From *Chaos* to Calm™

THE 5-STEP APPROACH
TO RIGHT-SIZING

Startin' Out



OUR SIGNATURE METHOD HELPS FIRST TIME HOME BUYERS SUCCESSFULLY START THEIR PATH UP THE REAL ESTATE LADDER

REAL Broker Ontario Ltd.
Brokerage

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So, you've been dreaming of being a Home Owner. But are terrified..... of just about every aspect of the process.

It's a very common theme.

You're bombarded by advice from all sides – parents, friends, colleagues – "buy a house, that's how you build wealth", "stop paying the landlord's mortgage, and pay your own". You know, that "adulting" conversation that inevitably occurs at SOME point of every person's life.

The reality is that the sooner you enter the housing market as an owner, the better. You benefit from time.... Time to build equity. And equity builds confidence to ride any interest rate storm; Equity creates opportunity to achieve other financial goals; Equity is the bedrock to any retirement plan.

And the number 1 mistake MOST first time buyers make is... they wait.

They try to "time the market". No one can time the market.

In a market where prices are falling and interest rates are rising - marry the house and date the interest rate.

In a rising market, speed to offer is the key, or you could find you've been priced out of the market.

The saying "time is money" is no joke when it comes to real estate. And although the market ebbs and flows and values rise and fall, the real estate market in the long term will continue an upward trend.



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It's been proven time and time again that Real Estate is the safest and most solid way to build wealth.

But you have to GET IN the market to benefit FROM the market, right?

(OK, we heard you gulp right there!)

So, you ask, where the HECK do you even start?

That's where we can help.

With our signature 5 step method "From Chaos to Calm – Startin' Out", we can help you achieve your goal of long term financial success AND a plan to get you there.

But it all starts with the First Step.



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STEP ONE:

THE FEAR

(better known as The Starting Line)

Fear is the biggest obstacle for most First Time Buyers.

Fear they can't afford to buy
Fear they can't afford to buy what they want
Fear they can't afford to buy where they want

Notice how all the fears come with a "can't".

We help you crash through that fear by providing all the education and information needed to make sound and savvy buying decisions. Open and frank conversations about what you want to achieve, how realistic your plan is and how we put this plan into REAL motion is what we do.

From helping you navigate the wants and needs of a property, to what you need to consider when you turn around to sell this same property later on. You never want to find yourself "stuck" with a property that has tough resale value.





STEP TWO:

GETTING YOUR DUCKS IN A ROW

Financially that is.

This is where we have the hard conversations about affordability, what your finances look like, what your credit score is, etc.

We have a whole host of Mortgage Brokers who can walk you through the process and ensure you aren't falling into a potential trap. They will discuss the Stress Test and how that affects you both now and into the future as you climb the property ladder.

This is where we secure our Pre-Approval from a lender. THIS establishes our true affordability and just what price range we can shop in.

What happens if you don't qualify? Maybe it takes you a few months to bring that credit score up .... We can help identify what you need to do in order to get to qualification.

But once we have clarity on what our price range is.... We can safely move to the next step.

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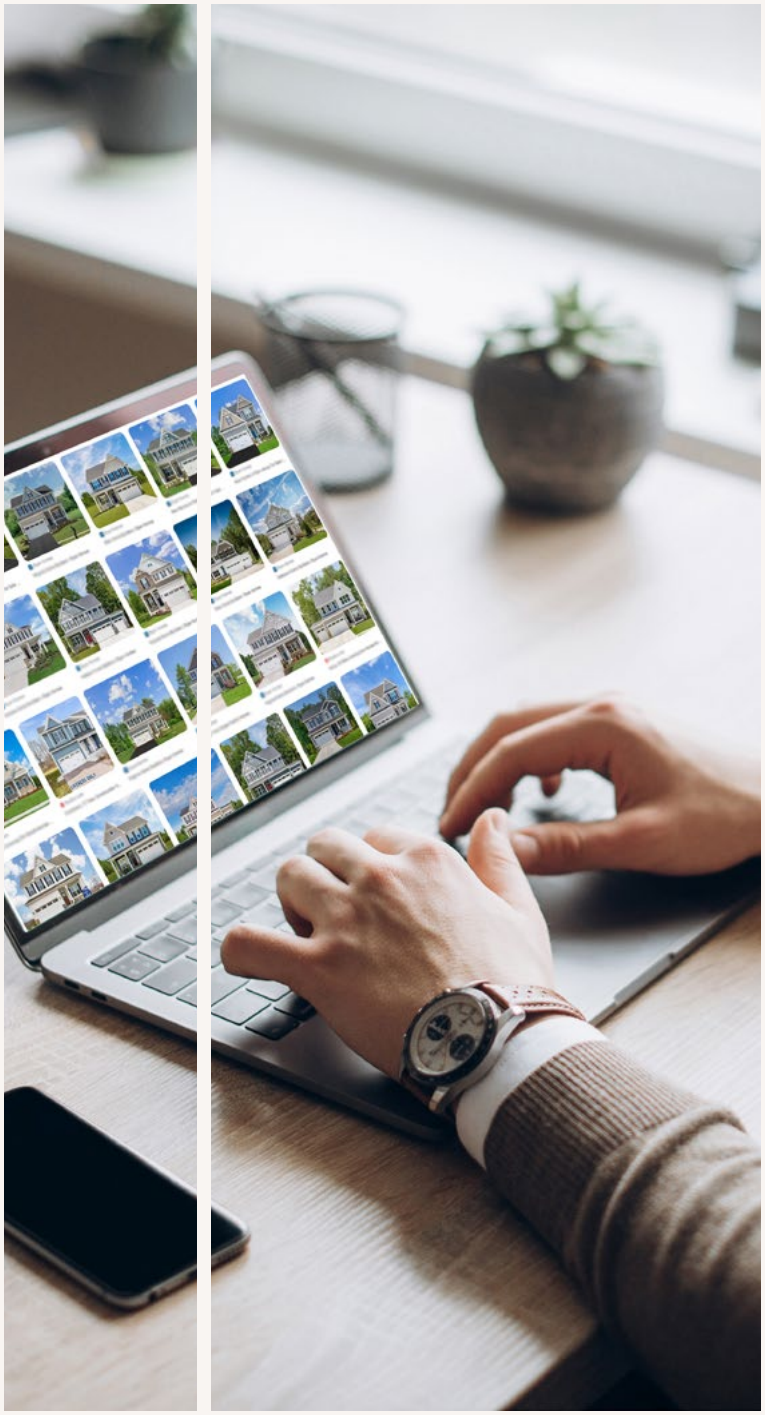
STEP THREE:

BUYER VIP EMAIL PROGRAM

This is where the fun begins! Putting together the list of wants/needs of your perfect property. AND this is where we begin to research communities and neighbourhoods. Considering things like schools, or transit or even your tolerance for commute time.

Once we have a broad idea of area, property type and price range, we hook you up to our Buyer VIP email program. On a daily basis, you will receive an email of the entire list of properties that are new or have had a price change that MATCH the criteria we have established. No more searching every single website out there and sifting through listings that are out of your price range or area of focus. THIS is the back door into the MLS system that Realtors use (keeping in mind that EVERY home sales site is generated from THIS MLS system). As time goes on, we modify and tweak this search as you become clearer on your needs (that's the MUST HAVEs) and the wants (that's the NICE TO HAVEs).

We let this program run for about 3-7 days. This gives you a chance to look at the details, virtual tours, pictures, etc of these listings. We encourage our clients to "heart" those properties that caught their eye. And this helps Realtors quickly hone in on what floats your boat!



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STEP FOUR:

HITTIN' THE ROAD

We get out in the car to "window shop" - we aren't in "Buying mode" yet! We set out to visit those homes you "hearted" on the email program and see what our potential dollar buys us .. and how we feel about it.

We also establish what kind of market we are in- Buyer? Seller? The speed of the market can change significantly from area to area, so we need to make sure what's happening in those areas we like.

This is market orientation time. This is the time where we enourage our clients to be super vocal – I LOVE that, I HATE this ... I don't like 3 Storey towns, etc.... We call this the "LOVE IT, LOVE IT, HATE IT " exercise. This is what helps us quickly zone in to what you MUST have and what you can compromise on. We can even suggestion different approaches and different solutions you may not have considered.

This is one of the most important steps in the process – and is largely overlooked by most. Many Realtors will take you from Qualified to Buy mode without the in between of getting acquainted with the market.

This is a step we NEVER eliminate.

This is the step where you will learn to become an educated buyer. You learn what to look for, what to worry about and what property you should run from and why. YOU will begin to understand how the market is functioning and what you need to do to maneuver it and be a successful buyer.

The goal is to GET IN the market. Remember, this is a longer term plan – so this first property will by no means be your "perfect dream home" .... It's the first step towards that perfect dream home.

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STEP FIVE:

LOOK AT US... MAKING AN OFFER!

So we've done our homework. We've found "THE ONE" and we are making an offer!

We walk our clients through each step of the offer process and discuss the clauses, conditions and recommend a strategy.

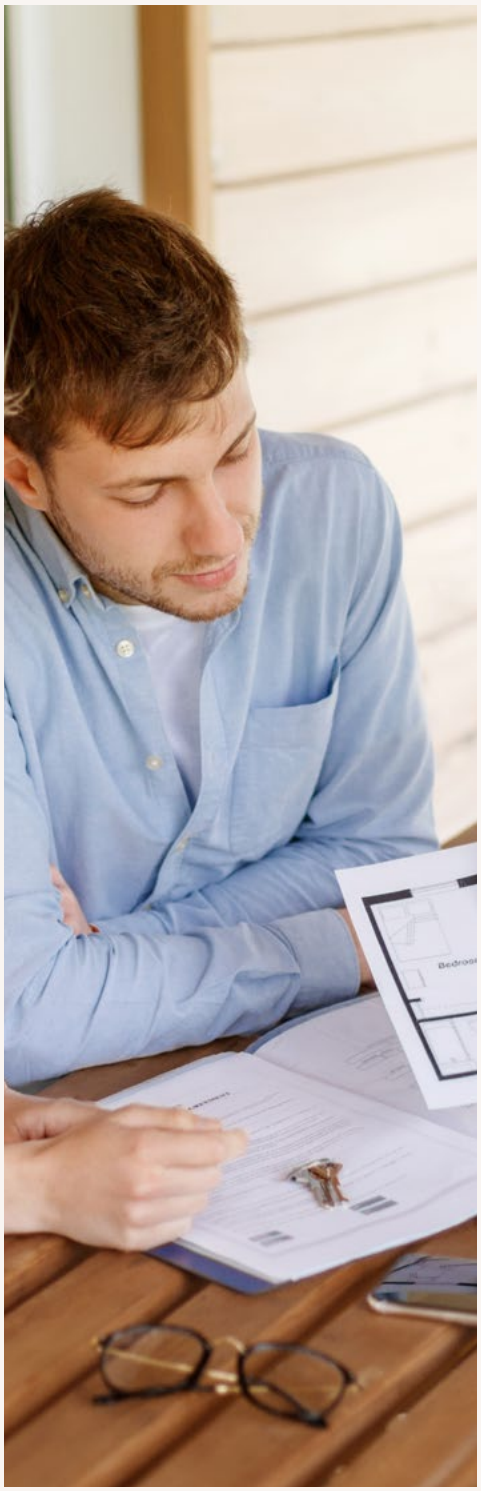
By this point you will have quite a bit of confidence and competence as far as pricing goes, but we also provide all the peripheral information you need to make an educated decision. From MPAC's perspective of market value, to comparable sales in the area, to whether that house has a easement (you'll learn all those terms too!)... A ton of information that we help you interpret.

We also liaise with the Mortgage Broker to ensure we are positioned well with this offer and it's a "do-able" deal.

We may be successful at our first attempt at an offer, but more likely than not. We may not win first time out of the gate. BUT WE LEARN. Emotions will be high and low throughout, but keeping in mind that "all things happen for a reason" can help keep you focused and ready for the next attempt.

But no matter how many times it takes to win the deal, we adjust our plan accordingly until we DO win.





And before you know it.... YOU'VE BOUGHT A HOUSE! Woo hoo!

Should our deal be conditional, we coordinate the inspection, the financing approvals with the Mortgage Broker and tend to any additional conditions in your specific deal. We may need to chase waivers/ amendments and the like. We may need to renegotiate the deal based on the inspection findings. Whatever needs to take place, we ensure you are completely aware of how and what is happening. Once all conditions are satisfied, THEN we can drink a toast to a great sale!

Now don't go away... Once we have a firm deal in place (all conditions waived), we coordinate anything and everything post-offer (and well into the post-close). We ensure that NOTHING goes wrong between acceptance and closing day. But if anything does, we are here to get you through it.

Documents, Documents, Documents.

It can be a landslide of paper! But rest assured, all the documentation and associated activities are handled by us. We ensure you also have all the pertinent documents in your possession. That's where our "Buyer's VIP Binder" comes in. It's a simple but brilliant way to keep track of ALL the documents including the deal itself. One place. Easy Peasy.

PS The Buyer Binder houses ALL the pertinent info in one place. Going forward you could put ALL the repairs/reno, etc. you've done over the years in this binder and you are totally prepared for when you go to sell this first property.

This step makes sure that after an accepted offer, the wheels don't fall off.









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Ready to get started?

Why not book a discovery call with us to see how we can help you get into YOUR first home!

CLICK BELOW TO BOOK YOUR
30 MIN DISCOVERY CALL WITH US

CLICK HERE TO
BOOK A CALL



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