your questions. AJ also has a real business sense and an excellent sense on how to best present your property. He is a pleasure to work with!!"

GARETH M., BUYER, WEST ROUGE:

2

"We were looking for a place in West Rouge and our friend recommended AJ. He totally saw our vision for what we wanted and was able to present us with top quality listings. It's a small area and we had specific needs, so it took a bit of time, but we didn't have a particular timeline, AJ was always very patient, making sure that all of our needs were met. He really takes pride in his work. Long story short, he found us our perfect place. He's everything you want in a real estate agent to guide you through such a stressful process with a smile. Can not recommend highly enough!"





MARK O., SELLER, TORONTO:

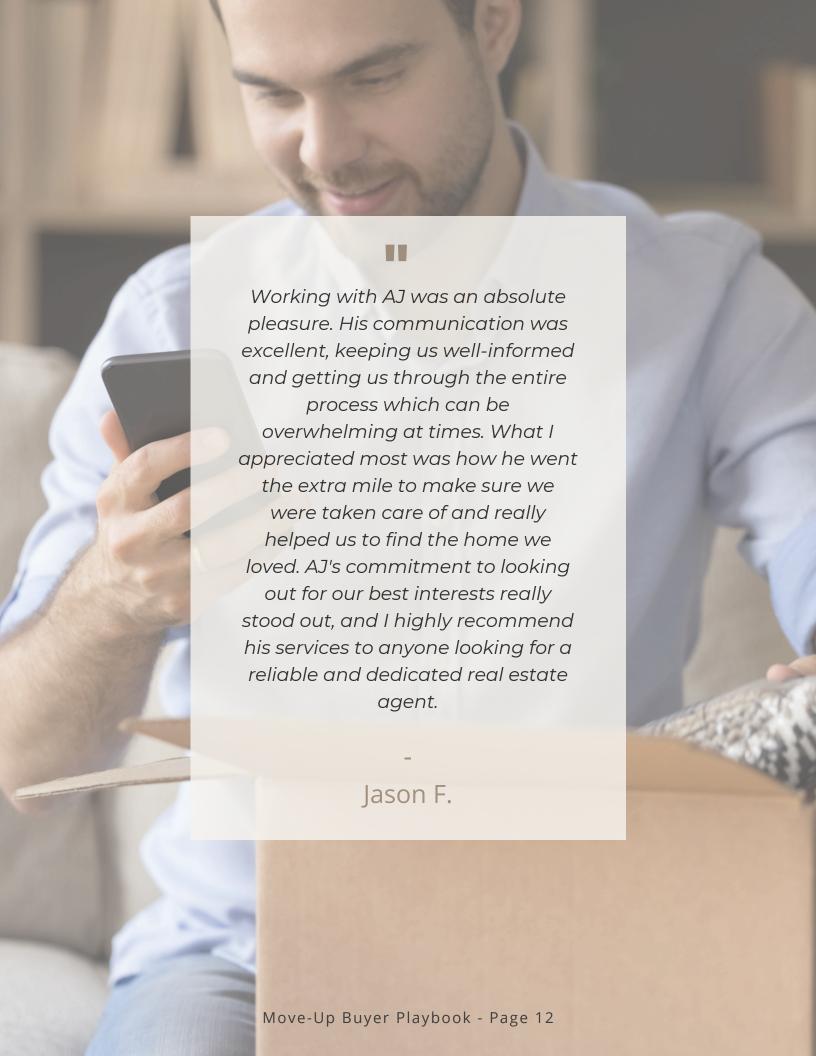
"My family had to sell their house under difficult circumstances and AJ rose to the challenge. He was fast, responsive and most importantly he delivered! His ability to navigate the market for this unusual situation while managing demanding stakeholders was fantastic. I'll definitely work with AJ again."





LAURA & GREG, SCARBOROUGH/COBOURG

"A.J. is excellent to work with as he is knowledgeable about the market, responsive to our needs and willing to meet our schedule for viewings. We have made use of A.J.'s services many times in the past and will continue to work with him in our future real estate dealings."





MAKE YOUR MOVE UP SIMPLE AND PREDICTABLE

AJ organizes the dates, pricing, paperwork, and negotiation so you can avoid a "double move."

What you'll get:

- >> A clear buy/sell plan with dates
- >>> Cost sheet (with exact LTT/MLTT
- >>> Prep support and weekly check-ins

Next Step (free):

Sook a free 30-minute call with me OR DM "MOVEUP" on instagram

BOOK A 30-MINUTE PLANNING CALL

