

BUYER'S GUIDE



SOHEIL SHIVARANI
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HELLO

Let me introduce myself

My name is Soheil Shivarani and I am a full time Real estate Broker in the Greater Toronto Area. With a background of Computer Software Engineering and Master in Business administration (MBA) I began my career as a Realtor in 2016 and became a Real Estate Broker in 2020. As a top Master Sales Award Winner, my strong work ethic and determination have resulted in my success in this business. Providing accurate buying and selling advice to my clients is what sets me apart from the average Realtor and why so many past clients refer me to their friends and family.

My goal is to treat your interests with the same care as I would my own. Whether you are buying, selling or renting, the decisions involved are paramount. I recognize this and will always endeavor to make sure you are well informed and well represented. Outside of business hours I can be found spending time with my family , doing sports and playing with new technology gadgets.

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Best agent for the job

Congratulations on taking the first step toward home ownership! What an exciting journey you are about to embark upon.

While the process may seem a little daunting, the rewards of home ownership are worth it! My hope is that this guide will be a useful tool to aid you in your home buying journey.

Choosing the best agent for the job

Before you can decide who is the best Realtor® to represent your interests, it's important to understand agency relationships.

Listing agents

The Realtor® who is selling a property has signed a contract with the Sellers where they have agreed to sell their property for the best possible price. The seller is the Listing Agent's client and they have legal obligations to represent their interests.

Benefits of having your own Realtor®

When you sign a Buyer Representation Agreement with your own personal agent, you immediately receive the benefits of the client/agency relationship.



Benefits of having your own Realtor®

| | CLIENT | CUSTOMER |
|---|--------|----------|
| HONESTY | ✓ | ✓ |
| CONFIDENTIALITY | ✓ | |
| DUTY TO OBEY INSTRUCTIONS | ✓ | |
| PROVIDE ADVICE | ✓ | |
| PROVIDE PRICE COUNSELLING | ✓ | |
| PROVIDE OPINION AND CMA COMPARATIVE MARKET ANALYSIS | ✓ | |
| PROVIDE REAL ESTATE STATISTICS, MARKET TRENDS, ETC. | ✓ | |
| DISCLOSE FACTS ABOUT A PROPERTY INCLUDING MATERIAL DEFECTS | ✓ | ✓ |
| DISCLOSE SELLER'S MOTIVATION, IF KNOWN | ✓ | |
| NEGOTIATION ADVICE | ✓ | |
| RECOMMEND RELEVANT EXPERTS (LAWYERS, INSPECTORS) | ✓ | |
| PRESENT OFFERS IN A TIMELY MANNER | ✓ | |

Testimonials

“

Soheil recently sold my house. He is an excellent agent with great communication skills. He really helped us with strategic planning and selling the house for the right price.

”

“

We had a journey with Soheil to buy our first house. We went from renting a house to buying a condo apartment and ended up purchasing the most beautiful and comfortable house. He was soooo kind, patient and thoughtful and always had great advice for us. He is so reliable, punctual and honest. He definitely is the one to go to if you want to be safe in any deal.

”

“

Very professional, punctual and extremely helpful! Highly recommended!

”

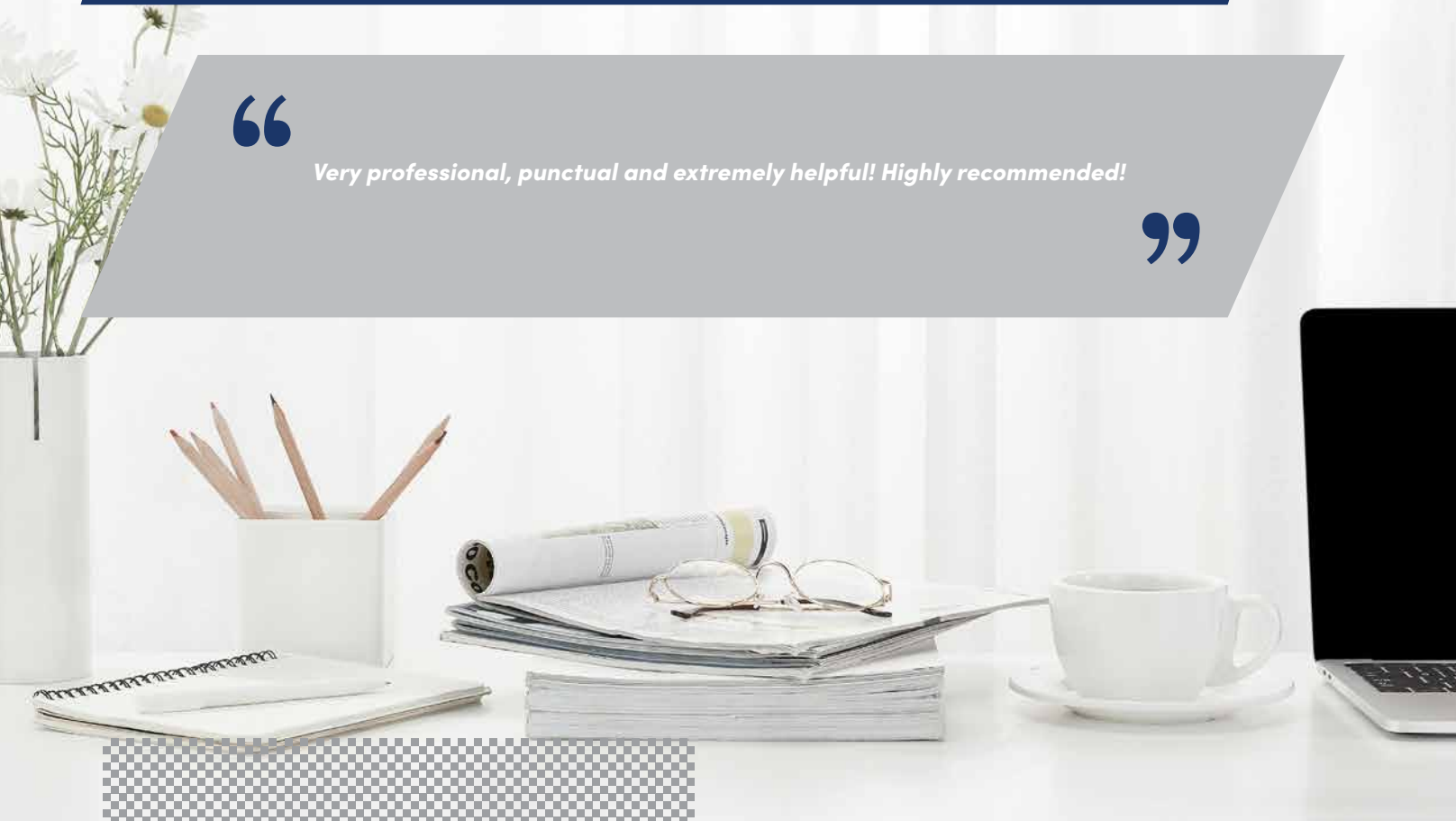


Arranging financing

Getting pre-approved for a mortgage

Pre-approval means that a lender has stated in writing that you qualify for a mortgage loan based on your current income and credit history. A pre-approval usually specifies a term, interest rate and mortgage amount. A pre-approval is typically valid for a brief period of time and usually has a number of conditions that must be met.

Contact a mortgage specialist to find out what you are pre-approved for. Once you know what your budget is, you will have a better idea of what areas and types of home are realistic options. You will save time by only looking at properties that are within your budget and this can also save you money by locking in a more favourable mortgage rate.



Selecting an area and type of property that is right for you

Location! Location! Location!

When deciding where you want to live, factors like proximity to work, family and amenities are worth considering. Feel free to ask me about affordability in your desired area and we can discuss the local market conditions in that area. Deciding what type of home you'd like to purchase will depend on your personal needs. Are you looking for a detached home? Or does a condo make more sense for you? I can help walk you through the pros and cons of the type of home you're looking for and how that type will fare with regard to resale value, operating costs and any associated fees.

Next I'd like you to make a list of your "needs" and "wants." If you're a family looking for a big home in the suburbs with a large yard and a room for each child? Or a working single who doesn't own a vehicle and relies on public transit to get to work? Let me know what is of the utmost importance and I will make sure to send you only listings that meet that criteria. Next, your "wants" list. This list is for features that are not deal breakers but would be nice to have. A large walk in closet, or a double car garage might be on that list.



Making an offer

So you've found the perfect property. Now what?

Together we will look over the data from similar properties that have sold in the area and come up with an amount to offer on the property.

The offer also contains other important information like the closing date, deposit amount and any other conditions you'd like to add to the agreement.

Once we submit an offer the seller will have **3 options**:

- 1. Accept it! Congratulations!**
- 2. Reject it.**
- 3. Counter offer.**

As my client, I promise to negotiate fiercely and professionally on your behalf to get you the home of your dreams for the most favourable terms possible.

Deposit & conditions

When both the buyer and the seller agree to the terms of the Agreement of Purchase and Sale, the property is deemed to be "conditionally sold". It is at this time that the deposit is due and the conditions are to be fulfilled.

This could mean confirming your financing with your lender, getting a home inspection done, having a lawyer review a status certificate or possibly a well and septic inspection on a rural property.

Whatever the conditions are, **I/we** will guide you through the steps, recommend the necessary professionals and keep you in the know with regard to timelines and expectations.

Pre closing checklist

Utilities

- Electricity
- Gas
- Telephone
- Water
- Cable
- Internet

Government

- CRA
- Post Office
- Schools
- MTO
- Library

Insurance

- Life Insurance
- Vehicle Insurance
- Home Insurance
- Health Insurance

Other

- Bank
- Credit Card Company
- Gym
- Union
- Car Dealership
- Benefits Company
- Dentist
- Doctor
- Accountant
- Lawyer

Financial worksheet

| | AMOUNT | HST | TOTAL |
|---|--------|-----|-------|
| INSPECTIONS: HOME, WELL, SEPTIC, ETC. | | | |
| APPRAISALS | | | |
| DEPOSIT | | | |
| BALANCE OF DOWN PAYMENT AFTER DEPOSIT | | | |
| LAWYER FEES | | | |
| LAND TRANSFER TAX | | | |
| MORTGAGE FEES, IF APPLICABLE | | | |
| MORTGAGE INSURANCE, IF APPLICABLE | | | |
| PRO RATED AMOUNTS FOR ITEMS PAID BY SELLER | | | |
| HOME WARRANTY (TARION) | | | |
| MOVERS | | | |
| TOTAL: | \$ | \$ | \$ |



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