



DENNIS MUNRO

— REAL ESTATE —



THE ULTIMATE

BUYER GUIDE

Your Complete Guide to
Buying a Home with Confidence.

TRUSTED EVERY STEP



MEET DENNIS MUNRO

Buying a home is one of the biggest financial and personal decisions you'll ever make. My goal is simple: to make the experience enjoyable, informed and as stress-free as possible.

Whether you're buying your first home, upgrading for a growing family, or downsizing into your next chapter, I'll be with you every step of the way.

I believe great real estate isn't about pressure. It's about listening, communicating honestly, and helping you make confident decisions that are right for you.

I'm proud to serve Burlington, Hamilton, and the surrounding communities, and I look forward to helping you find a place you'll love calling home.



20+

FIVE STAR
Google Reviews
★★★★★



4+

AWARD WINNER
Recognized for
Excellence



100%

CLIENT FOCUSED
Dedicated to your
Success

WHY CLIENTS CHOOSE DENNIS



HONEST ADVICE

Straightforward
guidance you can
always count on.



EXPERT NEGOTIATION

Working hard
to get you
the best results.



LOCAL MARKET KNOWLEDGE

Deep knowledge of
Burlington, Hamilton
and surrounding areas.



QUICK COMMUNICATION

I'm always
here when
you need me.



TRUSTED EVERY STEP

Your goals are my
priority from start
to finish.

YOUR HOME BUYING JOURNEY

A simple step-by-step guide to taking you from your first consultation to getting the keys to your new home.

1 CONSULTATION

We'll discuss your goals, timeline, budget, and what your ideal home looks like.

2 MORTGAGE PER-APPROVAL

Know exactly what you can afford before you begin shopping.

3 HOUSE HUNTING

This is the fun part! We'll tour homes you love, and a few you might not. Seeing different options helps us discover what truly matters (and what doesn't) so we can narrow down the field and find the right home for you.

4 OFFER & NEGOTIATION

I'll guide you through pricing, conditions, and negotiations to help you secure the best possible outcome.

5 INSPECTION & FINANCING

Complete your due diligence and finalize financing with confidence.

6 CLOSING DAY

Sign the paperwork, receive your keys, and officially become a homeowner.

7 WELCOME HOME

Congratulations! I'll still be here after closing whenever you need advice, recommendations or support.



DENNIS'S TIP

Don't worry about finding the perfect home on the first day. Every home you walk through teaches us something, even the ones you don't like. My goal is to help you narrow down the field until the right home stands out.

WHAT YOU CAN EXPECT FROM ME

HONEST ADVICE

CLEAR COMMUNICATION

FLEXIBLE SHOWING SCHEDULES

STRATEGIC NEGOTIATION

LOCAL MARKET EXPERTISE

SUPPORT BEYOND CLOSING DAY

FINDING YOUR PERFECT HOME

The perfect home isn't about checking every box, it's about finding the one that feels right for your lifestyle, budget and future.



MUST HAVE

These are the features you won't compromise on.

- ✓ Number of bedrooms
- ✓ School District
- ✓ Commute
- ✓ Garage
- ✓ Accessibility
- ✓ Budget



NICE TO HAVE

These features would be great but aren't deal breakers.

- ★ Finished basement
- ★ Swimming pool
- ★ Walk-in closet
- ★ Larger backyard
- ★ Updated kitchen
- ★ Fireplace



DEAL BREAKERS

Know these before you start shopping.

- ✗ Busy road
- ✗ Foundation issues
- ✗ Poor layout
- ✗ High condo fees
- ✗ Too much renovation
- ✗ Long Commute

DON'T JUDGE A HOME TOO QUICKLY

A lot of buyers walk into a home and decide within the first 30 seconds whether they like it.

I always encourage my clients to take a full tour.

Sometimes the best room is at the back of the house.

Sometimes the backyard completely changes your opinion.

Sometimes a simple coat of paint is all that's needed.

Take your time. Every home deserves a proper look before making a decision.



DENNIS'S TIP

The right home rarely checks every single box.

Focus on your must haves first. Cosmetic changes like paint, flooring, and light fixtures are easy to update. Location and layout are much harder to change.



MORTGAGE PRE-APPROVAL

Know your budget before you fall in love with a home.



WHAT YOU'LL NEED

-  Photo ID
-  Recent Pay Stubs
-  T4s or Notice of Assessment
-  Bank Statements
-  Employment Information
-  Down Payment Details
-  Existing Debts
-  Proof of Assets



DENNIS'S TIP

Get pre-approved before we start shopping. It's exciting to look at homes, but knowing your budget first means we can focus on properties that truly fit your goals. It saves time, reduces stress, and helps us move quickly when the right home comes along.

YOUR DREAM HOME VS. YOUR COMFORTABLE BUDGET

Just because you qualify for a higher amount doesn't mean you have to spend it. Together, we'll find a home that fits both your lifestyle and your long-term goals.

MAXIMUM APPROVAL



What a lender says you can afford.

COMFORTABLE MONTHLY BUDGET



What feels right for your lifestyle and future.



WHY GET PRE-APPROVED?



KNOW YOUR BUDGET

Shop with confidence, knowing exactly what you can comfortably afford.



MOVE QUICKLY

When the right home comes along you'll be ready to act.



STRONGER OFFERS

Sellers take pre-approved buyers more seriously.



RATE PROTECTION

Your lender may be able to hold an interest rate while you search.



PEACE OF MIND

Avoid surprises later in the buying process.

UNDERSTANDING YOUR MONTHLY PAYMENT

The purchase price is only part of the picture. We'll help you understand the total monthly cost so you can buy with confidence.



MORTGAGE
PAYMENT

+



PROPERTY
TAXES

+



HOME
INSURANCE

+



UTILITIES



WINNING THE RIGHT HOME

Buying a home is exciting, but writing the right offer is where experience matters most. I'll help you understand the market, protect your interests, and negotiate with confidence.



MARKET ANALYSIS

We'll review comparable sales to determine what your home is truly worth



PRICING STRATEGY

Every property is different. Some sell below asking, some at asking, and some above asking.

We'll create a strategy based on today's market.



NEGOTIATION

Negotiation is about more than price.

We'll negotiate:

- ✓ Closing date
- ✓ Deposit
- ✓ Inclusions
- ✓ Exclusions
- ✓ Conditions
- ✓ Repairs



CONDITIONS

We'll discuss whether your offer should include:

- ✓ Financing
- ✓ Home Inspection
- ✓ Status Certificate (if applicable)
- ✓ Sale of Existing Home



DENNIS'S TIP

The goal isn't to win the offer.

It's to make sure you're still happy with your decision years from now.

Sometimes the smartest decision is knowing when to walk away. Another home will always come along.

WHAT HAPPENS AFTER YOUR OFFER IS ACCEPTED?



OFFER ACCEPTED

Congratulations! Your offer has been accepted and we move onto the next phase.



CONDITIONS COMPLETED

We will work through all conditions together and ensure everything in place.



FIRM SALE

Conditions are met and the sale becomes firm. We're almost there!



CLOSING DAY

Sign the paperwork, receive your keys, and welcome home!

HOME INSPECTION & DUE DILIGENCE

Buying with confidence means understanding the home's condition before you take ownership.



WHAT DOES A HOME INSPECTION COVER?



ROOF

They inspect the roof covering, flashing, gutters and more.



ELECTRICAL

They check the panel, wiring, outlets and safety.



HEATING & COOLING

They test the furnace, AC, ventilation and thermostat.



PLUMBING

They examine pipes, fixtures, water pressure and drains.



FOUNDATION

They look for cracks, movement and structural concerns.



MOISTURE & INSULATION

They check for signs of water intrusion and insulation quality.

WHAT HAPPENS DURING AN INSPECTION?

1

INSPECTION IS SCHEDULED

We coordinate a date and time that works for you.

2

WALK THROUGH THE HOME

The inspector walks through the home inside and out.

3

INSPECTOR REVIEWS FINDINGS

The inspector evaluates the home's systems and components.

4

QUESTIONS & DISCUSSION

We review the report together and answer your questions.

5

MAKE AN INFORMED DECISION

You'll have the information you need to move forward with confidence.

POSSIBLE OUTCOMES AFTER THE INSPECTION

EVERYTHING LOOKS GOOD

Move forward with confidence

REQUEST REPAIRS OR A CREDIT

Sometimes we can negotiate repairs or a financial adjustment

WALK AWAY

If the issues are significant and your offer includes a home inspection condition, you may decide not to proceed.



DENNIS'S TIP

No home is perfect.

Almost every inspection finds something. My job is to help you understand which items are routine maintenance and which deserve further attention or negotiation.

A great inspection protects your investment and gives you options.



COMMON THINGS THAT BUYERS NOTICE THAT USUALLY AREN'T SERIOUS

- ✓ Small drywall cracks
- ✓ Loose door handles
- ✓ Minor nail pops
- ✓ Caulking that needs replacing
- ✓ Squeaky floors
- ✓ Older but well functioning appliances

These are typical in most homes and are usually easy and inexpensive to fix



ITEMS THAT DESERVE A CLOSER LOOK

- ⊗ Foundation Movement
- ⊗ Roof deterioration
- ⊗ Water intrusion
- ⊗ Electrical safety concerns
- ⊗ Mold/Mildew
- ⊗ Structural issues

These items may require further evaluation or negotiation. I'll help you understand your options.



UNDERSTANDING CLOSING COSTS

Knowing what to expect before closing helps you avoid surprises and move into your new home with confidence.

WHAT SHOULD YOU BUDGET FOR?



LAND TRANSFER TAX

One of the largest closing costs for many buyers.



LEGAL FEES

Your lawyer completes the transaction and transfers ownership.



TITLE INSURANCE

Protects your ownership rights and helps guard against certain legal issues.



HOME INSPECTION

A worthwhile investment that can identify potential issues before closing.



APPRAISAL

Sometimes required by your lender to confirm the home's value.



MOVING EXPENSES

Truck rental, movers, packing supplies and related costs.



UTILITY CONNECTIONS

Setting up hydro, gas, internet and other services.



ADJUSTMENTS

Reimbursements for items such as prepaid property taxes or utilities, depending on the closing date.



DENNIS'S TIP

Budget a little extra.

Unexpected expenses can happen during any move. Having a small financial cushion can make your move much less stressful.

CLOSING COST SNAPSHOT



DON'T FORGET THE OVERLOOKED COSTS

CHANGING THE LOCKS
WINDOW COVERINGS
NEW FURNITURE
LAWN EQUIPMENT
BASIC TOOLS
CLEANING SUPPLIES

HELPFUL REMINDER

TYPICAL CLOSING COSTS

**Approximately 1.5% to 4%
of the purchase price**

**The exact amount depends on the property, financing and individual circumstances.*

CLOSING DAY

THE DAY YOU'VE BEEN WAITING FOR

After weeks of searching, negotiating and planning, it's finally time to pick up the keys and start your new chapter.



BEFORE CLOSING

Final Walkthrough

We'll do a final walkthrough to ensure everything is as agreed

Confirm Utilities

Make sure utilities are scheduled for transfer

Meet with your Lawyer

Your lawyer will review the details and answer questions

Arrange Insurance

Ensure your home insurance is in place before closing



CLOSING DAY

Sign Final Paperwork

You'll sign the legal documents to complete the purchase

Funds are Transferred

Your lender sends the money to complete the transaction

Ownership Changes Hands

The property is officially transferred into your name

Receive your Keys

The moment you've been waiting for!



AFTER CLOSING

Move In

It's time to move in and make yourself at home!

Unpack

Take your time and enjoy your new place

Celebrate

You did it! Time to celebrate your success

Make it Your Home

Create memories and start your next chapter



YOUR FIRST WEEK CHECKLIST

- ✓ Change the Locks
- ✓ Locate the Water Shut-off
- ✓ Test Smoke & Carbon Monoxide Detectors
- ✓ Set up Utilities
- ✓ Update your Address
- ✓ Introduce Yourself to the Neighbours
- ✓ Celebrate your New Home



DENNIS'S TIP

Closing day doesn't always happen first thing in the morning.

Keys are usually released after the legal paperwork has been completed and the funds have been transferred. I'll keep you updated throughout the day so you know exactly when your new home is ready.



I'M STILL HERE AFTER CLOSING

My relationship with my clients doesn't end when you receive the keys. Whether you need a contractor, a plumber, a lawyer or simply have questions about your new home, I'm always just a phone call away.

A HOUSE IS WHERE YOU LIVE. A HOME IS WHERE YOUR STORY BEGINS.



FREQUENTLY ASKED QUESTIONS

Buying a home is a big decision, and it's natural to have questions. Here are some of the most common questions I hear from buyers.

1 HOW MUCH DOWN PAYMENT DO I NEED?

It depends on the type of home and your financial situation. Minimum down payment can be as low as 5% for homes under \$500,000.

2 HOW LONG DOES IT TAKE TO BUY A HOUSE?

Every situation is different, but on average, it takes 30-60 days from offer to closing.

3 CAN I BUY BEFORE I SELL?

Yes, many buyers do! There are several options available to help you buy first and sell later.

4 WHAT HAPPENS IF MY FINANCING IS DECLINED?

If your offer included a financing condition, you can walk away with your deposit returned.

5 HOW MUCH IS THE DEPOSIT?

Typically 5% of the purchase price. It's held in trust and applied toward your down payment at closing.

6 HOW MANY HOMES WILL WE LOOK AT?

As many as it takes! My goal is to help you feel confident that you've made the right decision.

7 SHOULD I WAIVE CONDITIONS?

It depends on the property and the market. I'll help you understand the risk and rewards.

8 WHAT IF I CHANGE MY MIND?

If your offer includes conditions, you have the right to choose not to proceed.

9 ARE THERE OTHER COSTS BESIDES THE PURCHASE PRICE?

Yes. Closing costs typically range from 1.5% - 4% of the purchase price. See page 7 for more details.

10 WHEN DO I GET THE KEYS?

You'll receive the keys on closing day after the funds have been transferred and the deal is complete.



STILL HAVE QUESTIONS?

I'M HERE TO HELP!

Every home, every buyer, and every situation is unique. If you have a question that's not listed here, let's chat. I'm just a call, text or email away.

TRUSTED BY MY CLIENTS

20+ 5-STAR GOOGLE REVIEWS

A reputation built one client at a time.

Nothing means more to me than earning the trust of the people I have the privileged of helping.



“Dennis worked tirelessly to sell our house and find us a new home. He was detail oriented, flexible in his strategies and available wherever we needed him. He made the whole process completely pain-free and got us well over asking. This is the guy you want in your corner if you're looking to buy or sell!



Adrianne Pike



“Overall, exceptional experience! I would give 10 stars out of 5, if I could! Dennis was kind, patient, knowledgeable, and always available!



Colin Dykes



“We recently began looking at houses to buy with Dennis. He is dependable, professional and knowledgeable. He comes to each meeting well prepared and informative.



Patricia Baranowski



“Dennis is the best! He's patient, thorough, and goes above and beyond to provide you with the best service. No matter the time Dennis was always a call or text away. Would I recommend Dennis to anyone looking to sell or buy a home? Absolutely!



Jacob Vitorino



“Dennis was amazing to work with. Very informative and always available to us. I wish I could sell another house just to work with him again! Great work Dennis



Kevin Fox



“I can truly and honestly say that I have NEVER come across someone that, first and foremost, balances CARE and PROFESSIONALISM so artistically and meticulously!



Peter Money



“It was an absolute pleasure to have Dennis represent us! From the moment we began working together we knew that we were in excellent hands. Through his tireless efforts, sound advice and expertise, we realized how lucky we were to have him in our corner!



Ellie Barogh

WHY CLIENTS CHOOSE DENNIS



HONEST ADVICE

Straightforward guidance you can always count on.



SKILLED NEGOTIATION

Working hard to get you the best results.



LOCAL MARKET EXPERT

Deep knowledge of Burlington, Hamilton and surrounding areas.



EXCELLENT COMMUNICATION

I'm always here when you need me.



TRUSTED EVERY STEP

Your goals are my priority from start to finish.



WELCOME TO THE DENNIS MUNRO FAMILY

Real estate isn't just about buying a home. It's about building relationships that last for years. Whether you have a question next week or five years from now, I'm always happy to help. You're never just a client - you're part of the Dennis Munro Family.



TRUSTED CONTRACTORS

Need a painter, plumber, electrician, roofer, landscaper or handyman? I have a network of professional, reliable contractors I'm happy to recommend.



HOME VALUE UPDATES

Curious about what your home is worth? I'm always available to provide an updated market evaluation, with no obligation.



YOUR NEXT MOVE

Whether you're thinking about up sizing, downsizing, investing, or relocating, I'll help you understand your options and make the right decision.



ADVICE ANYTIME

Questions about renovations, neighbourhoods, schools, or the market? Give me a call, send a text, or grab a coffee. I'm always happy to help.



MY COMMITMENT TO EVERY CLIENT



HONEST
ADVICE



PROMPT
COMMUNICATION



PROFESSIONAL
SERVICE



LOCAL
EXPERTISE



TRUSTED
EVERY STEP

MY PROMISE TO YOU

When you work with me, you're not just gaining a Realtor; You're gaining a trusted resource for every stage of homeownership.

The day you get your keys isn't the end of our relationship, It's just the beginning.

LET'S FIND YOUR PERFECT HOME

Every great move starts with a conversation.

READY TO START YOUR HOME SEARCH?

Whether you're:

-  Buying your first home
-  Looking for more space
-  Downsizing
-  Investing
-  Relocating

I'm here to make the process simple, informed and enjoyable.

GET IN TOUCH



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[dennismunro](https://www.facebook.com/dennismunro)

BUYING, SELLING
OR JUST LOOKING?
EVERYTHING
STARTS HERE.



No obligations.
Just honest advice.

DENNIS'S PROMISE

You'll never be pressured into buying a home. My job is to educate you, guide you, and help you make a decision that's right for you and your family. Your goal is my priority.

Buying a home is one of life's biggest milestones. I'd be honoured to help you find the place you'll be proud to call home.



DENNIS MUNRO

— REAL ESTATE —

TRUSTED EVERY STEP

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