

Real Estate

Are you buying a House or Condominium?



The 1st step is to sign an Agreement of Purchase and Sale that forms the contract for the transaction and includes:

- **Property's purchase price.**
- **Deposit amount to be paid** (which are credited against final purchase price. The purchaser may forfeit these monies to the Vendor as damages if there is a breach by the purchaser.
- **Time period when the offer to purchase is irrevocable** (it cannot be withdrawn during this time).
- **Completion date** (day on which the transfer will be processed or the closing day).
- **Title search** (date on which the purchaser's lawyer has to verify the title of the property and raise any objections to title)
- **Chattels included** (items that will be sold with the property such as appliances, blinds, stove, oven, microwave, etc.)
- **Fixtures excluded** (non included items such as chandelier or a certain door, etc. If it is not specifically added to this list, then all items fixed to the house form part of sale.)
- **Rental items** (such as water heater, furnaces or air conditioning systems that are on a lease).
- **Before signing any contract**, it is very important to seek the advice of a lawyer in order to be sure of these and many other terms in the **OREA** or in **TREB** Forms commonly used in Ontario are correct.
- Keep in mind that after a contract has been signed, there may be no right to make amendments.

For legal advice contact the lawyer:
Eduardo Cisternas, B.A.,(Hons),LL.B
ecisternas@cisternaslaw.com (Ext:25)

If you are in this situation or need more information on Immigration, Real Estate, Corporate/ Commercial Law, WSIB, Wills & Estates and Notarizations, please contact us for advice.

The initial consultation is always free!

Immigration

What is the impact and how will affect me the approved changes in Bill C-50?

Here are some answers:

- Applies to applications filed in immigration offices inside and outside Canada as of February 27, 2008.
- Significantly reduces the processing time to process your residence (could be obtained in 4 months).
- Gives priority to applications of the Federal Skilled Workers category, according to lists of positions and professions with higher demand in each of the provinces and territories.
- Applications submitted before February 27, 2008, as well as cases of shelter, family reunification and humanitarian are independent will not be affected by this change and will continue with their usual process and times.
- In order to speed up the immigration system the immigration officers can take the decision of not processing all applications received.
- Only those applications where the immigration officer believes are better suited to the requirements of the Canadian labour market will be processed
- It is very important that you always keep all your contact info updated (phone and address of residence), because immigration may request you more information and if you don't provided it, your application will be resolved with the information available. Do not miss this opportunity!

For legal advice contact the lawyer:
Angélica González - Blanco, B.A., LL.B (COL, U.N)
Immigration Practitioner
agonzlez@cisternaslaw.com (Ext:24)

Workplace Safety Insurance Board (WSIB)

In case of an injury, accident or occupational disease...

Do you know how you can claim WSIB?

A workplace injury or occupational disease can have serious consequences for you and your family. To minimize the damage, you should take action as soon as possible.

You can present a claim by yourself: however it may result in an incomplete claim or even worse you may not receive your full entitlement.

To avoid this hardship you should look for competent legal advice from a lawyer, so you know which benefits you qualify for and what evidence you have to gather.

Questions & Answers:

⚠ **I had a workplace injury or accident but I did not see the doctor...**

Don't forget: see your doctor!

It is important to have medical evidence to support your WSIB claim. A compensation for lost salary may be paid by WSIB.

⚠ **If I have an accident at work, who should I report it to and when?.**

Make sure to report to your employer supervisor) right away.

⚠ **If I had a workplace injury / accident but I did not see the doctor right away. I am still in pain. Am I entitled to WSIB ?.**

Each case is different. Having the guidance of a lawyer will protect your rights to a fair process and full entitlement.

For legal advice contact the lawyer:
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npaul@cisternaslaw.com (Ext:23)



Para exponer su caso y programar una accesoria gratis de 30 minutos en nuestra firma con alguno de nuestros abogados expertos en: inmigración y refugio, derecho de bienes raíces, ley comercial y de negocios, compensación laboral, derecho laboral, testamentos y herencias y/o cuestiones de notarización, puede contactarse al numero: (416) 849 3116.