PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Buyer's Guide

Your Guide to Success

RE/MAX HALLMARK

REALTY GROUP BROKERAGE

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Welcome

What you can expect

This is an exciting time in your life, and it's an honour to help you through this process.

This can also be a stressful time, and my team and I are here to guide you through it safely.

This package contains information on what to expect from me and from the home buying process, as well as your next steps and "homework!"

This information has been included for your benefit, and I hope that you find it valuable! If ever you have any questions or want clarification, please give me a call.

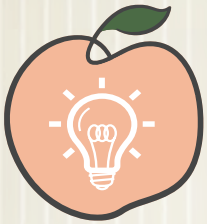
Thanks again for choosing the Peach Tree Team. We're thrilled to have you as part of the family.

RE/MAX HALLMARK
REALTY GROUP BROKERAGE

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Welcome



Creativity

Some agents will set you up on an automated search on MLS and head home for the day. We dig for off-market deals and out-of-the-box solutions for our clients, even in tough markets!

Availabilty

Simply put: we are never too busy for you. We pride ourselves on making ourselves available to our clients to help with their needs, and the team is here to assist you.

Quality Work

We work solely in our clients' best interests, and our work reflects that. Our experience and education allows us to write contracts tailored to your needs and wants; designed to protect you.

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Georgia Carrol

About Your Team Lead

Top 10
of all Sales Representatives at Coldwell Banker Sarazen 2025

Top 22%
of Coldwell Banker Agents Internationally 2025

Director
on the Ottawa Real Estate Board 2024-2025

Committee Member & Chair
of OREB YPN Committee 2020-2024

Top 10
of all Sales Representatives at Coldwell Banker Sarazen 2024

Top 10%
of Coldwell Banker Agents Internationally 2024

Top 21%
of Coldwell Banker Agents Internationally 2023

Top 10%
of Coldwell Banker Agents Internationally 2022

I am a third generation Ottawa Real Estate Sales Representative. I guess you could say real estate is in my blood. Helping my clients learn about and navigate the market has been a passion of mine since 2016. I was able to start in this industry with the direct mentorship of my father, allowing the opportunity to learn the ropes quickly and effectively. With him wanting to take a step back in his career and with me wanting to take over the world, it became the perfect passing of the torch moment.

My passion for real estate runs deep and is something I aim to foster and share throughout the entirety of my career. From 2020 to 2025, I proudly served as a committee member and past Chair of the Your Professional Network (YPN), and I had the privilege of serving as a Director on the Ottawa Real Estate Board in both 2024 and 2025. I believe that being involved in our industry is essential to its continued growth and strength. I truly love what I do—and the most rewarding part is connecting with incredible people like you.

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

The Process

Here's how this all works! Simple, right?

Preparation

Receive your pre-approval from the bank/ mortgage broker. It provides you with a budget, as well as some confidence while you shop. This will help us tailor your specific plan. Start thinking about your timeline and your main goals for home ownership. This is also where we help you determine some goals.

Discovery Period

Here, we will formalize representation and start to familiarizeyou with the current market. This includes creating a portal for you to be matched with properties that fit the budget and criteria. Including any two cents from us if there is anything you should know about specific properties. This is where we start to tour and compare to find what suits you best.

Offer

When you find a property you'd like to purchase, I will prepare information to advise you on what a protective offer would be, write the offer on your behalf, and present it to the Seller. Negotiations are facilitated on your behalf and we stay in constant communication with you as you'll need to consent to each negotiated item. At this point, we decide on what conditions to include, what price to offer, deposit to include and pick a closing date.

Firm Sale to Closing Day

Congratulations, your offer was accepted! You will now have 24hrs to put down the deposit, held in trust until closing day. From now until closing day, your mortgage broker and lawyer are working in the background, and I'm staying on top of everything to make sure it's all running smoothly. On closing day, money and keys exchange hands, and you get a new house! Exciting!

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

FAQs

Frequently Asked Questions

Don't see your question here?
Call or text me at 613.808.8235

Do I actually need a pre-approval?

Short answer: Yes! Long answer: A pre-approval will give you budget and identify any red flags in your file. Shopping without a pre-approval can mean that you fall love with a property that you aren't in a position to purchase.

I filled out a calculator on my bank's website! I'm sure I'm fine.

Long answer: Nothing replaces the human element of a pre-approval. Calculators are ballpark tool and don't take your total financial picture into account. You could end up disappointed down road!

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

FAQs

I want a new car. When can I buy it?

If you need to make any significant purchases on credit, either do it before you get your pre-approval or wait until after you close on your new home. That is, after you get the keys! Your credit and debt levels will be checked at several points in this process and it's vital they remain consistent (or improve!).

When can we go see this house?

Whenever you're available! You are never, ever wasting my time if you want to go see a property - so just ask! If I'm not around, I'll make sure a member of my team can show you a home.

How long will this all take?

The answer to this question depends on your motivation level, how much time you're willing to devote to this process, your expectations of a property, and to be perfectly blunt: whether you take my advice. Most motivated buyers find a home within 15-45 days, or after 12-15 showings on average.

RE/MAX HALLMARK
REALTY GROUP BROKERAGE

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Purchase Costs

Your purchase costs may vary

Deposit (Varies): Your initial deposit, is due within 24 hours of your offer being accepted. It is held in trust until closing day, at which point it is applied to your total down payment.

Home Inspector ($500-$800 +HST): I always recommend that you hire a home inspector to assess your purchase. This initial cost could save you thousands later on!

Appraisal ($500-$800 +HST): Your mortgage lender may require an appraisal. This is an independent, third-party appraiser who visits the property to justify what you paid for it. I work with the appraiser to support the home's value. This appointment likely will not happen until after your purchase is firm.

Legal Fees & Disbursements ($2,000 and up +HST): Due on closing, a lawyer's fees typically range from $950-1200 and are subject to HST. Your lawyer also incurs costs on your behalf that must be reimbursed, such as document registration, couriers, and title insurance. Budget $2000-$3000 for your final lawyer bill.

Land Transfer Tax (Varies): If you're a first time home buyer, you receive a credit for land transfer tax and may not have to pay it at all, depending on your purchase price. For everyone else, there's a bit more math involved:

- 0.5% of the value of the property up to and including $55,000
- 1% of the value which exceeds $55,000 up to and including $250,000
- 1.5% of the value which exceeds $250,000 up to and including $400,000
- 2% of the value between $400,000 and $2,000,000
- 2.5% for amounts exceeding $2,000,000

Property Tax Adjustment (Varies): On closing, a lawyer will pro-rate the amount of property tax paid or payable on the property, and you will be responsible to pay the amount of tax for the portion of the year in which you own the property.

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Client Homework

A space to keep your notes. Reference them later!

Obtain a pre-approval: If you haven't already done so, please reach out to a trusted mortgage advisor to start this process.

Activate your MLS Search:
You will receive an email from me entitled "Property Searches". Halfway down the email, there is a portal link. Please click it to activate!

Assemble your team: Research and reach out to mortgage brokers, lawyers, and inspectors.

Check your credit score: Check your score online, or sign up for credit monitoring. Dispute and correct any wrong information.

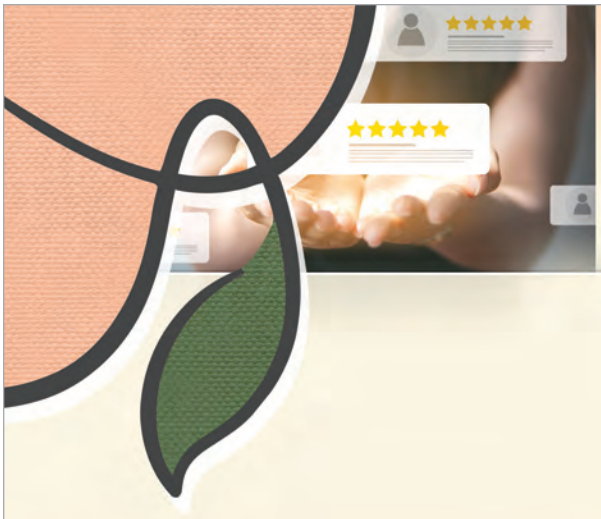
Save money: Hopefully you have your down payment saved up - but do you have extra set aside for closing costs?

Pay down debt: Now is the time to pay off debt! Be sure not to incur any additional debt.

What are your needs, or must-haves, in your next home?

What are your wants, or nice-to-haves, in your next home?

What is an absolute deal-breaker?



PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Testimonials

What others are saying...

"Georgia was amazing at walking me through my first home purchase.

She explained the process clearly, was incredibly supportive before, during and after and was quick to respond to any questions or concerns that I had.

She has a lovely personality and energy and is a pleasure to work with. I will definitely be using her for my next home purchase!

~ Faith, C. ★★★★★

"I cannot express enough how grateful I am for the exceptional service I received from Georgia! From the moment I decided to start my home-buying journey, she was there every step of the way, making the process smooth and stress-free.

Georgia was always available to answer questions, provide guidance, and offer reassurance when needed. Her responsiveness was exceptional; I never felt like I was waiting for a reply or an update.

Georgia is not only a skilled professional but also a genuinely caring and trustworthy individual. Her commitment to my best interest was evident in every interaction."

~ Sarah, A. ★★★★★

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

The Next Step

We can't wait to get started!

Congratuations! You've taken the first step toward becoming a homeowner!

In your email, you will soon have a message from me entitled "Property Matches". Please click on the link in the message to activate your search. All that's left to do is to get out there and start seeing some homes! Let's dive right in. What are your top five properties? Let me know and we'll make appointments to see them.

With Gratitude,

Georgia

Georgia Carrol

613.808.8235

georgia@peachtreeteam.com

Instagram

@ottawarealtyexperience

RE/MAX HALLMARK REALTY GROUP BROKERAGE

PEACH TREE TEAM

EMPOWERING YOUR JOURNEY

Peach Tree Team

Your Guide to Success

613.808.8235

georgia@peachtreeteam.com

Instagram

@peachtree.team

700 Eagleson Road, Suite 105

Ottawa, ON K2M 2G9

RE/MAX HALLMARK

REALTY GROUP BROKERAGE