

Tony Pulla

SINCE 1970
BROKER

**What has 4 heads, 8 eyes, 16 limbs,
a multiple personality, is techno-savvy and
sells real estate 7 days a week?**



THE PULLA TEAM

NORTHUMBERLAND COUNTY'S LEADING REAL ESTATE SALES TEAM*

RE/MAX

Lakeshore Realty Inc.

Brokerage – Each Office Independently Owned & Operated

1011 Elgin Street West, Cobourg • 905.373.1980 Direct Line 24 Hr. Pager • 905.373.7653 Office • www.pulla.ca • tony@pulla.ca

*Based on MLS statistics of the Cobourg-Port Hope Real Estate Board/Northumberland Hills Association of Realtors® (1995-2013).

JUST SO YOU KNOW HOW THE “PULLA TEAM” WORKS.

The following is a brief outline of the home buying process.

THE SEARCH BEGINS

Finding the “perfect home” doesn’t happen in one day. You can facilitate the process by defining your financial parameters, preferred neighbourhoods and the features you want in your next house.

LOCATION

You’ve no doubt heard the old real estate mantra “location, location, location”. That’s the most important factor in making any real estate purchase. To find the right location, you need to consider where you want to live both in broader terms and in more specific details, i.e., urban or rural, a new community or established mature neighbourhood, etc.

THE PERFECT HOME

Once you’ve considered the broader location options, it’s time to think about the features you need and want in your next home, i.e., bungalow, 2 storey, number of bedrooms, number of bathrooms, open concept, floor plan, etc.

Remember, finding the “perfect home” begins with you having a clear picture of it in your mind’s eye. If you can’t see it, you won’t find it.

THE SEARCH CONTINUES

With your “shopping list” completed we’ll use various search tools and begin matching the type of home you would like with your preferred locations. We will then start inspecting the properties that interest you the most. We continue this process until you find the home that’s perfect for you.

MAKING THE OFFER

Once you find the house you want to call home, we will work together to develop an Offer to Purchase. Among other specifics the offer will state the purchase price, deposit, expiry date, completion date, chattels included, and you can also include various conditions.

Some common types of conditions are:

Securing a suitable mortgage • Selling your current home • Getting a house inspection • Arranging suitable insurance
Having your lawyer review the contract • Getting a well and septic system inspection, etc.

Once your offer is accepted, but before you waive the conditions outlined therein, you will need the service of some additional professionals, namely, lawyer, lender, insurance broker and various inspectors, just to name a few.



TOGETHER **E**VERYONE **A**CCOMPLISHES **M**ORE

If your property is currently listed with a real estate broker, please disregard this offer. It is not our intention to solicit the offerings of other real estate brokers.

We are happy to work with them and cooperate fully. – Tony Pulla, Broker, RE/MAX Lakeshore Realty Inc. 2014

NOTICE: The comments and information contained in this brochure are for basic information purposes only. Buyers and Sellers are advised to do their due diligence.

Thank you for the opportunity to help you with the purchase of your next home.

In order for us to make our mutual goal a reality, we must work together.

THE LAWYER

It's a good idea to have a lawyer stand by from the start. Documents such as the "Agreement of Purchase and Sale" are complex and should be reviewed by a real estate lawyer. When the transaction is completed your lawyer among other things will ensure that you receive valid title to the property. He/she will also calculate the amount of land transfer tax you will be required to pay.

THE LENDER

Few people buy a home with cash. Most home buyers combine savings with money borrowed through a financial arrangement called a "mortgage". When deciding which financial institution or lender to deal with, start with your own bank, credit union or trust company; they already know who you are. Then shop around and compare what different lenders have to offer. Also, you should begin your search for a lender as soon as you start your search for a home.

THE INSURANCE BROKER

In order to secure a mortgage, financial institutions require insurance on the home you're purchasing. Just like when you shopped for your mortgage, do your homework with insurance companies too. Insurance coverage and rates vary and you will want to be sure you get the coverage you need at a fair price. Also, you may be able to negotiate a better rate using the same insurance company you already have other policies with.

THE HOME INSPECTOR

As a buyer, you can avoid expensive surprises by bringing in a professional home inspector as a condition of your offer to purchase. Being aware of any structural defects, will help you decide whether to buy the property at all, or negotiate a lower price to compensate for anticipated major repairs. Also, if you're purchasing a rural property, the well and septic system should also be inspected.

THE PULLA TEAM

We are here to provide the finest real estate service available and you'll find our expertise invaluable in helping you locate the home that's right for you. Having the right team of professionals on your side can make the difference between a successful, hassle free transaction and a gigantic headache. Please feel free to ask any questions you may have about the purchase of your next home. The Pulla Team is here to assist you.



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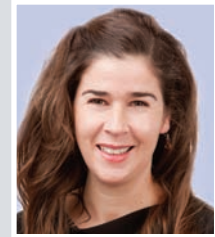
Tony Pulla*



Jan Rosamond**



Jill Williams**



Nikki Pulla***

OUR MISSION

We believe in old fashion values:

Honesty, hard work, education & service with enthusiasm. People are our business – real estate is our product.
Our goal is to help you accomplish your real estate goals!

OUR VISION

To provide outstanding real estate service based on strong teamwork and exceptional information systems, technology and specialization designed to benefit our clients.

To be leaders as real estate professionals and help our clients achieve their real estate goals.

To commit ourselves to professional development and to share our expertise with our clients and cohorts.

OUR VALUES

Integrity – To treat each other and those we serve with respect, honesty and trust.

Care – We dedicate ourselves to meeting our client's individual real estate needs.

Quality – To exceed our client's expectations and explore new & better ways to serve them.

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*Broker **Sales Representative ***Administrative Assistant

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