



**Buyer's
Action Plan for
Success...
To Educate you**

RE/MAX ESCARPMENT
REALTY INC., BROKERAGE

INDEPENDENTLY OWNED & OPERATED

Not intended to solicit persons or properties currently under contractual agreement.

Clients first.

Our mission is to create a superior client experience and outstanding results through the power of amazing ideas.

We truly believe that “Your success IS our success”.



Direct: 905.570.9997

Visit www.alcosentino.com for over 1,000 Homes for Sale!

Powerful Ideas.

We don't believe in just "selling" you a house.

We believe in finding you a home - your biggest investment. We will help you every step of the way!

This is the key to a successful buying process.

We consistently deliver our home buyers an amazing experience.

This guide will give you insight on how we do it.

First, we listen.

Understanding your needs and doing what's best for you and your family is the foundation.

Then we begin...





**How do you achieve
the most successful
home buying
experience?**



Al Cosentino

Sales Representative

Member of RE/MAX Hall of Fame



1998



2006-13



2006



2014



2015-16

Al Cosentino was born and raised in Hamilton. He has been an active community supporter and enthusiastic participant within the Real Estate Industry with many years experience. When you hire Al, you get 100% professionalism and caring service. Al also guarantees to “Do Whatever it Takes” to give you the service you deserve - “That’s My Word”

Dealing with Al & his Selling Partners means you receive personal attention to all your needs and concerns. We provide you with the information and support you need to find the right home. We want to be your “Friend for Life”. Put our integrity and proven negotiating skills (one of our strongest features) to work for you. Not only will we save you money, but our real estate system of specially trained individuals will give you the utmost service saving you valuable time and dollars. We want to provide you with the highest level of service. When you see the value of our service, you will be happy to recommend us to your friends, family and associates.

That’s what we want to see – Happy, satisfied people that will benefit from our hard work and knowledge. Let us find the right solution to your housing needs. We will always “Put You First...For Life – That’s a Guarantee!

The Al Cosentino team has sold over 5,000 homes and we are known as top performers with the RE/MAX system. A very experienced team that can get the job done.



Here is what our clients have to say about the experience of working with us...

"We have had the pleasure of working with Al Cosentino several years ago. We felt he was extremely knowledgeable, honest, and trustworthy.

We loved the way he advertised our home and the attention to detail. Needless to say our home our home sold immediately. We find Al to be very approachable and sincere.

We have contacted him on occasion to discuss the real estate markets in general and investing opportunities. Would highly recommend him to anyone looking for a realtor."

- Ross & Donna of Ancaster

"Al Cosentino does the job. When our decision was made to sell our home Al was acquired. When Al arrived to asses our property he made numerous suggestions which would make it more appealing to the market. The selling process started and we were amazed of the efficiency and organization Al utilized to make this a very fast sale and a less stressful adventure. Thanks to Al Cosentino and to his wonderful team."

- Elizabeth West

"Al gives you a level of confidence that you're in good hands. He has an honest, well thought out way of helping his clients using a very well honed system for marketing homes.

Thanks for helping me Al!"

- Mike

"I have had Al Cosentino and his team help me buy and sell several properties. I can say without reservation that no one works harder for you or invests so much into marketing and moving your property. Al and his team are professional, knowledgeable and easy to work with. They keep you well informed every step of the way and they are responsive to my questions by phone, email and text. I recommend Al and his team to anyone who is serious about buying or selling a property in Hamilton and the area."

- Dr. Robert A. Tracz

"I had the pleasure of meeting Al and his office staff last year when I was looking to find something close to home, I wanted to start a second business. Al met with me several times to discuss the location I was hoping to get and helped me work out a lease extension. He and his staff were quick to respond to my inquiries and help were they could.

This year I was in need of realty services and again I reached out to Al and his team. He responded to my voicemail in short order and set up a time to meet with me within a few days. He is such a professional that even when he's running five minutes late he makes sure you know."

- Thomas Hatch, Business Owner

"About 6 years ago I put in an offer on a place that Al was selling. The owners were away for 2 weeks, so they wouldn't be able to see my offer. In the mean time, I found a house that I wanted more - but the owners were selling it privately. I called Al and told him and he told me no worries. I could go with the one I wanted. He received nothing from the sale. I told him I would remember this and I would use him again. Last year, was a hard year for me and I had to sell my properties. I wanted Al to sell it as he puts his customers first and is very professional. I knew he would get it sold for me. He worked hard to sell it. I was able to purchase a property with him as well. He was sensitive to what all I was going through last year and helped me by supporting me through this selling process. Thank you once again Al. If you are reading this and are going to either sell or purchase a property you won't be disappointed with going with Al and his team."

- Mary-Lou

In November of 2016, we decided to sell our house. We called Al and he came by and we gave him a tour of our house. Al was very thorough and professional. We very much appreciated his excellent service! Al is very straightforward and gets right to the point! This was the 3rd time we have used Al's services in helping us buy/sell our homes over the years. A special thanks to Leigh and the rest of the team, who were all excellent in helping us! We greatly appreciate all your help!

- Very satisfied clients,

The Jarvis family

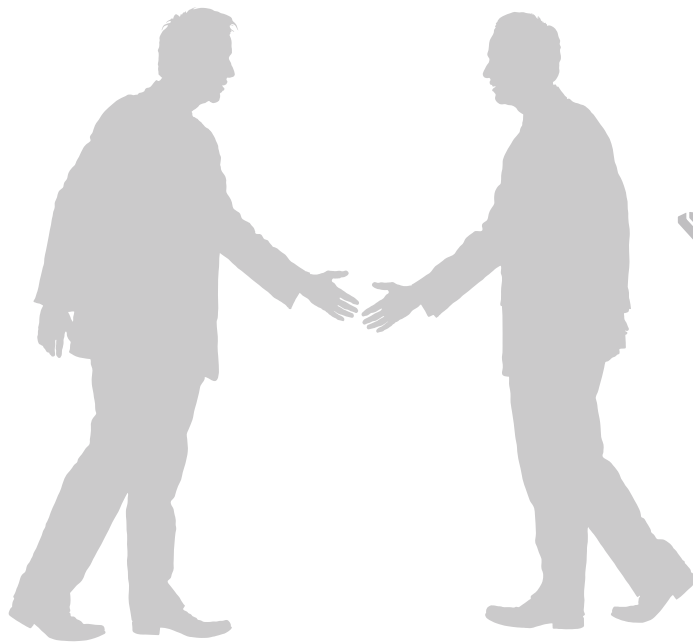
Our goal is a win-win for all



Al Cosentino & Selling Partner Objectives

- To give you 100% commitment to get you the home you want at the best negotiated price.
- To assure you receive the exceptional value of service that keeps customers for a lifetime. Service that cannot easily be matched or duplicated.
- To help you see different possibilities that will suit your home needs.
- For you to be so completely satisfied with our services that you will want to refer us to your family, friends & associates.

**“A Good Relationship is
Our Key to Success”**



Things that you should know

Our goal is to save you valuable dollars and to provide you with valued service for life.

Legal:

Lawyer Fee	Basic Fee \$600
Preparing Mortgage (with Mortgage instructions)	Basic Fee \$150
Disbursements	\$400-\$600
Survey	\$1000-\$1200 (Unless you want one)
Title Insurance	\$150
Land Transfer Fee	1/2% of first \$55,000 purchase price plus 1% of excess up to \$250,000, 1/5% of excess up to \$400,000 plus 2% over this amount.

Note: These prices are approximate and a guideline only - prices vary as each company sets their own fees

We can suggest a Lawyer who will offer you a preferred rate and give you peace of mind.

Finance:

Down Payment 5% to 9% - high ratio (CMHC Government) insurance fee approximately 3.75% (open to everyone to buy)

Down Payment 10% to 20% - high ratio (CMHC Government) insurance fee approximately 2.5%

Down Payment 20% to 25% - conventional mortgage subject to location - some banks want CMHC insurance due to location minimum fee

Our mortgage specialist will get you the best rates and terms available to give you peace of mind. Pre qualifying for a mortgage before we help you buy a home will save time and let you determine the level of home you can afford.



Mortgage Tables

Monthly payments per \$1,000 of Mortgage

Amortization Period (in years)

Rate%	15 Yrs	20 Yrs	25 Yrs	30 Yrs
2%	\$6.44	\$5.06	\$4.24	\$3.70
2.5%	\$6.67	\$5.30	\$4.49	\$3.95
3%	\$6.91	\$5.55	\$4.74	\$4.22
3.5%	\$7.15	\$5.80	\$5.01	\$4.49
4%	\$7.40	\$6.06	\$5.28	\$4.77
4.5%	\$7.65	\$6.33	\$5.56	\$5.07
5%	\$7.91	\$6.60	\$5.85	\$5.37
5.5%	\$8.17	\$6.88	\$6.14	\$5.68
6%	\$8.44	\$7.16	\$6.44	\$6.00

At today's rates, you may be able to afford the home of your dreams. Ask for preferred rates up to 1% discount* (*Must qualify)



Al's Website

TEAM COSENTINO
alcosentino.com

START SEARCHING MLS® LISTINGS CONTACT OUR DIRECT HELP LINE
905.570.9997
al@alcosentino.com

HOME PROFILE HOMESELLING SELLING BUYING LISTINGS RESOURCES BLOG CONTACT

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RE/MAX

HOP ON THE SOLD QUICK SEARCH

GUARANTEED*
TO SELL YOUR HOUSE!!

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Al Cosentino
Sales Representative

VIEW MLS® LISTINGS

City Type Price Beds Baths Search

MLS® SEARCH

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Sign Up or Sign In

Search All Hamilton Type a keyword here...

Type (R) 0+ Beds 0+ Baths Min \$ \$500,000 MLS® ID More Filter Save Search

710 Properties Found Map List

One owner home! Very large back...
\$634,900
4 beds 2 baths
Listing Provided By: Colwell Banker Community Professionals
Request Information | Schedule Showing

Large 2 bed/condo Condo 1470 sq...
\$389,000
2 beds 2 baths
Listing Provided By: Royal LePage Skille Realty
Request Information | Schedule Showing

Turn-key investment property...
\$1,399,900
N/A beds N/A baths
Listing Provided By: Right At Home Realty Inc.
Request Information | Schedule Showing

Wonderful opportunity to own...
Renovated 3 +1 Bedroom Bungalow...
The Local Model home features...

MLS® SEARCH

When you MOVE Remember to Notify...



Moving Out

Moving In

A. Federal

- o Post Office
- o Veterans Affairs
- o Income Tax
- o Family Allowance
- o Old Age Security
- o Canada Pension Plan
- o Unemployment Insurance
- o Maternity Benefits
- o H.S.T. Department

B. Provincial

- o Health & Hospital Insurance
- o Vehicle Registration
- o Driver's Licence

C. Local

- o Schools
- o Library
- o Recreation Department

D. Publications

- o Newspapers
- o Magazines
- o Mail Order
- o Books & Record Clubs
- o -----

E. Business Accounts

- o Banks
- o Finance Companies
- o Credit Cards
- o Charge Accounts
- o Department Stores
- o Service Station
- o Dry Cleaners
- o Drug Store
- o Housecleaning Service



Moving Out

Moving In

F. Professional Services

- o Doctor
- o Dentist
- o Lawyer
- o Broker
- o Insurance Agencies
- o Real Estate Agency
- o Locksmith
- o Veterinary

G. Utilities & Services

- o Electric (Hydro)
- o Gas
- o Water
- o Garbage (Special Pick-up)
- o Telephone
- o Appliance Service
- o Cable TV
- o Lawn / Property Maintenance
- o Fuel
- o Water Treatment
- o -----

H. Final Moving Day Check

- o All meters read
- o Furnace turned off or down
- o Windows & Doors shut & locked
- o Keys left as agreed with new occupant
- o Telephone service discontinued
- o Alarm service discontinued

2018

TOTAL UNIT SALES

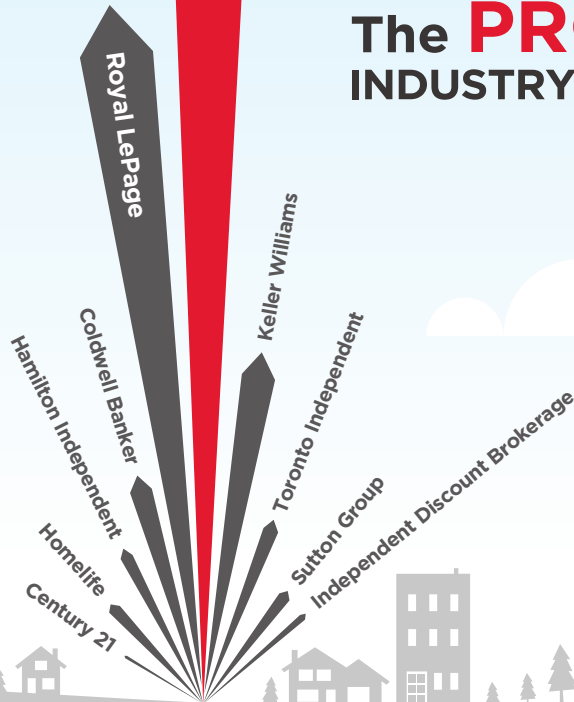
8478

UNIT SALES



RE/MAX
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The **PROVEN**
INDUSTRY LEADERS



RE/MAX ESCARPMENT
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*Based on total unit sales, January 1 - December 31, 2018. Source RAHB. Not intended to solicit persons or properties currently under contractual agreement. FOR INTERNAL USE ONLY.

TEAM
COSENTINO
alcosentino.com

Welcome to the **Al Cosentino**
All-Care System,
a complete guiding process
from A to Z for Buying or Selling.

THE ALL-CARE SYSTEM

From A to Z

You can become a



For details, visit
alcosentino.com

We offer In-House services:

- Finance Specialists
- Home Inspectors
- Lawyers
- Insurance Brokers
- Locksmiths
- Movers
- Trades or Services, Eg. You need a handyman?
- Al has reliable people with preferred rates.

Sample of clauses to protect your interests...



Schedule A Agreement of Purchase and Sale

Form 105

for use in the Province of Ontario

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

BUYER, , and
SELLER,

for the property known as
..... dated the day of, 20.....

The Buyer agrees to pay the balance of the purchase price, subject to adjustments, to the Seller on completion of this transaction, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System.

This offer is conditional for a period of seven (7) banking days from the acceptance of this offer on the Buyer or the Buyer's Agent being able to arrange a new first mortgage of not more than 95% of the purchase price at current rates and terms, at the Buyer's expense, failing which this offer shall become null and void and the deposit returned to the Buyer without interest or deduction. In assisting the Buyer with arranging the financing, the Agent may be collecting a finder's fee from a mortgage company. Both Buyer and the Seller hereby acknowledge and approve of the payment of such finder's fee.

This offer is conditional for a period of seven (7) banking days from the acceptance of this offer upon the inspection of the subject property by a Qualified Home Inspector and the obtaining of a report satisfactory to the Buyer, at his own expense, if not satisfactory to the Buyer, at his sole discretion. Unless the Buyer gives notice in writing delivered to the Seller by the specified time that this condition is fulfilled, this offer shall become null & void and the deposit shall be returned to the Buyer in full without interest or deduction. The Seller agrees to co-operate in providing access to the structure for the purpose of this inspection.

The condition(s) are included for the sole benefit of the Buyer and may be waived at his option by notice in writing to the Seller or the Seller's Agent within the time period stated herein.

The Seller agrees to provide, before closing, if any available existing survey of the subject property indicating the location of the buildings in relation to the lot lines.

The Seller agrees to supply a Seller Property Information Statement to the Buyer within 48 hours from acceptance. This Statement is to the best of the Sellers' knowledge.

Seller agrees to allow access for an appraisal for mortgage purposes and 2 viewings by the Buyer on or before closing.

The Seller represents and warrants that the chattels and fixtures as included in this Agreement of Purchase and Sale will be in good working order and free from all liens and encumbrances on completion. The Parties agree that this representation and warranty shall survive and not merge on completion of this transaction, but apply only to the state of the property at completion of this transaction.

The Seller agrees that other than the rental hot water tank, there are no assumable rental or monitoring contracts on any fixtures or chattels, including but not limited to alarm system, furnace and air conditioning.

The seller agrees to remove all debris on the inside & outside and have the floors swept clean at the said property on or before closing.

This form must be initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S): 

INITIALS OF SELLER(S): 



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Form 810

for use in the Province of Ontario

The REALTOR® Consumer Relationship

In Ontario, the real estate profession is governed by the Real Estate and Business Brokers Act, 2002, and Associated Regulations (REBBA 2002 or Act), administered by the Real Estate Council of Ontario (RECO). All Ontario REALTORS® are registered under the Act and governed by its provisions. REBBA 2002 is consumer protection legislation, regulating the conduct of real estate brokerages and their salespeople/brokers. The Act provides consumer protection in the form of deposit insurance and requires every salesperson/broker to carry errors & omission (E&O) insurance.

When you choose to use the services of a REALTOR®, it is important to understand that this individual works on behalf of a real estate brokerage, usually a company. The brokerage is operated by a Broker of Record, who has the ultimate responsibility for the employees registered with the brokerage. When you sign a contract, it is with the brokerage, not with the salesperson/broker employee.

The Act also requires that the brokerage (usually through its REALTORS®) explain the types of service alternatives available to consumers and the services the brokerage will be providing. The brokerage must document the relationship being created between the brokerage and the consumer, and submit it to the consumer for his/her approval and signature. The most common relationships are "client" and "customer", but other options may be available in the marketplace.

Client

A "client" relationship creates the highest form of obligation for a REALTOR® to a consumer. The brokerage and its salespeople/brokers have a fiduciary (legal) relationship with the client and represent the interests of the client in a real estate transaction. The REALTOR® will establish this relationship with the use of a representation agreement, called a Listing Agreement with the seller and a Buyer Representation Agreement with the buyer. The agreement contains an explanation of the services the brokerage will be providing, the fee arrangement for those services, the obligations the client will have under the agreement, and the expiry date of the agreement. Ensure that you have read and fully understand any such agreement before you sign the document.

Once a brokerage and a consumer enter into a client relationship, the brokerage must protect the interests of the client and do what is best for the client. A brokerage must strive for the benefit of the client and must not disclose a client's confidential information to others. Under the Act, the brokerage must also make reasonable efforts to determine any material facts relating to the transaction that would be of interest to the client and must inform the client of those facts. Although they are representing the interests of their client, they must still treat all parties to the transaction with fairness, honesty, and integrity.

Customer

A buyer or seller may not wish to be under contract as a client with the brokerage but would rather be treated as a customer. A REALTOR® is obligated to treat every person in a real estate transaction with honesty, fairness, and integrity, but unlike a client, provides a customer with a restricted level of service. Services provided to a customer may include showing the property or properties, drafting the offer, presenting the offer, etc. Brokerages use a Customer Service Agreement to document the services they are providing to a buyer or seller customer.

Under the Act, the REALTOR® has disclosure obligations to a customer and must disclose material facts known to the brokerage that relate to the transaction.

What Happens When...

Buyer(s) and the seller(s) are sometimes under contract with the same brokerage when properties are being shown or an offer is being contemplated. There can also be instances when there is more than one offer on a property and more than one buyer and seller are under a representation agreement with the same brokerage. This situation is referred to as multiple representation. Under the Act, the REALTORS® and their brokerage must make sure all buyers, sellers, and their REALTORS® confirm in writing that they acknowledge, understand, and consent to the situation before their offer is made. REALTORS® typically use what is called a Confirmation of Co-operation and Representation form to document this situation.

Offer negotiations may become stressful, so if you have any questions when reference is made to multiple representation or multiple offers, please ask your REALTOR® for an explanation.

Critical Information

REALTORS® are obligated to disclose facts that may affect a buying or selling decision. It may be difficult for a REALTOR® to judge what facts are important. They also may not be in a position to know a fact. You should communicate to your REALTOR® what information and facts about a property are important to you in making a buying or selling decision, and document this information to avoid any misunderstandings and/or unpleasant surprises.

Similarly, services that are important to you and are to be performed by the brokerage, or promises that have been made to you, should be documented in your contract with the brokerage and its salesperson/broker.

To ensure the best possible real estate experience, make sure all your questions are answered by your REALTOR®. You should read and understand every contract before you finalize it.

Acknowledgement by: (Names)

I/we have read, understand, and have received a copy of Working with a REALTOR®

Sellers: As seller(s), I/we understand that

_____ (Name of Brokerage)	
(initial one)	Is representing my interests, to be documented in a separate written agency representation agreement, and I understand the brokerage may represent and/or provide customer service to other sellers and buyers.

(initial one)	Is not representing my interests, to be documented in a separate written customer service agreement, but will act in a fair, ethical and professional manner.

_____ (Signature)	_____ (Date)
_____ (Signature)	_____ (Date)

Buyers: As buyer(s), I/we understand that

_____ (Name of Brokerage)	
(initial one)	Is representing my interests, to be documented in a separate written agency representation agreement, and I understand the brokerage may represent and/or provide customer service to other buyers and sellers.

(initial one)	Is not representing my interests, to be documented in a separate written customer service agreement, but will act in a fair, ethical and professional manner.

_____ (Signature)	_____ (Date)
_____ (Signature)	_____ (Date)

Please note that Federal legislation requires REALTORS® to verify the identity of sellers and buyers with whom they are working. For the purposes of this information, the term "seller" can be interpreted as "landlord" and "buyer" can mean "tenant." This form is for information only and is not a contract.



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Proud supporter of:



Every home we sell,
we will donate a part of our commission
to this great cause.

direct: 905.570.9997
email: al@alcosentino.com
alcosentino.com

Not intended to solicit persons or properties currently under contractual agreement.