

A family consisting of a man, a woman, and a young child are walking away from the camera through a bright, modern interior space, likely a new home. The man is carrying a large potted plant, and the woman is carrying a cardboard box. The child is also carrying a box. The room has large windows, modern pendant lights, and a light-colored wooden floor. The overall atmosphere is warm and positive, suggesting a successful home move.

MOVE-UP BUYER PLAYBOOK

Sell and buy your next home smoothly

West Rouge • Highland Creek • Centennial

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WELCOME

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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OUTCOME AND TIMING

What you need and when you need it

1

Why you're moving (tick all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Need another bedroom | <input type="checkbox"/> Shorter commute |
| <input type="checkbox"/> Need a home office | <input type="checkbox"/> Quieter street |
| <input type="checkbox"/> Want a bigger yard | <input type="checkbox"/> Different neighbourhood |
| <input type="checkbox"/> Different school area | <input type="checkbox"/> 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)

- | | |
|--|---|
| <input type="checkbox"/> Busy road | <input type="checkbox"/> Needs major work |
| <input type="checkbox"/> Small bedrooms | <input type="checkbox"/> No garage |
| <input type="checkbox"/> Unfinished basement | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> 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)

- | | |
|---|---|
| <input type="checkbox"/> Latest mortgage statement | <input type="checkbox"/> Any permits/receipts/warranties |
| <input type="checkbox"/> Property tax bill (current year) | <input type="checkbox"/> Survey or builder floor plans (if available) |
| <input type="checkbox"/> Utility averages (last 12 months, if handy) | <input type="checkbox"/> Any rental items (water heater, HVAC) with contracts |
| <input type="checkbox"/> List of upgrades/repairs with years (ballpark is fine) | |

2

For your next purchase

- ☐ Pre-approval letter (PDF)
- ☐ Deposit available within 24 hours (amount: \$_____)
- ☐ Questions you want answered _____

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.

PREVENT LAST MINUTE SURPRISES

CLOSING WEEK CHECKLIST

Paperwork

- ☐ Insurance binder for new home
- ☐ Lawyer has all documents
- ☐ Utilities set for move-in date
- ☐ Canada Post mail forward

Money

- ☐ Final closing figures confirmed with lender/lawyer
- ☐ Deposit receipts on file

Final walkthrough (day before)

- ☐ Inclusions present, appliances working, no new damage, keys/FOBs listed

Logistics

- ☐ Movers confirmed (arrival window)
- ☐ Elevator booked (condo) + certificate of insurance sent
- ☐ Parking arranged for movers
- ☐ Kid/pet plan for move day

Essentials box

- ☐ Meds, chargers, toiletries, 2 days of clothes, basic tools, paper towels/TP

Move day

- ☐ Photo of all meter readings
- ☐ Leave manuals/extra keys for your buyer
- ☐ Internet set for move in day

NOTES:

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:

3

"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

4

"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."



Working with AJ was an absolute pleasure. His communication was excellent, keeping us well-informed and getting us through the entire process which can be overwhelming at times. What I appreciated most was how he went the extra mile to make sure we were taken care of and really helped us to find the home we loved. AJ's commitment to looking out for our best interests really stood out, and I highly recommend his services to anyone looking for a reliable and dedicated real estate agent.

-

Jason F.

LET'S WORK TOGETHER



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):

📞 **Book a free 30-minute call** with me
OR **DM "MOVEUP"** on instagram

BOOK A 30-MINUTE PLANNING CALL