



BUYERS GUIDE

THE COMPLETE GUIDE TO BUYING A HOME



MOGHIMI
— REALTY GROUP —

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Working with Sam was the best real estate decision I could have ever made! Working with him saved me time, energy and stress. He made sure I was able to get the home of my dreams at a bargain in a seller's market!

-HANA K.

RD

SAM MOGHIMI



REALTOR®

Our fearless leader and **master negotiator** brings a wealth of real estate and business experience to the table!

AMIR MOGHIMI



REALTOR®

Our certified hustler who's always in tune with the market – no matter what questions you have, he will make your real estate journey a breeze!

THE TEAM

ZAHRA
BIOUKZADEH



REALTOR®/Client Care Coordinator

You can count on our resident **client care expert** to be by your side and support you every step of the way!

OUR COMMITMENT

We will work to exceed
your expectations at
every possible
opportunity.

We will put YOU and
your interests at the
center of the
transaction.

We will communicate
openly, honestly, and
in a timely manner.

We will do everything in
our power to negotiate
the most favourable
outcome for you.

We will focus on the
details, so you don't
have to!

THE STEPS

So, you want that dream home? We know exactly how to get you there!

Below are the steps typically involved in buying a home:



GET PRE-APPROVED

Start this process as soon as possible; getting pre-approved for financing is essential.

CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favour!



HUNT FOR HOMES

Tell us what your needs and wants are in a home; we'll take note of your requirements and begin searching for properties that fit the bill!

RESEARCH NEIGHBOURHOODS

Take the time to consider things like schools, recreation, and transit. Your new neighbourhood is just as important as your home.



MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf, keeping you informed every step of the way.



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INSPECTION

We'll help coordinate a time for the inspection to take place, if applicable. This will help address any hidden defects in the house.



CLOSE THE SALE

Work with your mortgage broker and lawyer to ensure a smooth closing. We'll always be here for questions as well!



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MOVE IN!

You did it! Welcome to your new home!



BUY OR SELL FIRST

Each situation is unique; several factors need to be considered to determine which option is right for you. Here are some things you should think about:



BUY FIRST

Works best when:

There is a lot of competition in the market and property prices are rising

You're confident there will be a high level of demand for your existing property

You can negotiate or make the offer conditional upon selling your existing home

You're prepared to accept an offer that allows you to move on or pay bridge financing



SELL FIRST

Works best when:

Property prices in the market are stable or declining

You want greater certainty about how much you have to spend on your next home

You're moving locations and buying in a different or slower market

You can negotiate a longer closing timeline or know that you'll be able to find something that meets your needs

P R E - A P P R O V A L

Getting pre-approved is one of the best things you can do to simplify the process and give yourself more confidence in your buying power.

Here's what you can expect from the process:

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can make regular mortgage payments, with no major gaps in income.

TWO



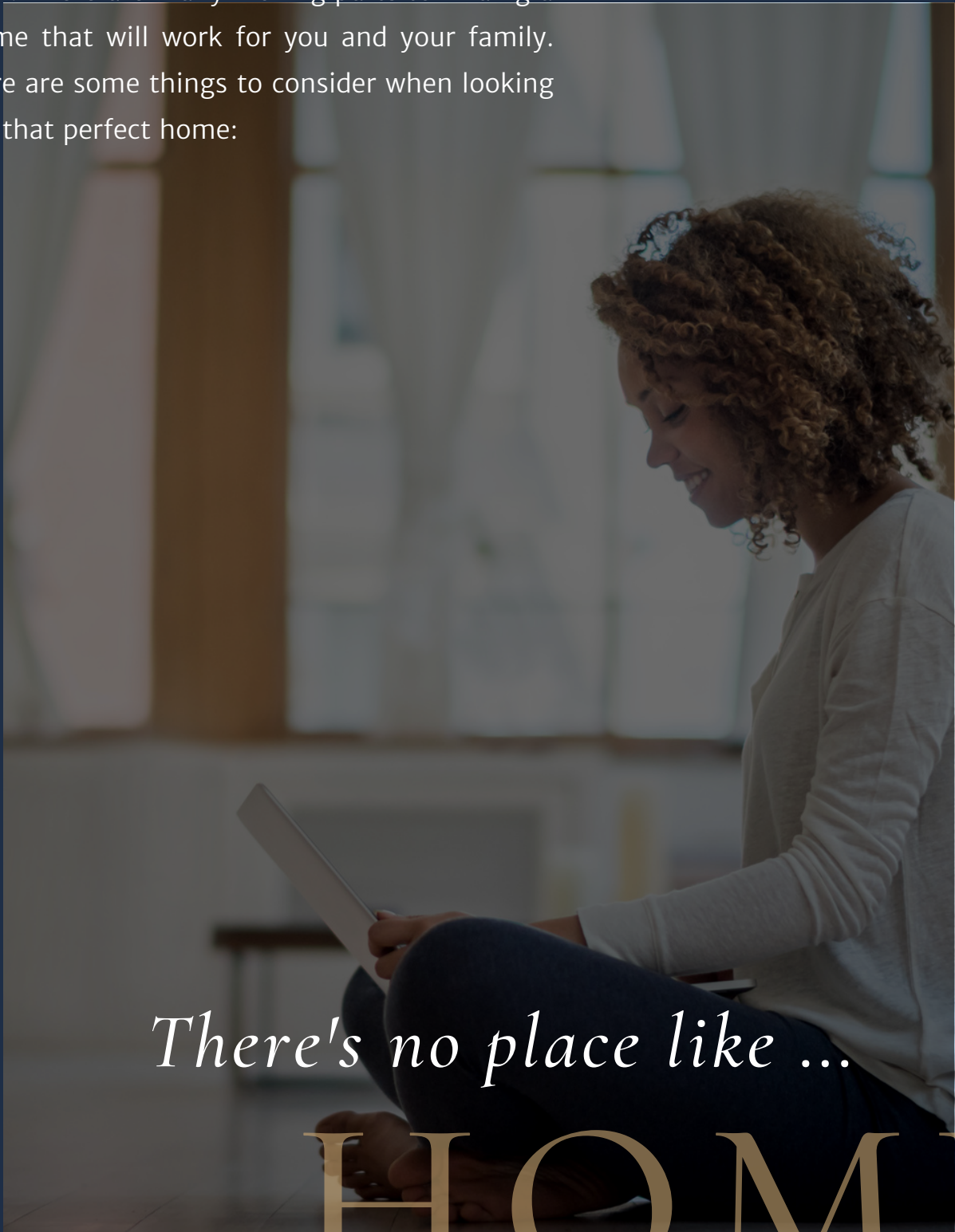
THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to ensure that you can make each loan payment with the income you earn.

Choosing a home that complements your lifestyle, income, and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home:



There's no place like ...

HOME



WHAT KIND OF HOME DO YOU WANT?

Are you interested in a condo, detached, or townhome? Do some research to learn about what different types of homes offer – this will help refine and focus the search.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking public transit? Map out your daily commute before committing to a certain area.



OLD OR NEW HOUSE?

Older homes are great for their charm and character, but often require more repairs. Newer homes will have modern finishes and require fewer repairs, but are often listed at higher prices.

CHOOSING A HOME



COMMUNITY

What would you like to see in your new community? Is it more entertainment options? Close proximity to green spaces? Whatever it is, write it down and choose areas that have those features.



WALKSCORE

How important is it for you to be within walking distance of schools, shopping, groceries, and other amenities? Think of what you want or need to be close to.



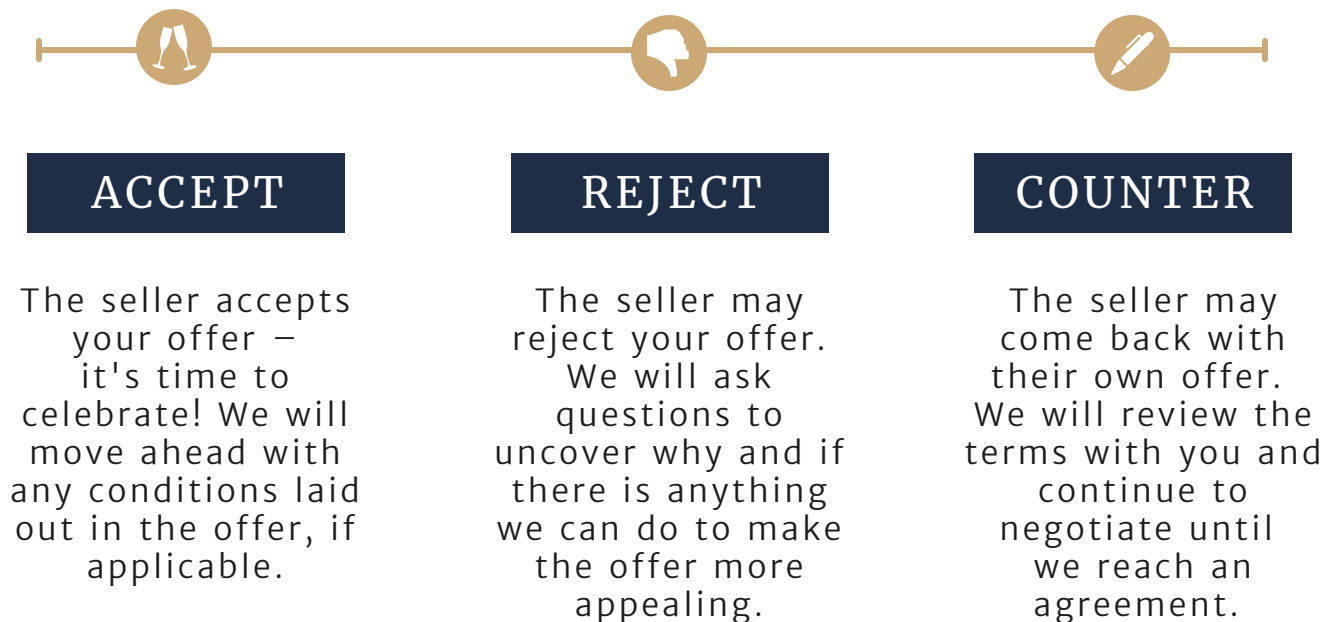
MUST NOT HAVE

Don't forget to also consider what you *don't* want! For example, if you hate noise, you might not want to see homes in neighbourhoods with lots of students or near busy streets.

UNDERSTANDING OFFERS

Once we draft and present the offer, a few things could happen – here's a breakdown of the offer process and what you can expect:

OFFER PRESENTED



“ Navigating in this housing market can be frustrating and overwhelming, but Amir made sure we had a good strategy in place to ensure I stood out among sellers.

–HADI Q.

ELEMENTS OF AN OFFER

Price

The dollar value being offered for the property.

Deposit

A dollar amount given to the seller to express serious intention to purchase. This is applied against the purchase of the house when the sale closes and must be given to the listing brokerage typically within 24 hours of an accepted offer.

Conditions

Terms that must be fulfilled or waived prior to closing (i.e., completing a home inspection, obtaining financing, or selling your existing house).

Inclusions & Exclusions

Chattels and fixtures that are included or excluded in the purchase of the property. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

Possession Date

The date that the title of the property is legally transferred and the transaction of funds is finalized – essentially, the day you get the keys to your new home!

CLOSING COSTS

BEFORE CLOSING

- DEPOSIT (~5% of purchase price)
- PROPERTY APPRAISAL* (\$250-\$500)
- HOME INSPECTION* (\$300-\$600)

ON CLOSING

- LAND TRANSFER TAX
- PROPERTY TAX
- LEGAL FEES (\$2000-\$2500)
- CMHC INSURANCE*

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS*
- REPAIRS & MAINTENANCE

*May not apply!

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HOW MUCH DO I NEED TO PAY YOU?

When you work with a real estate agent as a buyer, our services to you are free! Our fee is paid by the seller of the property that you purchase. There are some rare exceptions where commission fees may be applicable.

WHY DO I NEED A BUYER AGENT?

As a buyer, it's in your best interest to have representation because the listing agent is working in the best interest of the seller. Having a professional in your corner ensures *your* interests are being protected in the transaction as well.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks or months depending on the market, your timeline, and specific needs! Once we find a home that you love and make an offer, it can be accepted within a few hours or days. The closing timeline can vary, but typically falls within 30-90 days. This means you would have possession of your new home only a few short months after your offer is accepted!

MOVING CHECKLIST

Here is a general guideline of items you may want to take care of
in preparation for your move:

TWO MONTHS BEFORE

- ☐ Downsize and donate old and unwanted items
- ☐ Research moving costs and companies
- ☐ Collect school records and transfer them
- ☐ Order packing supplies

ONE MONTH BEFORE

- ☐ Change your address and send moving notifications to friends and family
- ☐ Find local healthcare providers and shopping necessities
- ☐ Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- ☐ Contact utilities
- ☐ Finalize moving arrangements

1-3 DAYS BEFORE

- ☐ Plan payments and expenses for moving
- ☐ Defrost your fridge
- ☐ Do a final walk through of your new home with your agent
- ☐ Pack things you will need right away separately

MOVING DAY

- ☐ Pick up the keys
- ☐ Give your new home a thorough clean before unpacking
- ☐ Check for damages in your new home that will need to be fixed
- ☐ Unpack room by room
- ☐ Take some time to celebrate and enjoy your new home!

Dear Zahra – I want to thank you for all
your help these past few months. Your
hard work helped us find our dream
home! Even after purchasing the house,
you supported us in every way!

-NEGAR K.



TESTIMONIALS

“ Amir made buying my first home a breeze! I was looking for someone who was knowledgeable, communicative, professional and most importantly, honest. He definitely checked all the boxes. Amir made the process easy and I knew I could trust his advice every step of the way. [I] couldn't have done it without him!

-Martha C.

“ Sam is extremely attentive and honest. He'll provide you with all the information you might need, plus insights and the information you didn't think you needed! I'm always very happy to have him assist us.

-Fernanda L.

“ As first-time home buyers, working with Amir has been a great experience! He's very knowledgeable and makes a process that seems so daunting a lot less overwhelming. From his quick response time, sound advice, and ability to answer any question, we truly enjoyed working with him and would recommend this realtor to any of our family and friends with confidence.

-Karla T.



As a real estate lawyer, I correspond with realtors on a daily basis in my practice. Amir possesses the right combination of knowledge, skill, and attitude that makes him an excellent real estate professional. He is attentive and responsive to his clients' needs throughout the entire process, and goes above and beyond to help ensure a smooth closing. I look forward to working with him on many future transactions.

-Stephen S.

We were extremely pleased with Sam in our recent purchase. He was amazingly supportive and helped things run smoothly behind the scenes. We used his full care even after purchase and would recommend him without hesitation. Thanks for providing a calm presence, as well as timely and continually sound advice.

-Maryam M.

Since 2016, I had to buy/sell houses three times and dealt with 6-7 agents, and none of them I would recommend. Now, I know that selling/buying can be a pleasant process, but only if you deal with professionals [who are] passionate about what they do and treat clients like family members or close friends. I would highly recommend Sam and Zahra if you are looking for the best result and want to make sure everything will be under control and well taken care of.

-Maria C.



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KELLER WILLIAMS REALTY BROKERAGE
INDEPENDENTLY OWNED & OPERATED