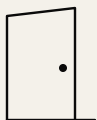


HARVEY KALLES REAL ESTATE



Your Moving Story

ARIANNA CODELUPPI & KYLE DI MASCIO
BROKER · SALES REPRESENTATIVE

Your Moving Story

A working guide for clients of Arianna Codeluppi and Kyle Di Mascio at Harvey
Kalles Real Estate.

HARVEY KALLES REAL ESTATE LTD., BROKERAGE
2145 AVENUE ROAD, TORONTO ON M5M 4B2
416.441.2888

MEET YOUR TEAM

Arianna & Kyle.

Arianna Codeluppi

BROKER · HARVEY KALLES REAL ESTATE

Real estate is personal for Arianna Codeluppi. Growing up in a family that built their Canadian life from the ground up, she understands what home truly means — the security, the sacrifice, and the pride that comes with it.

Licensed since 2004 and a Broker since 2007, Arianna brings over 20 years of experience to every client relationship. She has worked across the full spectrum — first-time buyers, downsizers, investors, and those navigating sensitive or complex transactions including senior and probate situations. Whatever the circumstance, her clients know one thing: she shows up, she executes, and she gets it done.

Her background in advertising — spanning print, digital, and catalogue media — gives her a sharp eye for marketing that serves every listing well. Paired with the reach and reputation of Harvey Kalles Real Estate, every property receives the exposure and presentation it deserves.

Arianna is known for being direct, accessible, and genuinely invested in her clients' outcomes. You won't be handed off. You won't be left wondering. She is there from the first conversation to the final signature.

A mother of three, Arianna brings that same sense of care and commitment to everything she does. Outside of work she is an athlete, an avid traveller, and someone who finds inspiration in food, art, and a good book.

MEET YOUR TEAM

Kyle Di Mascio

SALES REPRESENTATIVE · HARVEY KALLES REAL ESTATE

Real estate is more than a career for Kyle Di Mascio — it's a calling. In 8 years serving buyers, sellers, families, investors, and estates across Ontario, Kyle has built a reputation on two things above all else: exceptional service and genuine human connection.

As a Sales Representative with Harvey Kalles Real Estate, Kyle is proud to call this his professional home — a world-class brokerage that shares his commitment to service, integrity, and results. Every client receives tireless dedication and direct access to Kyle throughout the entire process.

He works with families finding their next chapter, investors building lasting wealth through property, and those navigating estate transitions with care and discretion. Whatever the situation calls for, Kyle brings the flexibility and range to meet it — adapting his approach to the unique circumstances of every client and every transaction.

His years of travel and appreciation for cultures around the world shapes the way he works — with empathy, perspective, and a genuine interest in the stories behind every move. He understands that a home isn't just a property. It's where life happens.

Outside of work, Kyle is an avid traveller and can usually be found hiking with his dog.

Harvey Kalles Real Estate

Some names are earned over decades. Harvey Kalles Real Estate is one of them.

Founded in 1957 on the principles of trust, integrity, service, and ingenuity, the brokerage has grown into one of Toronto's most respected names in real estate — not by chance, but by an unwavering commitment to doing things the right way.

With over 300 agents and more than \$10 billion in sales between 2021 and 2023, Harvey Kalles is a brokerage of genuine scale — with the reach, relationships, and resources to match. The team has held the distinction of being the number one independent office in Toronto by dollar value of MLS listings sold since 2006.

Luxury, here, is defined differently. It isn't about price points — it's about the experience. Every client, every transaction, every relationship is handled with that standard in mind.

When you work with Arianna and Kyle, you have the full weight of that legacy behind you.

— *i* —

Sellers





Selling Success Plan



Home Preparation

Detailed prep checklist and hands-on staging support — so your home makes the right first impression.



World-Class Photography

High-quality photography, drone imagery, and video.



Maximum Web Exposure

Our website, the Harvey Kalles platform, Realtor.ca, and a network of real estate portals.



Open House Strategy

Thoughtfully timed to capture peak buyer traffic.



Direct Communication

You will always deal directly with us. No assistants, no handoffs.



Offer Management

Every offer handled with diligence, presented to you clearly. No stone left unturned.



Closing Support

We are with you from the moment your home is listed to the moment the keys change hands.



Pricing Strategy

A thorough market analysis to position your home competitively and confidently.



Digital Floor Plans

A clear, accurate plan that builds buyer confidence before they walk through the door.



Social Media Marketing

Targeted, engaging content to put your home in front of the right buyers.



Signage

Harvey Kalles signage is instantly recognizable and carries real weight in the market.



Market Updates

Activity on Realtor.ca, market shifts, and buyer feedback as it happens.



Expert Negotiations

Thirty years of combined experience — we know how to read a room and protect your position.

SELLERS

Working Together

i. Paperwork & Identification

We start by completing all necessary documentation together — the Listing Agreement, MLS data sheets for Halton and Toronto, and FINTRAC identification requirements. We'll also walk you through showing protocols and help locate any important documents you'll need, including your property survey, utility bills, and tax information.

ii. Staging & Photography

Once the Listing Agreement is signed, we get to work immediately. A staging consultation is booked, followed by a professional photography session to capture your home at its best — inside and out.

iii. Going Live

Your home is listed on TREB and RHAB, with full exposure on Realtor.ca and connected real estate portals. Through Harvey Kalles, your listing is also connected to a global network of brokerages — putting your home in front of buyers far beyond your immediate market.

iv. Marketing in Motion

Harvey Kalles signage goes up and customized marketing materials are activated across print, digital, and social platforms. Every piece of marketing is tailored to your home and your target buyer.

v. Active Management

From listing day forward, we manage appointment scheduling, collect and share buyer feedback, and provide ongoing market updates. When offers come in, we present them clearly, negotiate diligently, and work with you until we have an accepted agreement in hand.

vi. Through to Closing

Once an agreement is accepted, our work doesn't stop. We assist with every detail that arises, coordinating professionally with your lawyers and lenders every step of the way — so that when closing day arrives, everything is exactly as it should be.

Home Sellers Checklist

DOCUMENTS TO GATHER

- ☐ Valid government-issued photo ID (driver's licence or passport)
- ☐ Property survey (if available)
- ☐ Most recent property tax bill
- ☐ Recent utility bills (hydro, gas, water)
- ☐ Mortgage information and lender details
- ☐ Title insurance policy (if applicable)
- ☐ HVAC maintenance and service records
- ☐ Warranties for major appliances and systems
- ☐ Renovation permits and inspection reports
- ☐ Condo documents (status certificate, fees, rules) if applicable

BEFORE WE GO TO MARKET

- ☐ Complete any agreed-upon staging recommendations
- ☐ Address minor repairs and touch-ups identified during walk-through
- ☐ Deep clean and declutter throughout
- ☐ Confirm showing availability and access protocols
- ☐ Arrange for pets during showings

— ii —

Buyers



The Buying Process

i. Getting Started

Every relationship begins with a conversation — by phone, email, or in person. We take the time to understand your goals, your timeline, and what matters most to you before anything else. There's no checklist here. We listen first.

ii. Defining Your Search

Once we have a clear picture of what you're looking for, we build a search strategy around it. Automatic MLS alerts are set up with refined criteria, and we manually monitor multiple markets every day — tracking activity, spotting opportunities, and staying ahead of the market on your behalf.

iii. Viewing Properties

As we move through scheduled appointments, we do more than open doors. We walk you through each property with observations and insights tailored to your experience, your priorities, and your level of familiarity with the process. Whether you're a first-time buyer or a seasoned investor, you'll always leave with a clearer picture than when you arrived.

iv. Understanding the Process

As suitable properties begin to emerge, we walk you through all relevant documentation and procedures at the right pace. No information overload — just clear, timely answers to every question as it comes up. We are available every step of the way.

BUYERS — CONTINUED

*(continued)***v. Submitting an Offer**

When you're ready to move on a property, we review all relevant information together and collaborate on an approach that serves your best interests. We draft all documentation, walk you through every detail, and handle signing — in person or through DocuSign. Our negotiation process is open, transparent, and built around you.

vi. Conditional Period

An accepted offer is just the beginning. We stay actively involved through every condition — financing, inspection, or otherwise — keeping you informed and fielding any questions that arise until all conditions are met and the deal is firm.

vii. Through to Closing

Once firm, we stay in close contact to make sure everything is in order before closing day. From coordinating with lawyers and lenders to making sure no detail is overlooked — we are with you all the way to the moment you receive your keys.

BUYERS

Closing Costs

Land Transfer Tax

Ontario charges a provincial land transfer tax on all property purchases, calculated as a percentage of the purchase price. Toronto buyers pay an additional municipal land transfer tax on top of the provincial amount. On a \$1,000,000 purchase, combined Toronto land transfer taxes can exceed \$32,000.

Legal Fees

A real estate lawyer is required to handle title transfer, mortgage registration, and all closing documentation. Budget approximately \$1,500 to \$3,000 depending on complexity.

Title Insurance

Protects you against title defects, fraud, and other issues that may arise after closing. A one-time cost typically ranging from \$300 to \$1,000 depending on the purchase price.

Home Inspection

A professional inspection gives you a clear picture of the property's condition before you commit. Fees typically range from \$350 to \$600 or more depending on size and age of the home.

Appraisal Fee

Most lenders require an independent appraisal to confirm the property's market value before approving financing. Budget approximately \$300 to \$500.

Adjustments

At closing, you may owe the seller reimbursements for costs they've prepaid — property taxes, utility bills, or condo maintenance fees beyond the closing date. Calculated by your lawyer.

Closing costs in Ontario typically range from 1.5% to 4% of the purchase price. We walk through all anticipated costs with you early in the process — so you're always working with a complete picture.

Preparing for Closing

i. Pre-Closing Visit

If agreed upon in the contract, a pre-closing visit can be arranged at a mutually convenient time. This is an opportunity to measure spaces, bring in contractors for quotes, and confirm the condition of the home.

ii. Insurance, Utilities & Services

Now is the time to get your household essentials in order. Arrange home insurance, transfer any rental contracts into your name, set up utilities, and organize internet and other services ahead of your move-in date.

iii. Confirm Your Financing

Stay in close contact with your lender in the lead-up to closing. Avoid any major financial changes — new credit, large purchases, or job changes — that could affect your mortgage approval at the final stage.

iv. Work With Your Lawyer

Your lawyer will confirm the final closing figures, including adjustments, land transfer tax, and legal fees. Make sure certified funds are arranged and ready well ahead of closing day. Your keys will be disbursed by your lawyer once everything has cleared.

v. Moving Logistics

Book your movers well in advance — especially if closing falls at the end of the month. Arrange mail forwarding and plan your moving day carefully so everything lines up from the moment you have access.

WHAT OUR CLIENTS SAY

Testimonials

“Emotions on both sides of the deal often play a bigger role than the numbers. Arianna has the expertise to help guide you through the process and deliver the best outcome. Arianna has earned my trust.”

CHRIS · MULTIPLE TRANSACTIONS

“Part counselors, part financial advisors, and 100% hands down the best real estate agents we have had the pleasure of working with.”

LUCY · INVESTMENT & ESTATE · MULTIPLE TRANSACTIONS

“When you work with Kyle, he respects that this is not just a property transaction, but this is a life-changing purchase for you and your family.”

EMMA & GORDON · RENTAL & PURCHASE

“An incredible team of class and true professionals.”

MYHANG · INDUSTRY PEER & CLIENT

Moving Forward.

Real estate brings us together at some of life's most significant moments, and that is something we never take for granted.

We are always at arm's length — whether you have a question, need guidance, or simply want to talk through what's next. Stay connected with us through our newsletter and on social media, where we share what we're seeing in the market and the communities we love.

Whatever comes next on your journey, we are here.

*With gratitude,
Arianna & Kyle*

STAY IN TOUCH

*Let's keep
the conversation going.*

DIRECT

416.271.4038 · Kyle Di Mascio

OFFICE

416.441.2888 · Harvey Kalles Real Estate

EMAIL

kyled@harveykalles.com

ONLINE

kyledimascio.com

SOCIAL

[@realestate.dundas](https://www.instagram.com/realestate.dundas)

YOUR MOVING STORY

*Whatever comes
next on your
journey, we are
here.*

kyledimascio.com

KYLE DI MASCIO, SALES REPRESENTATIVE
ARIANNA CODELUPPI, BROKER
HARVEY KALLES REAL ESTATE LTD., BROKERAGE
2145 AVENUE ROAD, TORONTO ON M5M 4B2