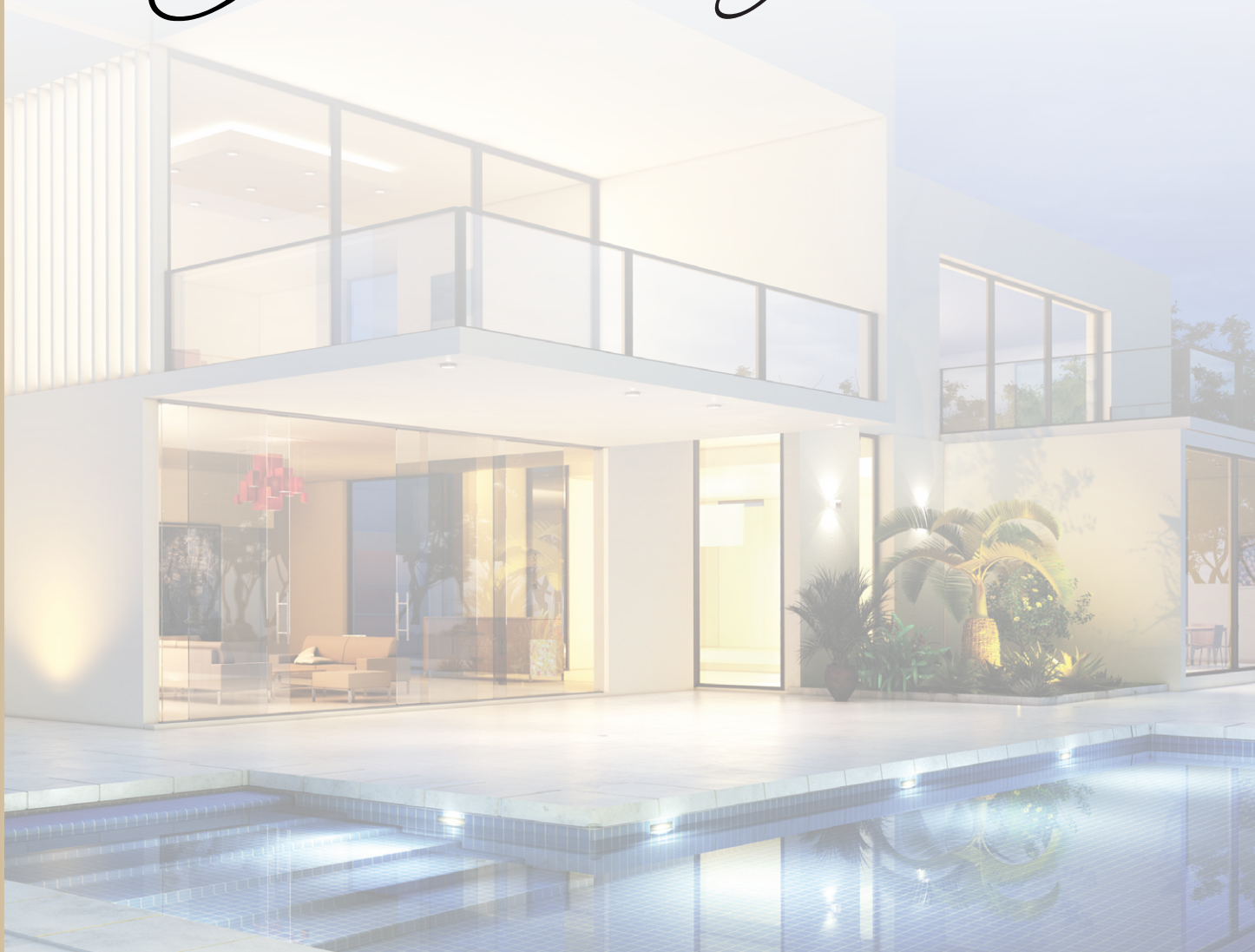




LEADING YOU HOME

# BUYER'S GUIDE



# WELCOME AND CONGRATULATIONS!

You have decided to embark on the exciting journey of finding your ideal home. Purchasing a home is a very important decision and a huge undertaking that you only do a handful of times in your life. In fact, most people only move 3-5 times in their lifetime.

We understand that 'home' is a feeling you get when you walk through the front door and you can instantly envision yourselves living in that environment. We understand that a home is so much more than real estate. It's about your life – your dreams.

The Leila Khan Team is committed to providing you with the best service in the industry. We are dedicated to using our industry knowledge, expertise and resources to help you achieve the results you want. We work with each of our clients by taking the time to understand their unique needs and lifestyles. Our passion is matching our clients with the home they have always imagined themselves living in. It's incredibly fulfilling to know that we are helping people start a new chapter of their lives in their perfect home.

It is a privilege to start this exciting journey with you. We look forward to meeting your real estate needs and we appreciate the opportunity to earn your business. We offer a full-service program that reflects your personal needs.

WHAT IS THE MOST IMPORTANT CRITERIA IN YOUR HOME SEARCH?



**YOUR NEEDS**



**YOUR WANTS**



**YOUR MUST HAVES**

# ABOUT US

The Leila Khan Team is equipped with the experience, state of the art systems and knowledge that is necessary to help you find your perfect home. Together, we use our diverse business, sales and marketing, and home building experience to achieve your real estate goals. We pride ourselves in having a strong sales background and vast knowledge in the Real Estate market.

We offer you concierge service which covers every facet of the real estate experience so that you are taken care of seamlessly from beginning of the home buying process, right to the end. Our relaxed consultative approach has enabled us to successfully work with many buyers and we look forward to working with you to help you find and purchase that perfect home.

## WHY CHOOSE US

Finding a Real Estate Team is a critical component of purchasing your home. Our team offers full concierge service to complete the purchase of your home, all under one roof. We take care of everything from beginning to end. We genuinely care and take the time to actually listen to what your wants and needs are. And we deliver that to you.



## OUR AWARD WINNING SERVICE CONSISTS OF THE FOLLOWING

- |  |   |
|--|---|
|  MORTGAGE SPECIALISTS: BANKERS AND BROKERS |  PROFESSIONAL HOME CLEANERS*             |
|  REAL ESTATE LAWYERS                       |  BONDED AND INSURED MOVERS*              |
|  CERTIFIED HOME INSPECTION SERVICES        |  HOME INSURANCE AGENTS*                  |
|  LICENSED HOME RENOVATION SERVICES         |  OUR EXCLUSIVE 'VIP HOME HUNTER SERVICE' |



# ABOUT LEILA



## REAL ESTATE BROKER



My passion is people. It's as simple as that. What drives me is a keen desire to find the perfect home for you and your family in which to create and share memories. After all, life is all about sharing your most comfortable and safest place in the world with those you love – your home.

Armed with a Business degree from the University of Toronto, I specialized in Marketing which is one of the main reasons you would want to hire a Realtor. The ability to market and sell your home successfully – is what I do. I offer you my wealth of knowledge spanning over a 25-year period in the Banking, Marketing and the Advertising Industry. Whether you are a first time homebuyer, or an experienced investor, my team and I are here to assist and guide you through the entire home buying or home selling process.

The cornerstone of everything I believe in, is central around honesty, integrity and respect. It is these guiding principles that are integral in both my personal and professional life. My aim is to build life-long relationships with you – our valued customer, and to be YOUR Realtor for life.

## MY BACKGROUND/QUALIFICATIONS

- Bachelor's Degree in Commerce and Economics, University of Toronto  
Specialization in Marketing which is an essential criteria to successfully selling your home
- Full Time, Full Service Real Estate Broker-- Only 5% of the agents in Real Estate are Brokers; the rest are Sales Representatives
- Associate of the Institute of Canadian Bankers (AICB) degree in Economics, Human Resource Management and Management
- Accredited Buyer's Representative (ABR)
- Senior Real Estate Specialist (SRES)
- Seller Representative Specialist (SRS)
- Certified Negotiation Expert (CNE)

## AWARDS/RECOGNITION

- Recipient of the coveted Centurion Award, 2016, 2021, 2022 Awarded to the top 2% of achievers in each calendar year for Century 21 agents
- Recipient of the Diamond Award, Emerald and Silver Award, Century 21, 2017, 2018, 2019
- Top Rated Markham Real Estate Agent, 2021 Rate-My-Agent.com



# ABOUT DINO



## CERTIFIED HOME INSPECTOR/LICENSED HOME RENOVATOR

People that know me often say that I was born with 'concrete in my veins.' I have a passion for construction and all things related to this field. I finished my first basement at the young age of 12 and have since developed a passion for all things real estate. I successfully completed the Home Inspection course from Seneca College and

am a member of the Association of Home Inspectors. I am also licensed with the City of Toronto as a General Contractor/Renovator. I have completed over 400 home inspections in just the past few years.

When selling your home, I will prepare a pre-listing home inspection on the property and provide you with valuable information about the state of the property which will include a detailed report complete with photographs, diagrams and factual information. This added service is another part of our concierge package designed exclusively for you – our most valued customers.

## OUR MISSION STATEMENT

"BUILDING LIFE-LONG RELATIONSHIPS, ONE CLIENT AT A TIME BY PROVIDING SUPERIOR CUSTOMER SERVICE AND DOING WHAT IT TAKES TO GET THE JOB DONE."



## OUR CORE VALUES

HONESTY  
INTEGRITY  
TRUSTWORTHINESS

# WHAT WE OFFER THAT OTHER TEAMS DO NOT

## 1

### HOME INSPECTION WALK-THROUGH

- ✓ For every listing you decide to view, our team provides a home inspection walk-through by our Certified Home Inspector Retail Value\* \$200-\$300 included in our service for each property showing
- ✓ Vital information is given to you about any potential deficiencies the property may have
- ✓ Opportunity to negotiate the price if any deficiencies are discovered giving you an advantage for negotiating the price

## 2

### RENOVATION/REPAIR SERVICE

- ✓ Repair anything that needs attention after purchasing your home
- ✓ Provide indoor and outdoor repair services for your home
- ✓ Option to undertake a major renovation which may include part of, or the entire home

## 3

### EXCLUSIVE BUYER SATISFACTION GUARANTEES\*\*

- ✓ Buy your home risk-free with a peace of mind with our exclusive Buyer Satisfaction Guarantee
- ✓ If for whatever reason you are not happy with your purchase within 18 months of buying your home, we agree to sell it for free\*

# 4

## NETWORK OF AGENTS

- ✓ We work with a large network of agents and have exclusive information on homes before they hit the market
- ✓ We access to off-market listings and 'pocket' listings which we share with our buyers to find them the perfect home

# 5

## EXCLUSIVE DATABASE

- ✓ We have an exclusive database which consists of over 3000 people who have registered to search for homes in specific areas

# 6

## COMMITMENT TO EXCELLENCE

- ✓ We work around the clock to ensure you get results. We stay in-touch with you throughout the entire process

# 7

## CANCELLATION GUARANTEE

- ✓ If for whatever reason you are not satisfied with our service, we will cancel our service



# LEILA KHAN TEAM 10 STEP HOME BUYER PROGRAM

- ✓ In-house mortgage referral to industry partners: brokers and bankers

## 3. MORTGAGE PRE-APPROVAL

- ✓ Defining your ideal home
- ✓ Taking full inventory of your wants and needs and location of your ideal home

## 1. BUYER CONSULTATION

- ✓ The only time we pick homes for you to see is during market education to give you an idea of what your money can buy
- ✓ We take you to see homes that you may not otherwise consider to give you a good idea of market value in the different areas of interest

## 5. MARKET EDUCATION

## 2. CHOOSING THE REAL ESTATE AGENT/TEAM

- ✓ We meet with you and explain the options you have
- ✓ We explain how our team offers you complete concierge service

## 4. LISTING ALERTS IN AREA OF INTEREST

- ✓ We will set you up with listing alerts so you will be the first to know of any properties that hit the market that match your home-buying criteria



- ✓ We prepare an offer which includes conditions and clauses expertly devised to protect you and your family
- ✓ Expert negotiation skills come into play at this stage
- ✓ Our job to get you the home you want in the budget you have

## 7. PREPARING AND NEGOTIATING THE OFFER

- ✓ Once the Offer is accepted, we take you back to the property so you have a chance to bring family to view the home.

## 9. HOME REVISIT

## 6. FINDING THE HOME YOU LOVE

- ✓ Once you find the home you love, we conduct a full market evaluation around the area and give you all information required to make an educated offer

## 10. MOVING DATE

- ✓ Once your home closes, you get to the amazing part of moving in.

## 8. HOME INSPECTION/WAIVERS/LAWYER

- ✓ We conduct full home inspection and waive the conditions when appropriate
- ✓ The Real Estate Lawyer will do title search and liaise with banks to close the purchase

# GIVING BACK — YOUR REFERRALS HELP MOMS AND KIDS AT THE YELLOW BRICK HOUSE

We are on a mission to raise funds for the YELLOW BRICK HOUSE. Yellow Brick leads the way in helping women and children suffering from physical and sexual abuse put their life back together. When we sell a home, we proudly donate a portion of our income to this very worthy cause.

**YOUR REFERRALS REALLY DO HELP ABUSED WOMEN AND  
CHILDREN IN OUR COMMUNITY.**

For more information, visit: [WWW.YOUREFERRALSHelp.COM](http://WWW.YOUREFERRALSHelp.COM)



# 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.

We can get you in touch with a mortgage specialist on our team 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.



### TIPS FOR FINDING A GREAT HOME:

- Access to major highways and public transportation
- Traffic patterns during different times of day
- Commute to and from the area of work
- Proximity to parks, schools, churches, recreation centres, restaurants, shopping, family doctor/hospitals, etc.
- Noise created by commerce, airports, public areas etc.



# SELECTING AN AREA AND PROPERTY TYPE 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 would like you to make a list of your "needs" and "wants." Do you have a family looking for a big home in the suburbs with a large yard and a room for each child? Or are you a working single who doesn't own a vehicle and relies on public transit to get to work? Let me know what is of utmost importance and I will make sure to send your listings that meet your criteria. Your "wants" 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 other clauses and conditions which may be required.

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

1. ACCEPT IT! **CONGRATULATIONS!**
2. REJECT IT
3. COUNTER THE 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 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	\$	\$	\$



**LET'S  
CONNECT**



**416.300.3453**



**Leila.Khan@Century21.ca**  
**Leila@LeilaKhanTeam.com**



**facebook.com/Century21LeilaNKhan**



**instagram.com/leila.khancent21/**



**leilakhanteam.com**



**165 Main St. North, Markham, ON L3P 1Y2**