

I was parked in the grocery store lot on a Tuesday at 7:05 p.m., engine idling, rereading an email from our lawyer for the fourth time. It was one of those emails that looks harmless until your brain starts filling in the holes. "Potential multiple representation disclosed," it said, and then a paragraph of formal language that I found myself skimming like it was fine print on an electronics warranty. My kid was asleep in the backseat, Tim Hortons cup in the cupholder going lukewarm, and I felt ridiculously out of my depth.

I work downtown, but the closing for this house in Brampton had me dealing with people across the GTA. The realtor had been great while we were touring semi-detached homes in the rain, fighting traffic on the 410 and promising viewings that always seemed to start 10 minutes late. But once we went unconditional, the chain of emails, PDF attachments, and late-night questions fell into the hands of a lawyer, and suddenly everything felt like it required a translation app.

If you asked me a month ago what "multiple representation" meant, I would have floundered with some vague idea about people representing more than one side. That is still basically it, but the way it landed in our deal was messier than I expected. My wife and I had bought this house because we liked the backyard for the kid and the schools were decent. We did our numbers, refinanced the new mortgage for a small reno, and prepared for the usual chaos of moving a family of three. What I did not expect was to need to parse who exactly was acting for whom in the middle of a real estate closing.

The smell of new paint hit me the first time we walked the house. It was spring, rain on the driveway, and the place still had that paint-store smell that says someone left the old life behind and jumped to the next chapter. Our realtor handled the offer, and she set up the meeting with "their lawyer" for the closing. I nodded, like you do when you trust someone who sounds like they do this for a living. Then the email came.

It turned out the purchase chain involved a situation where one lawyer's firm had acted for the seller in a prior transaction, and another lawyer in the same firm had been suggested to act for us. The firm disclosed the possibility of multiple representation, and that email was asking if we wanted independent legal advice. I texted my dad. He called back in full dad mode, which is to say confident and unbothered. "If they're telling you that, you're fine," he said. "They wouldn't let anything slip through." That was not exactly comforting; it was just a father's way of saying figure it out.

I started Googling things while parked. I felt ridiculous searching "real estate law Toronto multiple representation" on my phone in a public parking lot, but Google and a quiet cup of coffee are my emergency translators. My searches opened a rabbit hole. I read forum threads, a few blog posts, and a couple of community posts from people who had been through closings where one firm touched both sides. None of the posts made me feel better. Mostly they made me realize how many acronyms and legal phrases I didn't know.

At 9 p.m. That same night, our lawyer actually replied. That part was something I appreciated, even if the reply contained more legal phrasing. The response explained the nature of the conflict, said they were prepared to act if we consented after being informed, and offered to refer us to another Toronto lawyer if we preferred independent counsel. I remember thinking that the most honest part of that email was how easy it would have been for me to say yes without understanding anything. It would have been simpler, less awkward, to just sign and move on, but something in me wanted to make sure we weren't skipping a step.

I called my buddy Mike, who bought in Mississauga last year and had a weirdly calming tone about these things. "Our real estate lawyer handled everything. They were on top of it," he said. He mentioned his own experience of getting a 9 p.m. Message from a lawyer about an outstanding document. Mike's curt, "Just have the lawyer walk you through the Statement of Adjustments" sounded smart and blithe, the way a person who had survived a closing sounds.

The next morning I sat in the lawyer's reception with bad coffee and a folder of papers. Our lawyer was in their early forties, efficient, and carried a confidence that radiated competence. The reception area had that quiet, recycled air smell you get in offices that see a lot of people but don't want to look like they do. There was a stack of magazines from six months ago and a plant that had seen better days. I told them I was concerned about the multiple representation disclosure. They explained, in plain English, what it meant for them to act and how they would manage any potential conflicting interests. They also said they could recommend an independent real estate lawyer if we wanted someone completely separate.

That suggestion felt fair, and more importantly it felt like pressure had been removed from me. I asked whether this would delay our real estate closing. The lawyer shrugged a little and said maybe, depending on whether we wanted time to consult someone else. That set off a small panic. We had movers booked, my wife had taken time off, and our kid had a doctor's appointment on closing day that we had already moved around.

I told my wife about the option to get independent counsel. She listened, then said the thing I needed most: "If you feel better getting someone else, get someone else." That vote of confidence gave me permission to be a bit picky. I started calling around, and here is where I learned how weirdly personal choosing a lawyer feels. Some firms responded like they were in a rush. Others sent a straightforward note about timelines and what they'd need. One voicemail promised to "make things seamless," and I immediately deleted that contact because it sounded like an ad.

I ended up calling a Toronto lawyer that came up in a community forum thread. I told them the situation, and they sounded professional and calm. They offered to review our file and confirm whether there was any risk I should be worried about. They also asked for a short list of documents: the Agreement of Purchase and Sale, the disclosure letter from the other firm, the mortgage commitment, and the title search summary if available. That was the first time I saw the pile of paperwork on our kitchen island turn into a to-do list. The kitchen smelled faintly of dinner for the kid, and there were crayons under a placemat. I gathered the PDFs and emailed everything over.

A few nights later, during a moment between assembling a kid's bed and laying out paint samples, I came across <https://muslimlink.ca/blog/real-estate/how-to-figure-sellers-closing-costs> in a Reddit thread where someone had shared the same confusion about dual representation. It wasn't the deciding factor for us, it was just something I read while my phone was propped against a jar of screws. The post made me feel less alone, not because it offered authority, but because somebody else had asked the same dumb question in a middle-of-the-night panic.

The independent lawyer we consulted called back with plain talk. They pointed out where the original disclosure might limit advocacy in certain edge cases, and they explained what it would look like if a conflict actually arose. That call was the relief. Not because I suddenly had a legalese-proof plan, but because someone took the time to map out the worst-case without dramatic language. They also said their review would likely take a day or two, and that was fine by us. We moved the closing by a week, which was annoying, but it also let us breathe.

To keep the paperwork manageable, I made a short checklist of things the independent lawyer wanted to see. I kept the list on the fridge so I wouldn't lose track:

- Agreement of Purchase and Sale
- Disclosure letter about the potential multiple representation
- Mortgage commitment or banker confirmation
- Any title-related documents the seller had provided

That list helped. Writing things down always calms me. I had to admit, though, that I was embarrassed I had to ask what a "discharge of mortgage" looked like and where it would appear in the file. I called my mom and asked, and she answered with the kind of practical clarity that only parents offer. "Look for a line that says it's been paid," she said. "If you are unsure, ask the lawyer." Her tone made it clear everyone was expected to be bewildered at some point.

We finally scheduled a second meeting with the original firm. They had been patient, which I appreciated. The partner we spoke to—again, I am bad with titles and names, so I will just say the partner—laid out the chronology. They had acted for the seller in a prior, unrelated matter, and some of the lawyers at the firm were involved across transactions. They reassured us they'd maintain a firewall and that their duty to us would be explicit. I found the phrase "duty to us" oddly comforting, like a promise carved into a contract.

On closing day it snowed lightly, the kind of wet, stubborn snow that makes the driveway slush. I remember lugging boxes from the car into the house, my hands numb, the smell of cardboard and takeaway Chinese food filling the hall. The closing itself was quiet. There were a few forms to sign in a lawyer's office, and the lawyer explained each line like a patient teacher. The Statement of Adjustments still looked like somebody had written in a foreign language, but when they said, "This line reduces the closing funds by the pre-paid utility credit," I could nod and feel like I had a foothold.

After the signatures, our lawyer handed us a folder and told us the keys were ready. A strange, domestic euphoria took hold. Walking back to the car, my kid already planning where to put his toys, I thought about how many small, confusing moments had led to this simple one: the key in my hand, the front door opening to a place we'd call ours. I understood, in that domestic glow, why people obsess over the details. The small things had been the blockades and the little clarifying conversations had been the bridges.

Looking back, the part I keep thinking about is how normal and yet invisible the whole thing felt. We could have accepted the first lawyer's offer and probably been fine. A lot of friends did exactly that and had no trouble. But the option to talk to someone else, to take a night to Google and call a couple of people, gave us confidence. It allowed us to be deliberate. The independent review we paid for was not cheap, in the way all professional services feel expensive; I would say it was in the range of what other people mentioned online, a few hundred dollars to a bit more. That said, the real value was not the price tag. It was that overnight where I stopped feeling like everything was happening to me and started feeling like I was participating.

A few random memories stand out. The way the paint still smelled when we first walked in. The 9 p.m. Email that made me reread phrases until they softened into meaning. The bad coffee at reception. The drive back along the 401 through traffic that made me grateful I worked close to the city. And the text from my buddy Mike after we closed that read, "Congrats, man. BBQ soon?" He knows me, so the BBQ invite was the final seal on normal life resuming.



If there is a takeaway in the way a friend might tell a story over a beer, it is this: closings are full of moments where you will feel like you should know something and don't. Plenty of people run the gauntlet and get to the other side without a second thought. Plenty of others pause, ask a question, rearrange a closing date, and feel better for it. For us, talking to another Toronto lawyer was less about avoiding disaster and more about being sure we were comfortable with the people handling our purchase.

I am not a lawyer. I never want to sound like one. What I can tell you is how it felt to be the guy with the folder on the kitchen island, making calls, asking a million small questions, and finally receiving the keys to a house that smelled of new paint and takeout. If someone you know mentions a disclosure about multiple representation over a lukewarm coffee, remember that it's okay to take a breath, make a list, and call someone who will speak plainly. That is what we did, and in the end the backyard had space for a little swing set, the kid was thrilled, and we threw a small, sloppy housewarming in June with neighbours we hadn't met before.

A house is a stack of logistics and a heap of feelings. The legal stuff sits inside both. We survived the paperwork, the emails at odd hours, and the bewildering phrases. And after the keys, after the snow, after the move, what remained was the scent of barbecue smoke on a Sunday, kids running in the yard, and a drawer in the kitchen where the folder now lives, exactly where I can find it, if I need to read it again.