

HOME BUYER'S

guide



Samrina Qureshy & Shah Ali Syed

REAL ESTATE BROKERS

A STEP BY STEP PROCESS TO BUYING
YOUR LOVELY HOME

RE/MAX REAL ESTATE **CENTRE**
INC. BROKERAGE
INDEPENDENTLY OWNED AND OPERATED



TEAM SHAH
OF REAL ESTATE

Hello!

I'M SAMRINA

Allow me to share my dynamic career journey—a path fueled by passion, dedication, and a relentless pursuit of excellence.

With over two decades of experience in sales, I've mastered the art of selling, from crafting compelling pitches to closing deals with finesse. My twenty years of exceptional customer service have been the cornerstone of my success, as I consistently surpass client expectations and provide timely, effective solutions.

My extensive background in marketing, branding, management, PR, and HR has equipped me with diverse skills that set me apart in the real estate industry. Leading teams with confidence and fostering client relationships, I've consistently driven business growth and brand awareness.

For the past 10 years, I've immersed myself fully in real estate, a career path I've chosen with intention and passion. My deep knowledge of sales and customer service has been instrumental in my success as a Realtor, earning me over 10 prestigious awards. I understand the intricacies of the market and excel in anticipating and exceeding client needs. I'm excited to leverage this wealth of experience to help you achieve your real estate dreams.

Samrina Qureshy

REAL ESTATE
BROKER

RE/MAX REAL ESTATE CENTRE
INDEPENDENTLY OWNED AND OPERATED

✉ samrina.qureshy@gmail.com

☎ 647.267.7960

🌐 www.team-shah.ca

🏠 345 Steeles Ave E.,
Milton, ON L9T 3G6



TEAM SHAH
OF REAL ESTATE

Hello!

I'M ALI

I'm thrilled to introduce myself as a seasoned Real Estate Broker with nine years of dedicated experience. I've mastered property financing and securing favorable terms for various properties.

My commitment to staying updated on the financial landscape allows me to secure the best bank rates for my clients. By leveraging my network of lending institutions, I can negotiate terms that align with my clients' goals.

I excel in guiding sellers through transitions, whether upgrading, downsizing, or diversifying investments. From market research to identifying buyers and coordinating financing, I ensure seamless transactions.

My goal is to empower sellers to build wealth through strategic real estate investments. Combining my financing expertise with personalized service, I strive to exceed expectations and deliver exceptional results. You can trust me to be your advisor every step of the way.

One of my key strengths is negotiation. I advocate for my clients' best interests, ensuring they achieve the most favorable terms possible. From pricing homes strategically to navigating negotiations, I am dedicated to delivering outstanding results.




Shah Ali Syed

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RE/MAX REAL ESTATE CENTRE
INDEPENDENTLY OWNED AND OPERATED

 Shahofrealestate@gmail.com

 416.318.7475

 www.team-shah.ca

 1070 Stone Church Rd E. #42,
Hamilton, ON L8W 3L3


TEAM SHAH
OF REAL ESTATE



HOUSE HUNTING

Tips

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a budget prior to searching is crucial for a successful real estate experience. Let us help you find the perfect property within your budget!

PICTURES CAN BE DECEIVING

As they say, "a picture is worth a thousand words." That's why it's important to work with a knowledgeable and experienced agency who can help you see past the images and truly evaluate a property.

BE REALISTIC WITH YOUR EXPECTATIONS

Setting realistic expectations is key to a successful real estate experience. Let us help you navigate the market and find the perfect property that meets both your needs and budget.

FIND A GOOD REALTOR

Finding a good realtor can make all the difference in your real estate journey.

CHOOSING THE RIGHT

agent

Choosing the right agent is a critical decision, and taking the time to find someone who is experienced, communicative, and has a personality that meshes well with yours can make all the difference in your home buying or selling experience

Here are some key factors to remember when choosing *us* as your real estate brokers.

01

STEP 1

We have the experience in the local market and the specific type of property you're interested in. Seasoned agents like us will have a better understanding of the market conditions, pricing, and negotiating strategies.

02

STEP 2

Examine the agent's credentials and affiliations, such as membership in the Toronto Real Estate Board and other boards around the GTA! Our team also possess enhanced training and expertise to serve you effectively along with 15+ years of experience collectively of the team!

03

STEP 3

Feel free to request references and testimonials from our previous clients. We take pride in the positive reviews and referrals we've garnered, as they showcase our unwavering commitment to providing exceptional service and exceeding expectations.

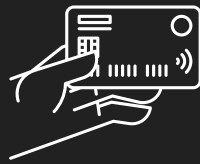




FINANCES

Buying a home is one of the biggest financial decisions most people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search.

Whether you're a first-time homebuyer or a seasoned investor, there are several key factors to consider when it comes to finances in real estate.



Credit score



Other expenses



*Documents
you will need*



Down payment

PRE *Approval*



To get pre-approved for a mortgage, you'll need to provide your lender with financial information such as your income, employment history, credit score, and debt-to-income ratio. Your lender will use this information to determine how much you can afford to borrow and the interest rate for which you qualify.

It's important to note that getting pre-approved does not guarantee that you will be approved for a mortgage loan. Your lender will still need to verify the information you provide and go through the full underwriting process before issuing a final loan approval.

- ✓ CARRY A GOOD CREDIT SCORE
- ✓ DOWNPAYMENT IS ALREADY IN YOUR ACCOUNT
- ✓ TAXES ARE FILED
- ✓ REEVALUATE YOUR PERSONAL FINANCES
- ✓ CHOOSE YOUR NEW HOME CAREFULLY

Refer to our
Home Seller's Guide
when it's time to sell!

WHAT NOT TO DO

DURING THE HOME BUYING

process

The home buying process can be both exciting and overwhelming, and it's important to approach it with caution and care to ensure that you make the right decisions for your financial situation and lifestyle. Navigating the home buying process can be challenging, but with the right guidance and approach, you can find the perfect property that meets your needs and budget. As a real estate agency, we can provide expert advice and support to help you make informed decisions and avoid common pitfalls along the way. Let us use our expertise to help you find your dream home and make the home buying process as seamless and stress-free as possible.

Here are a few things to avoid during the home buying process:

- Don't make any major financial decisions - Avoid making any big purchases or taking out new lines of credit during the home buying process, as this can impact your credit score and debt-to-income ratio.
- Don't skip the inspection - Skipping the inspection can be a costly mistake, as it may result in unexpected repairs or issues with the property.
- Don't overlook the neighborhood - Make sure to research the neighborhood thoroughly before making an offer on a property. Consider factors such as crime rates, school districts, and proximity to amenities and transportation.
- Don't rush the process - Take your time and don't feel pressured to make a decision quickly. Make sure to thoroughly evaluate each property and consider all of your options before making an offer.



MAKING AN *Offer*

01

KNOW YOUR
BUDGET

02

MAKE A STRONG
BUT FAIR OFFER

03

BE READY TO
MOVE FAST

04

BE FLEXIBLE
NEGOTIATOR

05

LEAN ON A REAL ESTATE
PROFESSIONAL



"Make an offer, make it count - Your dream home is waiting to be found!"



NEGOTIATION

Get Comfortable!

Negotiation is an essential skill in the real estate industry, and it plays a crucial role in every aspect of the home buying and selling process.

Whether you're a buyer, seller, or real estate agent, knowing how to negotiate effectively can make a significant difference in the outcome of the transaction.

At its core, negotiation is the art of coming to a mutually beneficial agreement with the other party.

It involves a give-and-take approach, where both parties make concessions to achieve a common goal. In real estate, negotiation can take place at various stages, from the initial offer to the final closing.

By understanding the market, knowing your limits, being prepared, communicating effectively, being willing to compromise, and working with a skilled real estate agent, you can successfully navigate any negotiation and achieve a favorable outcome.





PRE *Closing*

Pre-closing is the period of time between when you have an accepted offer on a home and when you actually close on the property. There are several important tasks that need to be completed before you can officially take ownership of the home.

RESEARCH SECURITY SYSTEMS

01

Security systems are an essential aspect of home safety and security, providing peace of mind and protection against theft and other intrusions.

SWITCH THE UTILITIES OVER

02

Utilities like electricity, water, and gas, as well as other essential services such as internet, cable or satellite TV, and phone service.

TRANSFER ALL YOUR HOME SERVICES

03

Moving into a new home can be an exciting but also a daunting experience. One of the most important tasks to tackle is transferring all of your home services to your new address.

BOOK THE MOVERS

04

Regardless of whether you are moving to a new home or office, the process can be overwhelming and confusing. Hiring professional movers can take a considerable burden off your shoulders and make your move less challenging.

90 Days Before Closing

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REMINDER

Have any questions? Reach out at 647.267.7960 or 416.318.7475

60 Days Before Closing

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30 Days Before Closing

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NOTES

REMINDER

Post-Move Resource List

Congratulations on your new home! This resource checklist will help you smoothly transition into your new space and community.

UTILITIES SETUP:

- Assess overall maintenance and condition of the property.

LOCAL GOVERNMENT SERVICES:

- Details on town hall, local DMV, public works, and emergency services.

NEARBY AMENITIES:

- List of nearby grocery stores, pharmacies, hospitals, and schools.

COMMUNITY ENGAGEMENT:

- Information on local community centers, clubs, or groups.

HOME SERVICES:

- Recommendations for reliable local handymen, cleaners, and landscapers.

This checklist is meant to make your move less stressful, allowing you more time to enjoy your new home and neighborhood.

Have any questions? Reach out at 647.267.7960 or 416.318.7475

MUST-HAVES?

Home Features Checklist

WHAT'S IMPORTANT TO YOU?

Kitchen

- Updated appliances
- Modern countertops
- Spacious pantry for storage
- Island or breakfast bar

Living Area

- Open floor plan
- Hardwood flooring
- Built-in shelves or storage
- Large windows

Bedrooms

- Split floor plan
- Master on ground floor
- Walk-in closets
- En suite bathrooms

Bathrooms

- Double vanities
- Updated countertops
- Modern fixtures and lighting
- Large soaking tub

Outdoor Spaces

- Well-maintained landscaping
- Functional patio or deck area
- Outdoor kitchen or barbecue
- Swimming pool or hot tub

Additional Features

- Home office or study
- Dedicated laundry room
- Two-car (or larger) garage
- Smart home technology

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THE HOME

Buying Timeline



Step One

Assess Finances

Evaluate savings, credit, and budget to determine affordability.



Step Two

Select an Agent

Choose an experienced agent who understands your needs and market.



Step Three

Pre-Approval

Secure pre-approval to understand borrowing capacity and show seller readiness.



Step Four

Start Home Search

Begin viewing homes that meet your criteria and budget.



Step Five

Evaluate Properties

Carefully assess each property's condition, location, and value.



Step Six

Make an Offer

Submit a competitive offer with terms aligned with your interests.



Step Seven

Home Inspection

Have a professional inspect the home for any hidden issues.



Step Eight

Closing Day


Sign paperwork, complete the transaction, and receive the keys.


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 www.team-shah.ca


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 345 Steeles Ave E.,
Milton, ON L9T 3G6