

# HOTProperty

A featured listing by PropertyGuys.com

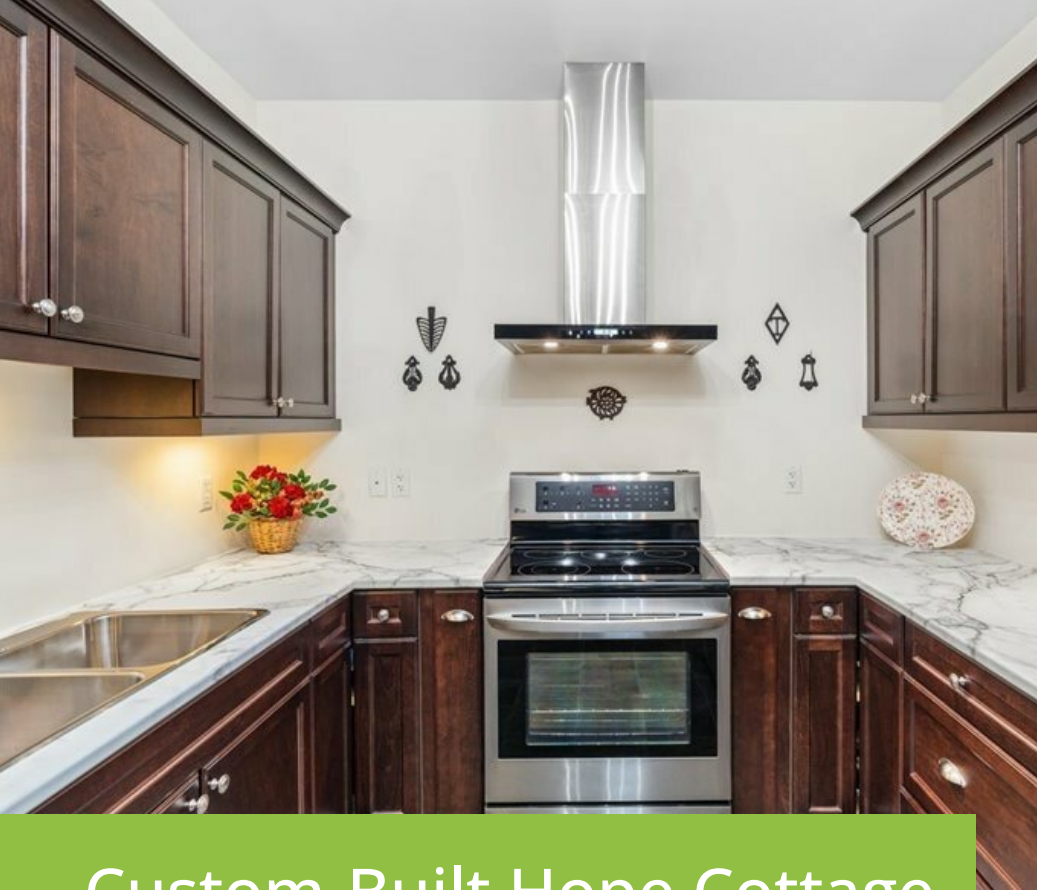


## 819 Smith Rd

Cobourg, Ontario

Get the **BEST MORTGAGE RATE** [P.6](#)

Home Buying in **5 EASY STEPS** [P.5](#)



# Custom-Built Hope Cottage in the Desirable New Amherst Community

 DETACHED HOUSE [FOR SALE](#)

**819 Smith Rd**  
Cobourg, Ontario

 3 Beds  3 Baths  1516.0 ft<sup>2</sup>  Garage

The kitchen has additional cabinets and countertops, crystal cabinet with wine rack and walk in pantry. The living room and dining room have 9ft ceilings. The primary suite is suitable for king-size furnishings. The ensuite bath has a barrier-free shower, heated floor and double sinks. Main floor home office has a built-in desk. The lower-level suite features pine beadboard ceilings, pine plank accent walls and fireplace. The landscaping includes low maintenance xeriscaping, and side yard with deck, patio and garden.

## Features

 Modern Design  Deck / Patio  Flower Garden

## Property details

### Construction

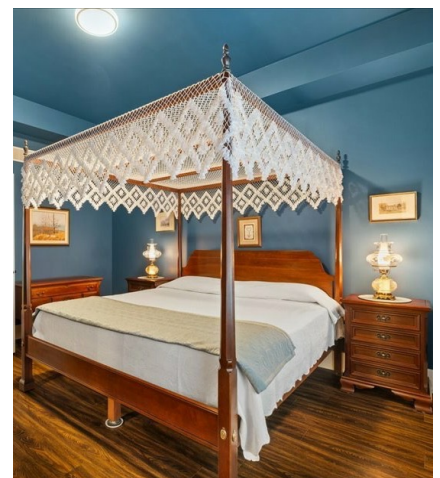
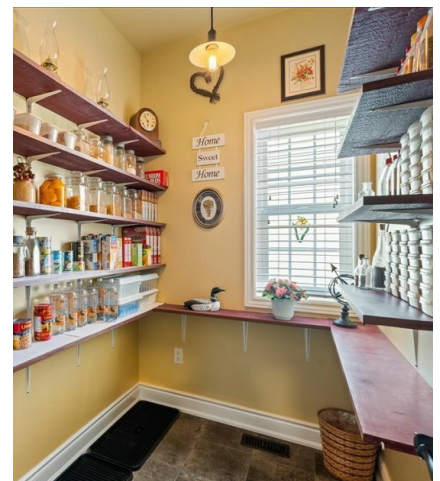
Built: 2015 (9 yrs old)  
Roof: Asphalt shingles (9 yrs old)  
Foundation: Poured concrete  
Exterior: Fiberboard

### Lot

Driveway: Double lane  
Parking: 1 space

### Utilities

Primary: Heat pump  
Cooling: Central air  
Water: Municipal  
Sewer: Municipal







## Living space

Main level - Bathroom, Bathroom, Bedroom, and more...

Basement - Bathroom, Bedroom, Family room, and more...

### Interior features

Tray Ceiling  
Central vacuuming  
Modern Design  
And more...

### Exterior features

Deck or patio  
Hardscaped  
Flower garden  
And more...

Get full listing  
details at  
**PropertyGuys.com**

ID# 128205

Or call us today at  
**1 289 316-1309**





# Hi there!

## C'MON IN

If this is your first encounter with PropertyGuys.com, you probably have some questions, like who we are and what we do. We are Canada's fastest-growing private sale franchise network, and our main goal is to empower homeowners to take the lead when it comes to selling or buying a home. We believe that with the right tools and expert guidance, you've got this!

With service across Canada and an award-winning approach 25 years in the making, we help save our customers thousands, stay connected, and provide clarity around the home buying and selling process.

**Ready to take the lead in finding your dream home?**  
**Let's get started!**

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GET THE BEST  
MORTGAGE RATE

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SIMPLIFY  
YOUR MOVE

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FIND A HOME  
THAT MOVES YOU

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CLOSE WITH  
CONFIDENCE

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WHAT'S  
NEXT?



# Home buying

IN **5** EASY STEPS

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## 1 Get pre-approved

Find out how much you can afford to borrow.



## 2 Start looking

Compile a list of your favourite homes.



## 3 Book viewings

Check things out in-person to help narrow down your options.



## 4 Make an offer

Enlist the help of an experienced real estate lawyer once you've found "the one."



## 5 Seal the deal

Hire an inspector, set your conditions and await your closing date.



5/5

"I honestly don't know why everyone wouldn't take advantage of your service - listings and mortgages and legal. It was so impressive. Thank you and your organization for a smooth transition into one of life's major decisions!"

**Mike**

Inverary, ON

# Get the **best** mortgage rate

Why work hard shopping around and comparing rates when you could get MortgagePro working for you?

Here's why it pays to let the experts take this task off your plate:

## **It will save you money**

Finding the best rate now can save you thousands of dollars in the long run.

## **It will help you make an informed decision**

We'll do the legwork to find out all of your options and help you pick the best one to suit your needs and budget.

## **It's FREE, quick and easy**

Yes, FREE! And you can get pre-approved for a mortgage at the same time. Just complete our simple online form and we'll get in touch.

**To get started visit:**  
**[PropertyGuys.com/Mortgage](https://PropertyGuys.com/Mortgage)**

**Legal Disclaimer** - MortgagePro Services offered through Prime Mortgage & Financial Group and its affiliates (Brokerage License #: 10428 / 315857)



**PREFER TO CHAT**  
**ONE-ON-ONE?**

We're standing by to help  
**1(877)688-3858**



# Simplify your move

WITH OUR CUSTOMIZABLE

## ONLINE DASHBOARD

Buying a home doesn't have to be complicated. Our dashboard helps you stay on top of things.



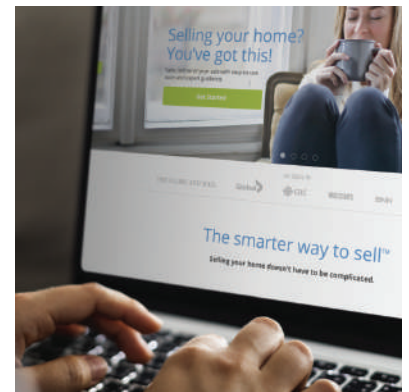
### Stay in control

Keep track of your favourite properties, chat with sellers, negotiate offers and more!



### Be connected

From answering your questions to guiding you through the paperwork, we are always just a click away.



### Get informed

From offers and new listings to price changes, our online platform keeps you in the loop.

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Ready to make your move?  
Create your dashboard today!

**[PropertyGuys.com/Buy](https://www.propertyguys.com/Buy)**

# Wondering where to start?

Buying a home is more than a financial investment, it's a personal investment, too!

**This checklist will help you determine your must-haves, so you can narrow things down and find "The One."**

## AFFORDABILITY

- Is it within your price range?
- How much are property taxes?
- What heating/cooling systems are used, and what is the average monthly bill?
- Do you have to pay for leased land? Condo fees?
- Is it on municipal water/sewer or a well/septic system?
- If you need to renovate, is there room within your budget?

## LOCATION

- Do you want to live in the city or in the country?
- Do you like the neighborhood?
- Is there ample parking?
- How far is the commute to work? School?
- Are you close to the essentials (hospital, stores, fire hydrant, etc.)?
- Is the area prone to flooding, fallen trees, etc?

## SIZE

- Is there enough space for your current needs?
- Do you want/need room to grow?
- Can you add space down the road if needed?
- Can someone else build around you?
- Is there enough storage?
- Will your existing furniture fit?



**Tip:** Take a measuring tape with you to viewings to double-check in case dimensions weren't included in the listing.

## OTHER CONSIDERATIONS

- Do you prefer open concept or spaces to be defined?
- Do you need a fenced-in yard?
- Will you want/need to make renovations?
- Will you be able to manage the upkeep (ex: cleaning, yard work, etc.)?
- Is everything accessible (if mobility is a factor)?

**And the biggest question of them all:  
Can you see yourself living there?**

**Ultimately this will tell you if the home you're looking to buy is truly the right fit for you.**

# Continue your house hunt.

Check out more homes in your area!

**PropertyGuys.com/Buy**





FIND A  
HOME THAT  
*moves you*

GET MORE  
WHEN  
YOU BUY



## Flexibility

You're never locked into a contract. We'll bend over backwards for you, not because we have to - because we want to.



## Freedom

If you find the perfect property listed privately, we'll continue to support you commission-free.



## Money

When we earn a commission, we share it with you!

Connect with us today!

[Info@PGDirectRealty.com](mailto:Info@PGDirectRealty.com)

**1-877-709-0027**

PG Direct Realty Ltd. Brokerage

**Legal Disclaimer** - "GET MORE WHEN YOU BUY" is to illustrate the benefits of participating in PG Direct Realty Ltd. Brokerage's buyer rebate program. For more specific details on limitations, conditions, exclusions of the program visit [info.propertyguys.com/buyerpro](http://info.propertyguys.com/buyerpro)



LEAVE NOTHING  
TO CHANCE

# CLOSE WITH *confidence*





## WHAT'S NEXT?

### Make an offer

When making an offer, consider your final terms of sale (such as if the offer is pending a home inspection or conditional upon the sale of your current property) and any financial considerations that come into play (like repairs that the seller may need to make before they move out or items you'd like them to leave behind, such as appliances). Don't get discouraged if they counter - it's all part of the process. If you have any questions, we're always there to help!



**TIP: Get insured.** Proof of homeowner's insurance will be required before closing. Don't forget about mortgage insurance, too!

### Closing

Hurray! Your offer has been accepted and now it's all down to dates and paperwork. This is when you'll sign all the necessary documentation and pay any final closing costs and legal fees. You should also schedule a final walkthrough to ensure that all of your closing conditions have been met.

### Get legal advice & guidance

Connect directly with buyers and sellers by using our online OfferMaker®. Our LegalPro team are experts in private sale and can safely guide you to **SOLD!**

💬 [legalpro@propertyguys.com](mailto:legalpro@propertyguys.com)

☎ 1-888-469-7570

# Congrats, you're a homeowner!

It's time to pack up your things and schedule a moving truck - your new home awaits! But before you do, make sure to check these final things off your to-do list to make the move as smooth as possible:

- Arrange for mail forwarding with Canada Post as soon as possible
- Update all of your accounts with your new address
- Get home insurance
- Avoid buying groceries the week before you move
- Tackle any small repairs and/or painting in the new house before you move in
- Pack your essentials separately for easy access
- Organize and label everything
- Determine when your property taxes will be due (if they aren't rolled into your mortgage payment)
- Set up your utilities
- Arrange for lawn care or snow removal services (if required)
- Make a schedule for maintenance that will be required within your first year



# From listed to SOLD

From the moment you decide to move, we're here to help.

## 1 Take control

Whether your goal is to sell quickly or for the highest return, you'll have the tools, flexibility, and freedom to make it happen on your own terms.

## 2 Rely on our experts

From pricing to paperwork, you'll have access to all of the professional advice and assistance needed to sell quickly and confidently.

## 3 Pay yourself

By avoiding expensive selling commission, you can spend more on what matters most to you.

We surround you with the right experts at the right time to ensure your selling journey goes smoothly. Discover the flat fee options for services in your area.

Our services  
are tailored  
to you.



### Pricing

Let unbiased pricing experts provide a customized blueprint to help you strategically set your asking price. This will guide whether you need to sell quickly, for top dollar, or somewhere in between.

### Exposure

Advertise your property where buyers are searching, including Canada's largest private sale network, social media, and Realtor.ca\* simultaneously.

\*Through our broker partners who are members of the Canadian Real Estate Association.

### Inquiries

Avoid the hassle of taking calls from every nosy neighbour and tire kicker. Our friendly support team is standing by to answer inquiries and book showing requests for you.

### Showings

Handle showings according to your preference and availability - whether you're engaging with buyers directly, or facilitating access for local agents through our managed lockbox service.

### Offers

Review and respond to incoming offers directly using our OfferMaker™ tool. Buyers are able to get the process started by sending an offer to your dashboard.

### Closing

Don't worry about negotiations or paperwork, you'll have an experienced real estate lawyer on your team to provide expert guidance along the way.

### Mortgage

Deal with mortgage professionals who understand private sales. They can help you or your buyer access over 30 lenders to get the best rate available.

Get Started Today  
**1-855-860-7812**

