



EXCEPTIONAL

REALTORS GROUP

BUYERS GUIDE



admin@exceptionalrealtorsgroup.com



exceptionalrealtorsgroup.com



@exceptionalrealtorsgroup

TABLE OF

CONTENTS

4	WELCOME
5	OUR TEAM
6	WHY CHOOSE A US?
8	WISHLIST
9	NOTES
10	THE 7 STEP PROCESS
11	COST OF LIVING
13	PRE QUALIFICATION/PRE APPROVALS
14	DOWNPAYMENT
15	FIRST TIME HOME BUYERS
16	MORTGAGE OPTIONS
17	MORTGAGE TYPES
18	FINANCIAL TERMINOLOGY
19	LAND TRANSFER TAX
20	THE AGENCY RELATIONSHIP
21	HOME INSPECTIONS
23	ROLE OF REAL ESTATE LAWYERS
27	HOME/MORTGAGE INSURANCE
28	WHATS NEXT ?



Welcome to our buyers' guide



The home buying process has so many variable factors and can, at times, be a stressful experience. Rest assured we are here to provide you with all the necessary tools and skills you will need to come to the right decision

In this Buyer's Guide you will find information on every step of the buying process, as well as some helpful resources to organize your thoughts, questions or concerns.

The Exceptional Realtors Group is dedicated to providing you with a memorable and seamless buying experience. We always put our clients first and our ultimate goal is your successful real estate purchase.

We look forward to joining you on your journey to home ownership!

JORDAN CHONG

Broker
647.291.4886

jordan@exceptionalrealtorsgroup.com

NAZ TAHERI

Broker
416.878.1781

naz@exceptionalrealtorsgroup.com

Our team



Jordan Chong

Jordan Chong comes with over 15+ years of experience as an award winning top producing realtor and over 25+ years in client service industry. He has a passion for the real estate industry as well as providing his clients with solutions that best fit their goals. Graduating from the University of Ottawa with a degree in health sciences, he also possesses vast knowledge experiences in the areas of marketing, event planning, real estate investing, business planning and development. This curated range of experience give him the tools to satisfy the diverse array of client needs and wants allowing him to go the distance for each and every one of them. Beyond the work, Jordan is a proud single father to three children and has a passion for giving back to his community. He has extensively volunteered with Habitat for Humanity, coaching grass roots and high school sports, while also having served on as a Board of director with a few organizations.



Naz Taheri

Naz Taheri comes with over 10+ years of experience as an award winning, top producing realtor as well as 20+ years in client services. Naz has a keen eye for the art of building and has strong knowledge of the process from foundation, structure to finishing and materials. She comes from a long line of builders and renovators and this background has shaped the way she approaches the home-buying process and makes her a valued asset to her clients. Naz's unique eye for design was harnessed during her studies at the Academy for Design and Technology where she received her Fashion Design diploma. On top of all this, she is a proud mother to her young daughter that keep her and her husband on their toes. Her top priority is making her clients happy and she prides herself on being focused and detail oriented on all matters relating to your new home.

Why Choose Us?

The **home buying process** has so many variable factors. Price, location, sq. ft, lot size, interior finishes, monthly mortgage rates, walk scores and much more. It can easily get a little overwhelming and even frustrating, often leading to discouragement and potentially losing focus on your **overall goals of success.**

Real estate is a **relationship based industry**, and we believe in making long-lasting clients, not single transactions. As your agents we will **protect** your **negotiating position** at all times, and disclose all known facts of the transaction, which may affect or influence your decision. We truly have the desire to **build a relationship** that will allow all parties in your journey to feel comfortable knowing when we've actually found "**the one**" instead of worrying about the many distractions of the real estate persona.

Guidance, motivation, even emotional management can only come from experience and has proven to be an extraordinary recipe for **success.** Having this form of **commitment** from an **established team** will only ensure that you will be part of something unique and fun. Ready to start the journey? Again, **welcome to our team!**



Wishlist

Please carefully review and fill out the wish list below for review in our meeting. Should you have additional notes please add them to the back of this page.

.....
Name

PRICE RANGE

..... -

.....
Preferred possession date

METRO TORONTO YORK REGION

OTHER

DESIRED NEIGHBOURHOOD

West >

East >

North >

South >

	LIKE	DISLIKE	MUST-HAVE
Condo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Detached	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Semi-detached	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Townhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2-Storey	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3-Storey	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New-Build	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resale home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deck/balcony	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quiet Street	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Drive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2-3 Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4-5 Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5+ Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Master ensuite	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Newly renovated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eat-in Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dining room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finished basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Central A/C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Move in ready	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixer-upper	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close to transit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other:

.....

Notes

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

7 STEP PROCESS

STEP 1: PLAN

Buying a home can be one of the most exciting and enjoyable times in life. Fortunately, most of the potential challenges along the way, can usually be avoided if you plan ahead.



STEP 2: LEARN

Make sure you are educated as the last thing you need on closing day are surprises, especially "hidden" closing costs.



STEP 3: QUALIFY

Pre-qualifying for financial brings several advantages:

- Sets a maximum interest rate
- avoids getting in "over your head"
- Reveals errors in credit history



STEP 4: SEARCH

If you were buying a new suit, would you send someone else to get fitted for it? We ensure you are personally involved in the search process to assure you find the "best fit" for you and your family.



STEP 5: NEGOTIATE

It takes the right blend of skills, knowledge and experience to negotiate the optimum terms to meet your needs.



STEP 6: INSPECT

A qualified inspector will not only discover hidden surprises, but conduct you through an invaluable learning process about the numerous systems in your new home and how to maintain them.



STEP 7: CELEBRATE

Better get packing... You're moving!

Congratulations



Cost of Living

Without a doubt, when thinking of purchasing a new home it is important to consider how much it will cost and how much you can truly afford.

Get started by drawing up a budget for your own priorities. Always be honest with yourself. Putting a strain on your budget for something better or bigger may cause you to adapt your lifestyle.

Typical banks/trust company guidelines are as follows; GDS = 30%-35% (Gross Debt Service is comprised of your annual mortgage principal, as well as, interest and taxes as a ratio of your annual monthly income.)

Calculate your Gross Debt Service Ratio below:

\$ _____ x 30% = \$ _____
(Total Gross Annual Income)

Divided by 12 = \$ _____
(Monthly Payments Allowed)

You will be allowed to spend the above amount to cover payments of Principal, Interest & Taxes.

Once you have calculated how much you can afford to pay each month, you are ready to start looking for your new home!

Write down a list of questions or topics that you would like to discuss when you meet with your lender.

•
•
•
•
•
•



Pre Qualification & Pre Approval

Having the right documents in place will speed up the pre-qualification/pre-approval process. The following information is required in order to be pre-approved for a mortgage:

- A letter from your employer on company letterhead outlining your name, position, gross annual income and number of years employed with the company
- If self-employed, you need three years financial statements, and tax returns and an official assessment from Revenue Canada
- Your banking information (institution name, address, type of accounts, account numbers)
- Social Insurance Number
- At least 3 year history of residences and employers
- Your assets and their value (e.g. cash amounts, stocks, bonds, RRSP's, car, etc)

Down Payment

Verification of your down payment can delay the closing of your house. You will be asked to provide “Confirmation of Down Payment” in one or more of the following forms:

FROM YOUR OWN RESOURCES

You must supply verification satisfactory to Canada Mortgage and Housing Corporation (CMHC) and the lender of accumulated savings from non-borrowed funds. This may be in the form of a copy of your bankbook confirming a balance equivalent to your down payment including the amount of deposit confirming the savings of said amount for a period of no less than 3 months.

Should a substantial deposit have been made recently, the source of such funds, eg. Bonds, Stocks, G.I.C.'s or RRSP's receipts will also be required.

To avoid any delay in funding your transaction, you should provide a form of the above noted confirmation at least 14 days prior to your closing date.

FROM A GIFT

In the event that the down payment is in the form of a gift from an immediate relative, you will need to supply a letter from the benefactor of the gift indicating “the down payment is not a loan and there are no terms of repayment required by the recipient.”

FROM THE SALE OF AN EXISTING PROPERTY

You will be required to provide a copy of the unconditional “Purchase and Sale Agreement” on your existing property. This needs to be accompanied by a copy of the statement of “Mortgage Balance” on any mortgages presently held against the property. The difference between the sale price and the mortgages owing will determine the funds available for your own payment.



Home Buyers Incentives

Canada Mortgage and Housing Corporation (CMHC) has offered more incentives to own the home of your dreams. Here are some highlights of the Programs offered:

First-Time Home Buyer Incentive

The First-Time Home Buyer Incentive helps first-time homebuyers without adding to their financial burdens. Eligible first-time homebuyers who have the minimum down payment for an insured mortgage can apply to finance a portion of their home purchase through a shared equity mortgage with the Government of Canada.

Home Buyers' Amount

The Home Buyers' Amount offers a \$5,000 non-refundable income tax credit amount on a qualifying home acquired during the year. For an eligible individual, the credit will provide up to \$750 in federal tax relief.

Home Buyers' Plan (HBP)

The Home Buyers' Plan (HBP) is a program that allows you to withdraw up to \$35,000 in a calendar year from your registered retirement savings plans (RRSPs) to buy or build a qualifying home for yourself or for a related person with a disability.

GST/HST New Housing Rebate

You may qualify for a rebate of part of the GST or HST that you paid on the purchase price or cost of building your new house, on the cost of substantially renovating or building a major addition onto your existing house, or on converting a non-residential property into a house.

Canada Greener Homes

The Canada Greener Homes grants are helping Canadian homeowners across the country improve the energy efficiency of their homes and reduce their energy bills. Eligible homeowners will be able to receive grants to make energy-efficient retrofits to their homes.



Mortgage Options

CONVENTIONAL MORTGAGE

A loan for up to 75% of the purchase price of a property is a conventional mortgage.

A loan for up to 85% of the purchase price of a property. High-Ratio mortgages are available through CMHC or GENCOR

HIGH RATIO MORTGAGE

CMHC INSURANCE

Lenders that guarantee the risk of lending to homebuyers who need a higher ratio mortgage. The borrower pays an insurance premium to protect the lender in the event that the mortgage is not paid.

There is a wide range of financial institutions that are involved in the mortgage industry in Canada

MORTGAGE MONEY SOURCES

Mortgage Types

Fully Open

Allows borrowers to repay the total amount of their mortgage at any time, without a penalty. This is ideal for those who plan to sell their homes (or refinance) in the near future.

Closed

Usually has the lowest rate available. This is a good choice for individuals who find security in knowing their monthly payments are fixed for a certain term. This does not provide the option of repaying the entire amount of the mortgage at will, but you may still pre-pay a certain percentage, usually between 5 to 20% of the outstanding principal annually.

Convertible

A short-term mortgage consists usually of six to twelve months, allowing the borrower to switch into a longer term at any time without a penalty.

Variable Rate

A mortgage where payments can be fixed from one to five years, but the interest rate could change from month-to-month, depending on market conditions. Payments and balances outstanding are adjusted accordingly.

First

This is the most secured mortgage/loan against your property, and will be given priority over most other claims against the property. It can be Conventional or High-Ratio, and will usually provide a better interest rate than secondary lenders.

Second

This is a higher interest rate loan that provides borrowers with additional financing if the first mortgage does not meet their total financing requirements.

Financial Terminology

AMORTIZATION

The Amortization period refers to the time frame necessary to repay the debt completely.



PURCHASE PLUS PLAN

A program designed for people who wish to purchase a home that may require some immediate upgrades that would increase the value of the home.



LAND TRANSFER TAX

A tax paid by the purchaser of a property at closing. It is based on the selling price of the house. *



RRSP PROGRAM

A Registered Retirement Savings Plan (RRSP) is a type of account for holding savings and investment assets. RRSPs can be used to purchase a house. **

*Please note that in the city of Toronto, home purchasers may be subjected to a Municipal Land Transfer Tax, ask us for more details.

** Please ask us for more details regarding the RRSP Program

Land Transfer Tax

Calculation:

- 0.5% on the first \$55,000
- 1.0% on the portion between \$55,001 - \$250,000
- 1.5% on the balance between \$250,001 - \$400,000
- 2.0% on the balance between \$400,001 - \$2,000,000
- 2.5% on the balance over \$2,000,000

Example: A single family home purchased for \$300,000

- 0.5% on the first \$55,000 = \$275.00
- 1.0% on the portion between \$55,000 - \$250,000 = \$1,950 (1.0% x \$195,000)
- 1.5% on the balance over \$250,000 = \$750.00 (1.5% x \$50,000)

Foreign Buyers Tax or Non Resident Speculation Tax (NRST)

The NRST is a 15% tax on the acquisition of an interest in residential property located in the Greater Golden Horseshoe Region (GGH) by individuals who are not citizens or permanent residents of Canada or by foreign corporations (foreign entities) and taxable trustees.

The NRST applies to the transfer of land that contains at least one and not more than six single-family residences. Examples of land containing one single-family residence include land containing a detached house, a semi-detached house, a townhouse, or a condominium unit. In a situation involving the purchase of multiple condominium units, each unit would be considered land containing one single-family residence. Examples of land containing more than one single-family residence that are subject to the tax include land containing duplexes, triplexes, fourplexes, fiveplexes and sixplexes.

The NRST does not apply to other types of land such as land containing multi-residential rental apartment buildings with more than six units, agricultural land, commercial land or industrial land.

The NRST applies on the value of the consideration for the residential property. If the land transferred includes both residential property and another type of property, the NRST applies on the portion of the value of the consideration attributable to the residential property. For example, if the purchase price of the transaction is \$1,000,000 and contains one single family residence with a value of the consideration of \$400,000, and commercial land with a value of the consideration of \$600,000, the 15 per cent NRST would apply to only the \$400,000 portion.



The Agency Relationship

Agency Relationship for the Buyer

Agents in Ontario must be registered, which requires completing the necessary education, and carrying consumer deposit insurance and professional liability insurance.

Real estate agents provide valuable information, advice, and guidance to buyers and sellers as they navigate the complexities of real estate transactions.

If you are a buyer, an agent can:

- Assist you with getting pre-approvals for financing so you know how much you can afford
- Make you aware of any tax exemptions you might be eligible for
- Gather and share information about neighbourhoods and homes that meet your requirements, and arrange to show you homes you'd like to see
- Make inquiries about zoning, permitted property use, or other aspects of the home
- Advise you on the best approach in competing offer situations and how to protect your offer information
- Negotiate with sellers to achieve the best results, price, and terms, for you
- Guide you through paperwork and closing the transaction successfully
- Provide referrals to other professionals you'll need (for example, home inspectors, lawyers, or contractors)

You have responsibilities as a client

You need to:

- be clear about what you want and don't want and make sure you share all information that might be relevant (for example, you might want zoning that permits your intended use, maybe a home office or another specific use, or you might not want a property where there has been a violent crime);
- respond to your agent's questions quickly;
- understand the terms of your agreement with the brokerage; and,
- pay the fees you have agreed on (see page 7), even if an agreement to buy or sell later falls through because of your default or neglect.

QUESTIONS FOR YOUR AGENT

1

2

3

Home Inspections

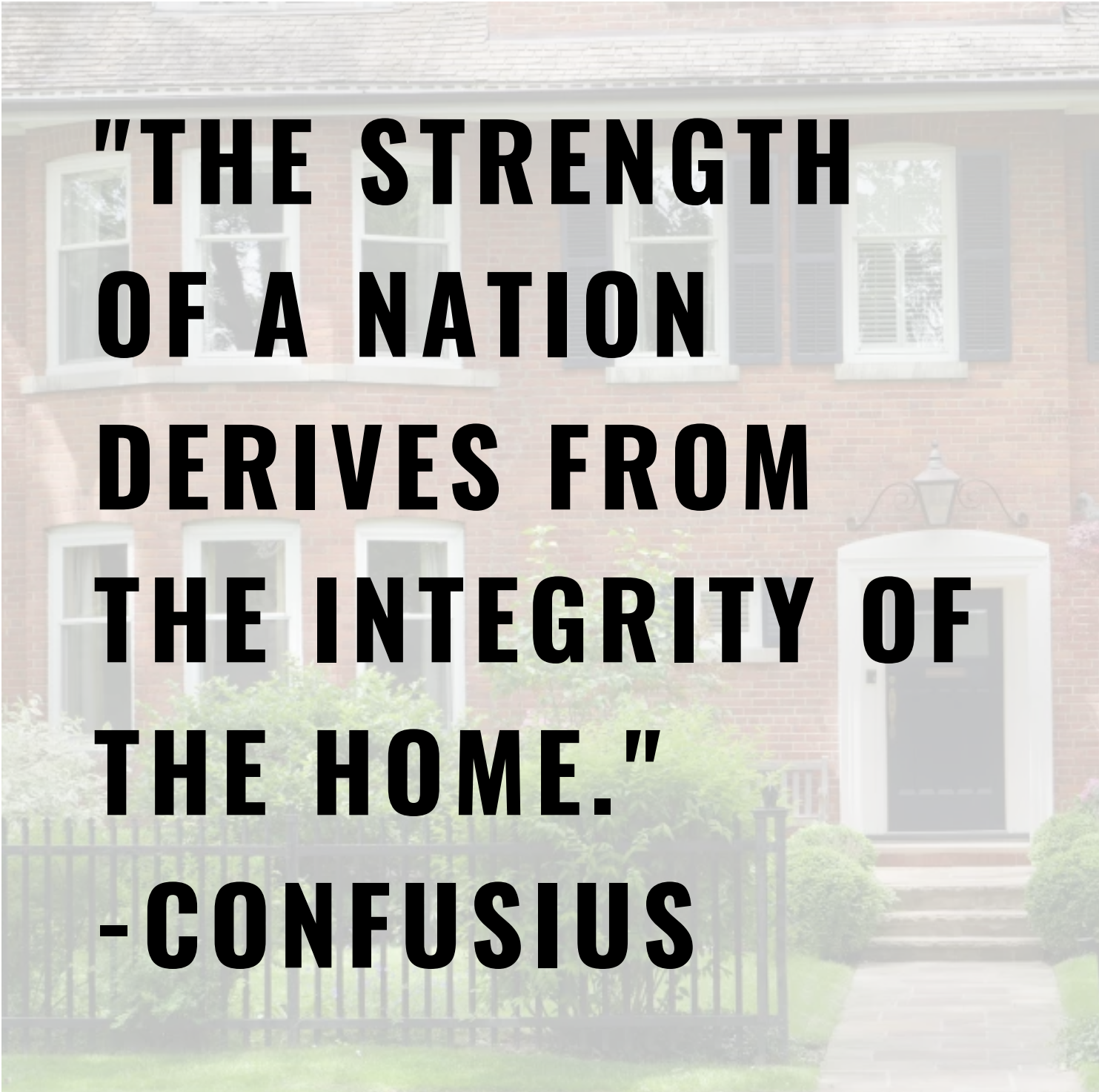
In a perfect world, we wouldn't need a home inspection. We could take everyone's word that his or her home is in perfect condition—and it would be. However, any way you slice it, the reality is that the world is not perfect and neither is any home on the market.

Reasons For A Home Inspection:

1. A home inspection gives you the opportunity to have your future home examined by a qualified professional who can locate possible trouble spots in the building's structure and tell you what to expect in the way of future maintenance costs, whether that may be roof replacement, rewiring, etc.
2. A thorough home inspection may save you from making a purchasing mistake.
3. Some lending institutions may require a home inspection before approving a mortgage.

How And When To Arrange

A conditional clause is inserted into the Agreement of Purchase and Sale, which indicates that the purchase of the property is conditional upon the satisfactory completion of a building inspection, typically within 3-5 banking days from the date of acceptance of the offer by all parties. Once the inspection is satisfactorily completed, the buyer then signs a "fulfillment" removing the condition and making the offer "firm and binding".



**"THE STRENGTH
OF A NATION
DERIVES FROM
THE INTEGRITY OF
THE HOME."
-CONFUSIUS**

Length and Process

A full inspection may last anywhere from two to three hours and should include all aspects of the house: wiring, plumbing, roof, heating system, windows, doors, foundation and overall structure.

Role of Real Estate Lawyers

On a Purchase

- Conduct a title search and certify title
- Search executions against sellers (to see if they have been sued and had a lien put on their land)
- Check that realty taxes are paid to date
- Does the present use of the land comply with zoning
- Reviewing a survey and/or obtaining Title Insurance to confirm that the property is properly located on the lot, and that the property boundaries are respected and secured.
- Check with Fire Department regarding Fire Code Regulations
- Check for Utility and Gas company arrears
- Prepare all mortgage documents and certify title to the bank
- Prepare the land transfer tax affidavit and pay land transfer tax on your behalf
- Register at the deed and mortgage with the Land Registry Office

On a Sale

- Arrange to have your hydro meter read on day of closing and to receive the final bill and pay it for you
- Answer the Buyer's solicitor's title requisitions
- Prepare a Statement of Adjustments
- Deliver the house keys to the Buyer
- Pay the final bill if requested by the seller
- Confirm the change of name on the deed with the Land Registry Office
- Receive the funds of the sale
- Obtain a mortgage discharge statement for the seller's bank and pay out balance of mortgage, prepare and register discharge of mortgage forms

Making Sure It's All Legal

When buying a new home, it is wise to seek the help of experts. There are several legal procedures that are involved in the purchase of a home, and any error or oversight could cost you money or even result in the loss of your home.

Why a Real Estate Lawyer?

It's not a legal requirement to hire a solicitor, however; registering your purchase and protecting your interest requires knowledge of the law. The fees are a small part of the total cost of home purchase, and a lawyer can take care of a lot of important matters for you, especially during a time when you have many other things to think about. The cost of these services will vary from home to home. Ask your lawyer for an estimate of the cost. There is a lot of paperwork involved in the purchase of a house and it can be quite complex. There are at least **three** documents required for the purchase of a property.

First, there is the **Offer to Purchase**, which is a written contract stating that the seller agrees to sell his property to the buyer, at an agreed upon price. This binds both parties to the terms of the document. Traditionally, your Realtor will draft this document.

Second, there is the **transfer of the title** of the property on closing -- **the deed**. Make certain you check with your legal advisor. You must ensure that you have clear title to the property you buy. If the deed is taken in the name of more than one buyer such as a joint tenancy and one of the owners dies, the survivor automatically holds the title.

Third, the mortgage document records the **mortgage loan** in the case where a new mortgage has been arranged.

Survey Perhaps?

Legal requirements on surveys and Certificates of Location vary between provinces. Mortgage companies occasionally require an up-to-date survey of the property. If the seller can't provide a survey, you may have a new one made.

Role of Real Estate Lawyers

Closing Day

When you made your offer to purchase, you agreed on a date for taking possession of the property. In selecting the date it is important to give your lawyer time to carry out the necessary title searches. You can, of course, set the closing date as far ahead as you like, provided the seller agrees. By closing day, the Agreement of Purchase and Sale has been transformed into a number of legal documents to be signed by the buyers, sellers and witnesses.



The Day Of (or Day Before)

The buyer pays the balance of the purchase price to the lawyer who holds it in trust. The mortgage company pays the sum of money that they have agreed to advance into the same trust account. The legal representative then pays the seller the price agreed for the home. Normally, the legal fees, consisting of professional fees plus out of pocket expenses, become due on closing. Be prepared to pay all expenses with certified cheques because of the time required for a normal cheque to clear the lawyer's trust account. If you are selling your previous home at the same time as you are buying your new home, your lawyer can handle both transactions simultaneously.

"If we desire respect for the law, we must first make the law respectable" - Louis D. Brandeis

Questions To Ask Your Lawyer

Throughout the home buying a process, you may find instances of joy that can cause you to be at a lost for words! We've got you covered! Here are some common questions you should be asking your lawyer:

- What information and documentation do I need to provide?
- When do I arrange the initial meeting with the lawyer and when do I sign the necessary documents for closing?
- What are the costs and how are they broken down?
- Is the costs part of my down payment or is it in addition to the down payment?
- How are funds handled on closing day?
- What is the total amount of money that I will need on the day of closing? When will I know the exact amount I will need to bring closing?
- Explain in detail each of the following:
 - Land Transfer Tax
 - Title Search
 - Zoning Report
 - Survey/Title Insurance
 - Property Tax Adjustment/Holdback
 - Title-assisted Closing Packages
- How are property taxes handled on closing?
- If there is no survey, who pays for a new survey? Do I need one?
- What is Title Insurance?
- What are the options that I can include with my Title Insurance if required?
- What is the difference between direct lawyer retainer and title closing packages?
- Who arranges the hook-up/transfer of property taxes, water, gas, hydro, hot water tank rental, cable, telephone and mail?
- Do I need house insurance, when does it have to be arranged and who arranges it?
- Do I qualify for any Land Transfer Tax exemptions or rebates, such as OHOSP?
- When do I get my keys and when can I start moving into my new home?

Home/Mortgage Insurance

The following is advice from an insurance agent on how homeowners, condominium dwellers and tenants can insure their property against loss from fire.

How Is Fire Protection Purchased?

About 90% of all fire insurance on residential property are written through homeowner or tenant policies. They provide sweeping coverage that can include everything from cracks in a swimming pool to the replacement cost of toothpaste if disaster displaces the policy holder. Homeowners insurance policies are just like automobiles -- they come with lots of options. But fire coverage is a central part of the whole package, so you should really concentrate on it.

How Do I Know I Have Full Protection Against Loss From Fire?

Be sure your homeowner's policy provides for full replacement cost of your dwelling. The policy amount should reflect the current value of the house itself, not including the value of the land. You should be looking for the particular form that indicates you are buying coverage for full replacement cost.

What Is The Most Common Mistake Homeowner's Make When Buying Fire Protection?

They don't compensate for changes in the replacement cost of a house. We find people who still have their house insured for \$100,000 when it would cost \$200,000 to have a contractor rebuild it today.

Is There An Easier Way To Guarantee Full Replacement Coverage?

A full inspection may last anywhere from two to three hours and should include all aspects of the house: wiring, plumbing, roof, heating system, windows, doors, foundation and overall structure.

What's Next?

One of the reasons we are able to offer such an incredible experience to our clients is our vast experience, network we've built including being a part of one of the highest producing offices in the city. From multi-million dollar homes, to selling entire new construction projects, the people that know this business better than anyone choose us as their real estate team of choice. Our entire business was built on our strength as marketing and advertising experts, and that has allowed us to have a great deal of success through out our real estate careers. When you choose us as your Realtors you are making the decision to go with a team that understands how to connect with today's online buyers in a way that few of our peers do. We have an incredible marketing and advertising team that does nothing but eat, breathe and sleep real estate marketing. It's hard to compete with that! We are incredibly proud of our accomplishments and have a genuine belief that no one is more capable and qualified to sell your property than us.

We look forward to making your real estate dreams come true.

