



LET'S FIND

home

YOUR HOME BUYERS GUIDE

YOUR HOME MATTERS

# We believe in going above and beyond to provide top tier & exceptional client experience

Buying a home is one of life's biggest decisions — and you deserve expert guidance, thoughtful strategy, and a team that truly listens. At our boutique brokerage, you're never just another deal. We take the time to understand your goals, your lifestyle, and what truly matters to you, so we can tailor every step of the journey to fit your needs.

From our first conversation to the moment you get the keys, you'll feel informed, supported, and prioritized. We believe that personal connection and clear communication create a smoother, more confident buying experience. You'll always know what's happening next and we'll be right there to guide you through each decision with clarity and care.

Whether you're a first-time buyer or a seasoned mover, we'll help you navigate the market with expert insight, strong advocacy, and a plan designed around your success.

***Our goal is simple:*** to help you feel confident in your purchase and excited for your next chapter, with a trusted team by your side every step of the way.



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## Why Gale Group Realty Brokerage?

At Gale Group Realty, we're more than just a real estate brokerage—we're a community of agents who work together to help you find the right home. Based in Woodstock, Ontario and growing fast, our team of 40+ professionals combines deep local expertise, diverse backgrounds, and a shared commitment to one goal: helping you feel confident and supported every step of the way.

When you buy with us, you're not just working with one agent—you're backed by an entire team. We actively share exclusive and coming-soon listings with each other, giving our buyers access to opportunities before they ever hit the market. We're constantly connecting buyers and sellers internally, which means we can often match you with the perfect property even before your search goes public.

Our collaborative culture, strong communication, and ongoing training mean you'll always be working with informed, well-prepared professionals who have your best interests at heart. We believe buying a home should be exciting—not overwhelming—and we're here to guide you with honesty, care, and expert advice from the first showing to the final signature.

We're proud to be rooted in Oxford County and passionate about helping our clients not only find a house—but a place to truly call home.



# Client Testimonials

MEET SOME OF OUR HAPPY CLIENTS

*We had too many demands,  
and it checked all the boxes!*

Tash Patel is an amazing realtor. We saw 35+ houses. He is very patient Knowledgeable and have great negotiable skills. Highly recommended. We got our brand new house semi detached house 6.30k in such an expensive market. We had too many demands high ceilings, white lights, spacious and baby friendly which was very important for me as a new mom and it checked all the boxes. Big thanks to Tash and Gale group for having such an amazing realtor.

*We found the home of our  
dreams and really could not be  
happier with it. Aline is the best!*

My wife and I had an excellent experience with Aline. She really went above and beyond to explain the home buying process (it was our first home) as well as lending her own opinions and experiences on homes we were looking at so that we could get a better picture of what we may be moving into. We found the home of our dreams and really could not be happier with it. Aline is the best!

*Brady worked so hard for us  
to find the perfect home*

I just wanted to email you a quick message to let you know that Brady Woods was amazing to working with. I'm thrilled I decided to go through the Gale Group to buy my first home. It was really great to see Brady work so hard for us to find us the perfect home. He was always super great at responding to us quickly and getting us in to see houses promptly too. We looked at a lot of houses and Brady was always patient, positive and encouraging. I will definitely recommend my friends and family who are in the market for a new place to call home to him!

*Carly spend a lot of time answering  
all of our questions and concerns  
about the current market*

Carly was a phenomenal agent to deal with while selling our home. Carly spent a lot of time answering all of our questions and concerns about the current market and was very patient with us during this process. She made this a great experience and we would highly recommend her to our friends and family in need!





*I have had the best experience  
EVER with Karen Dona!*

I highly recommend Karen Dona for all your real estate needs! She is incredibly knowledgeable, professional and helpful. She helped me purchase a home and supported me every step of the way. Karen is very accommodating to all of your needs and helps through the stressful, yet exciting process! I have had the best experience EVER with Karen Dona!

*Heather made this an easy process for us!*

We had such a great experience working with Heather as our REALTOR® to help us find our first home. Heather helped us by being honest and knowledgeable about concerns with the homes we looked at as this was our first time buying a home, we weren't always sure what to look out for but Heather made this an easy process for us so we could make an informed decision. Heather was always quick to respond to any questions we had or to book viewings on houses we wanted to see. She was extremely flexible in booking house viewings to accommodate our busy schedules. We would 100% use her services again and would recommend her to anyone for their REALTOR® needs.



# FINDING YOUR HOME

# Home Search

## STARTING THE HOME SEARCH

### STEP ONE

After you speak with a lender and get pre-approved we will begin your home search.

### STEP TWO

We will discuss your ideal price range, your must haves, deal breakers, location preferences, school districts and all of the other factors that help us best help you during the home search period

### STEP THREE

When you decide you are interested in a home, we will schedule a showing of the home in person. If you decide it meets your criteria we will write an offer for the home. When we get an accepted offer, you will now be under contract.





YOUR PERSONAL PREFERENCES

# Must Have Checklist

What's Important To You?

## *Kitchen*

- ☐ Updated appliances
- ☐ Modern countertops
- ☐ Spacious pantry for storage
- ☐ Island or breakfast bar

## *Living Area*

- ☐ Open floor plan
- ☐ Hardwood flooring
- ☐ Built-in shelves or storage
- ☐ Large windows

## *Bedrooms*

- ☐ Split floor plan
- ☐ Master on ground floor
- ☐ Walk-in closets
- ☐ Ensuite bathrooms

## *Bathrooms*

- ☐ Double vanities
- ☐ Updated countertops
- ☐ Modern fixtures and lighting
- ☐ Large soaking tub

## *Outdoor Spaces*

- ☐ Well-maintained landscaping
- ☐ Functional patio or deck area
- ☐ Outdoor kitchen or barbecue
- ☐ Swimming pool or hot tub

## *Additional Features*

- ☐ Home office or study
- ☐ Dedicated laundry room
- ☐ Two-car (or larger) garage
- ☐ Smart home technology



WHAT'S BEST?

# Buy or Sell First

WE BREAK IT DOWN FOR YOU

Every situation is unique, so we like to examine a few factors before advising which is best for you. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Let's take a look at the advantages of both.

## *Buy First*

### *Works best when:*

- There is a lot of competition in the market and property prices are rising
- You're confident there will be a high level of demand for your existing property
- You can negotiate or make it conditional on selling your own home
- You're prepared to accept an offer that lets you move on or pay bridging finance.

## *Sell First*

### *Works best when:*

- Property prices are flat or declining
- if you want greater certainty about how much you have to spend on your next home
- If you're moving locations and buying in a different and slower market
- If you can negotiate a long closing or know that you'll be able to find something that suits your requirements.



# Choosing a Neighbourhood



## WHAT STYLE OF HOME?

Are you interested in single-family, condo or townhome? Do some research of what types of homes offer what that will help narrow down your search area.



## CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



## OLD OR NEW HOUSES?

Older neighbourhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.



## COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



## WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to



## MUST NOT HAVES

Everyone has wants but have you considered the things you don't want? If you dislike noise you might want to steer clear of the college area for example.

## EXPERT ADVICE

# The Steps to Buying

Whether you're a first-time buyer or it's been a while since your last move, understanding the process can make all the difference. Here's our expert breakdown of the key steps to help you navigate your home purchase with clarity and confidence.

### *Step One*

## Get Pre-Approved

Before you fall in love with a home, it's important to know what you can afford. Getting pre-approved for a mortgage gives you a clear budget, shows sellers you're serious, and puts you in a stronger position when it's time to make an offer. This is the very first step to take - and we can connect you with trusted mortgage professionals if needed.

### *Step Two*

## Choose an Agent

Buying a home is one of the biggest decisions you'll make - you want someone in your corner who's knowledgeable, communicative, and truly understands your goals. Choose an agent whose style matches yours and who will advocate for you from start to finish. We're here to make the process smooth and successful.

### *Step Three*

## House Hunting

Once we understand your must-haves, nice-to-haves, and deal-breakers, we'll begin the exciting part - finding homes that fit your needs and lifestyle. We'll schedule private showings, provide market insight, and help you evaluate each property with a strategic lens.

### *Step Four*

## Make an Offer

When you've found "the one," we'll guide you through the process of making a competitive, well-structured offer. We'll discuss price, conditions, and timelines - and then present the offer on your behalf.



### *Step Five*

## **Negotiations & Acceptance**

It's common for sellers to come back with a counter-offer. We'll review everything together and advise you on how best to proceed. Our goal is to negotiate terms that protect your interests and set you up for a successful purchase.

### *Step Six*

## **Schedule Inspections**

Once your offer is accepted, you'll have a set period to complete any inspections (as outlined in your agreement). These might include a general home inspection, septic or well inspections, or a pest inspection, depending on the property. We'll help coordinate this process and walk you through any findings or next steps.

### *Step Seven*

## **Closing Day**

The big day is here! On closing day, all remaining paperwork is finalized, funds are transferred, and you receive the keys to your new home. We'll make sure everything is on track and provide support right to the finish line. ***Congratulations - you're officially a homeowner!***

### *Step Eight*

## **Move in**

It's time to unpack, settle in, and make your new house a home. Whether you need local service providers, utility setup tips, or recommendations for your new neighbourhood, we're still here to help long after the keys are in your hands.

welcome  
home

FINDING YOUR HOME

# The Offer Process

WHAT TO EXPECT

## DRAFT THE OFFER

We will draft an offer that protects you and include any clauses & conditions that are needed. Keep in mind that this offer is just an offer, until it is accepted.



***Accept***



***Reject***



***Counter***

The Seller may accept your offer - CONGRATS!!!!

The Seller may reject your offer.

The Seller may come back with their own offer

Time to celebrate! Now we will move ahead with any conditions laid out in the offer like home inspection. Once completed we wait for closing and then MOVE IN!

We will ask questions to discover why and if there is anything we can do to make the offer more appealing. If not we move on and find the home you were meant to have.

In this case, we will review the terms with you and continue to negotiate until we have reached a mutual agreed upon offer or until no agreement can be reached.



FINDING YOUR HOME

# Closing Costs

WHAT YOU NEED TO BUDGET FOR

## BEFORE CLOSING

- Deposit
- Property Appraisal
- Home Inspection

## ON CLOSING

- Land Transfer Tax
- Property Tax
- Mortgage Insurance
- Legal Fees
- Adjustments

## AFTER CLOSING

- Moving Expenses
- Utility Connections
- Renovations
- Immediate Repairs and Maintenance



# F.A.Q.'s

## ➤ HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible.

## ➤ WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

## ➤ HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford, the first step is making an appointment with a mortgage lender.

## What to ask us!

What services do you provide?

Can you recommend trusted professionals like mortgage brokers, lawyers, and inspectors?

What differentiates you from other realtors?

Does a local realtor matter and why?





# The Numbers Don't Lie!



RE/MAX Diamond Team  
Award 2021

374

Total number of houses  
we sold last year.



Number 1 Team in Oxford & Perth  
Counties 2019, 2020, 2021, 2022,  
2023, 2024



Over 3000 Personal  
Connections Made







GALE GROUP  
REALTY BROKERAGE LTD.

Be one of our

*Happy Clients*

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FOLLOW ALONG

