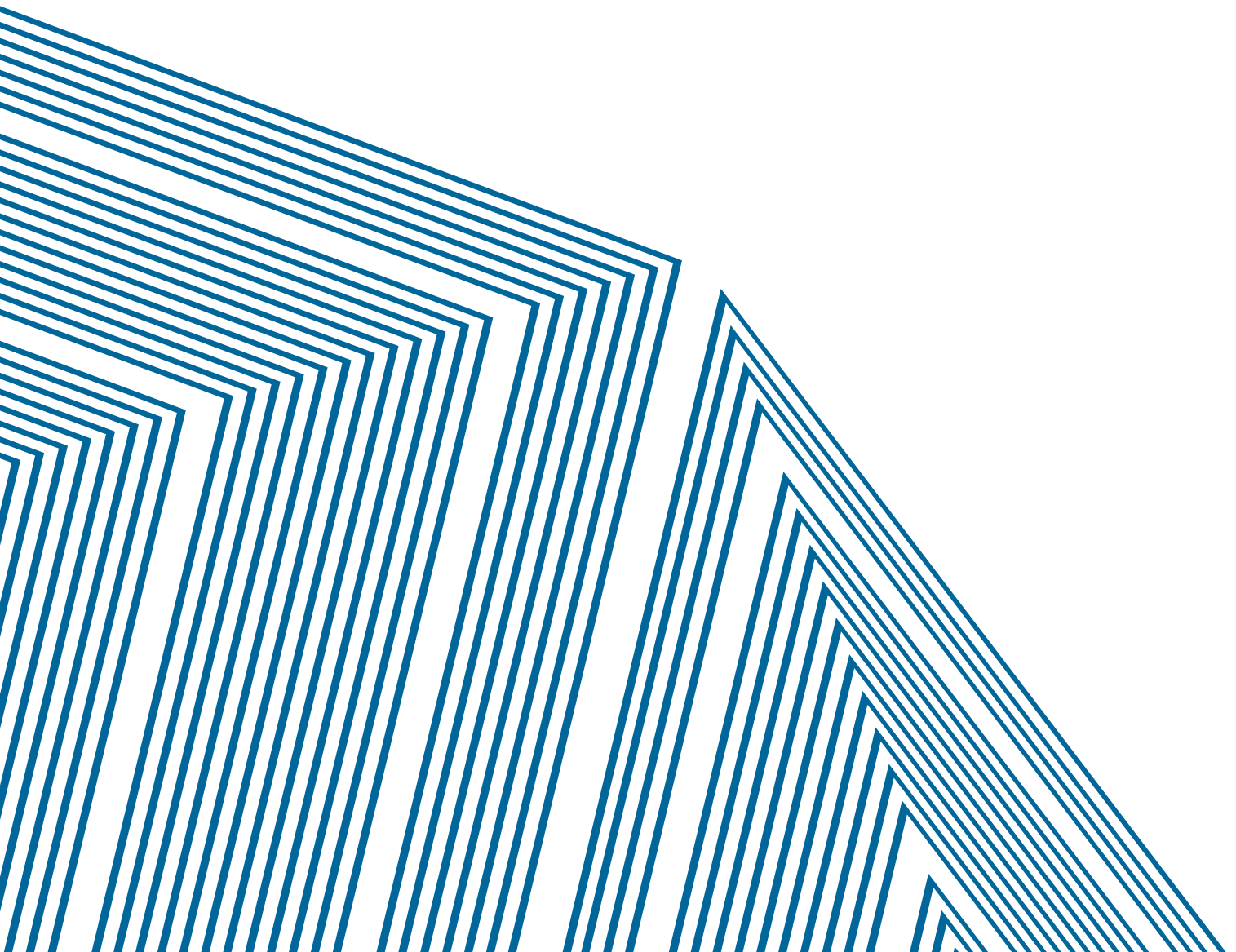




# HOME BUYING SYSTEM



## MISSION

Our mission is to raise the bar for the real estate industry while exceeding our clients' expectations, increasing growth and support in everyone around us, communicating at the highest level and providing a **wow** experience for our clients.

## VISION

Our reputation for first class service is second to none. Our attention to detail and high achievement makes us the most well-respected and sought-after Real Estate professionals in the world. Clients seek out our team, other agents look forward to working with us on transactions, and our team members enjoy the satisfaction of huge results and constant growth.

## VALUES

Honesty, Equality, Learning Based, Professionalism, Intelligence, Integrity, Growth, Efficiency Purpose, Passion, Perseverance Reliability, Patience, Empowerment.

## B E L I E F S

Do the right thing – always.

01 ETHICS

Quantity will always be sacrificed in order to provide quality services at the highest level.

02 QUALITY MATTERS MOST

There is always room to grow and refine. We never stop growing and learning.

03 GROWTH MINDSET

Our clients deserve the best. We deliver the type of service that will amaze and awe our clients – professionally, ahead of promised timelines, and with a smile!

04 FIRST CLASS SERVICE

We view each transaction as an opportunity to build a life-long relationship.

05 RELATIONSHIPS ARE THE CORE OF GOOD BUSINESS

We will always find the way to do the most we possibly can for our clients – leveraging technology, new ideas, and support staff – so that your real estate transaction will be as easy and smooth as possible.

06 EFFICIENCY

We do what we say we're going to do when we say we are going to do it. Always exceeding our clients' expectations and when we don't we apologize and present a solution.

07 CLIENT FIRST

We are family oriented and we treat our clients like family.

08 FAMILY

We hold ourselves accountable to living our values, meeting our standards, achieving our goals & getting results. We are accountable to one another, to the team, and to our clients.

09 ACCOUNTABILITY

We are purposeful and have an intense sense of direction. Our work ethic is beyond compare and we enjoy life. Whether we are at work or at home, we are in the moment & fully focused.

10 WORK HARD, PLAY HARD

## OUR COMMITMENT

**“Your home is one of the most important investments that you will make, use a team that puts your needs first.”**

Our client's satisfaction is our number one priority. Our mission is to raise the bar for the real estate industry while exceeding our clients' expectations, communicating at the highest level and providing a **wow** experience for our clients. To help us achieve these goals we offer a multitude of complimentary services and support.

Your home is the most important investment that you will make. It will affect every aspect of your life including your family, your finances, and your lifestyle, so why not use a team that puts you first? Contact us today and we will show you real results driven by real people and exceptional service.

## EASY EXIT AGREEMENTS

What's your biggest fear when you buy your home with a Real Estate Agent? It's simple. You worry about being locked into a lengthy agreement with a less than competent real estate agent, costing you valuable time.

We take the risk and fear out of working with a Real Estate Agent. How? With our Easy Exit Listing and Buyer Agreements. When you list or buy your home with us, you can cancel with us at any time. No hassles. It's easy.

## OPEN OFFERS

In TRESA, sellers have another option to negotiate the sale of their property. If the seller directs the brokerage, the TRESA general regulations allows for the option of competing offers to be shared with other buyers. No personal information may be disclosed or any other information that would identify the person making the offer. It is important to note that it will still be a requirement for a brokerage to disclose the number of registered offers to competing buyers.

We have strong beliefs about real estate service. We believe that if you are unhappy with the service you receive, you should have the power to fire your agent/team.

It takes a strong belief in the quality of service to make this kind of stand, but we never settle for less than the highest professional standards from ourselves and our staff. That's the simple truth. We always stand behind our service.

## HOME BUYING PROCESS

### 01 INITIAL MEETING

Our initial meeting is designed to explore and understand your needs as a Buyer as well as a deeper understanding of who you are and what is important to you. The entire process is a relationship built on trust from both the Buyer's side and the Real Estate professional's side. This is typically one of (if not the) largest investment you have ever made - we understand this as professionals and our goal is to ensure a smooth transaction from our first meeting to when you get the keys to your new home! We have all client's sign a Buyer Representation agreement so that you know we have a legal and ethical obligation to put your needs first and always do what is right for our Buyers. This also give us the ability to search for "off market" homes for you through our Home Search Commitment to give you the best opportunity to find the home of your dreams!

### 02 PRE-QUALIFICATION

Overlooked by many "professionals" in the industry, we understand that full pre-qualification (PQ) is the most important step before looking at homes. A full PQ involves a lender not only taking an application over the phone, but also reviewing supporting documents and giving us a complete understanding of your financial picture. This allows us to have complete confidence moving forward when beginning the process of purchasing your next home. Without a full PQ you're walking blindfolded through a maze. Having a full PQ removes the blind fold, having the right Buyer Specialist on your side is like having a map.

### 03 DETERMINE IDEAL PRICE RANGE

Once you have full PQ, we can discuss where you feel comfortable with your purchase price. You may be approved for more that you thought but may not feel comfortable with the carrying cost of that mortgage. As your Expert Advisor, our role is to help you understand what price range is right for you.

### 04 SET UP SEARCH CRITERIA

We will be able to give you a back-stage pass to our MLS system. Although there are many websites out there with search capabilities they are not actually MLS - it is a data feed from our system that is not always accurate and usually behind in updating by at least a day or two. Our MLS Search is always up to date and you will be notified immediately when a property within your search criteria becomes available. Our search system goes above and beyond your typical Real Estate professionals MLS search.

### 05 PROVIDING FEEDBACK

Once we have you set up on an MLS search, we ask that you look at all properties sent to you and actively provide feedback to us. This way we have a better understanding of what it is that you are looking for and we can always refine our search criteria to help make the process easier and more effective.

### 06 LOOK AT HOMES

This is where the real work is done... looking at homes and getting serious about finding the home of your dreams. Even if you see an open house and decide to pop in. We encourage our clients to always be looking for the right opportunity - always be open to different areas and maybe even something that you that you didn't think you would like initially. The more you see, the more you understand what you like and dislike.

### HOME SEARCH COMMITMENT

Our team is constantly on the hunt for your perfect home. Through MLS database searches that give you immediate notification of new listings that fit your criteria, you will be kept up to date.

We also use proactive systems of prospecting by calling the surrounding neighbourhoods you are looking in, as well as knocking on doors and using our 1000's of contacts to track down "off market" deals.

# TIMELINE

## 01 SELECT A REAL ESTATE AGENT

Sign Buyer Representation  
Put us to work for you

## 03 OBTAIN FINANCIAL PRE-APPROVAL

Full approval to understand financial picture

## 05 VIEW PROPERTIES

Book Showings  
Time to check out the properties you like

## 02 ANALYZE NEEDS

Buyer Counseling Interview  
Allows us to understand your needs as a buyer

## 04 SEARCH PROPERTIES

MLS Back-end Search

Door Knocking

Calling Neighbours

## 06 WRITE AN OFFER TO PURCHASE

An advisor will guide you through the gauntlet of preparing the **right** offer for you.

## 07 NEGOTIATE TERMS

## 09 CONDITIONAL ACCEPTED OFFER

Credit Check

Underwriting

Insurance

OBTAIN MORTGAGE FINANCING

Appraisal

Survey

Conduct Inspection

Conduct Title Search

Full Mortgage Approval

Resolve Any Issues

## 08 ACCEPT THE CONTRACT

UNCONDITIONAL

Credit Check

Underwriting

Insurance

OBTAIN MORTGAGE FINANCING

Appraisal

Survey

Firm Deal  
\*Continue to #10

## 10 FINAL STEPS & CLOSING

Obtain Funds for Closing

Close on the Property

Take Possession of Your Home!

## THE MORTGAGE & LOAN PROCESS

01	<b>PRE-QUALIFICATION OR PRE-APPROVAL</b> <ul style="list-style-type: none"> <li>• Application &amp; interview</li> <li>• Buyer provides pertinent documents, including verification of employment</li> <li>• Credit report is requested</li> <li>• Appraisal scheduled for current home owned, if any</li> </ul>	<b>LAWYERS</b> <ul style="list-style-type: none"> <li>• Title insurance and title survey conducted</li> </ul>	04
02	<b>UNDERWRITING</b> <ul style="list-style-type: none"> <li>• Loan package is submitted to underwriter for approval</li> </ul>	<b>FUNDING</b> <ul style="list-style-type: none"> <li>• Lender reviews the loan package</li> <li>• Funds are transferred by wire</li> </ul>	05
03	<b>LOAN APPROVAL</b> <ul style="list-style-type: none"> <li>• Parties are notified of approval</li> <li>• Loan documents are completed and sent to lawyers</li> </ul>	<b>[ WHY PRE-QUALIFY? ]</b> <p>We recommend our buyers pre-qualify before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.</p>	

## HOME BUYER'S CHECKLIST

### 01 DEPOSIT MONEY

Make sure you deliver the Deposit Cheque in the format and timeline agreed upon in your sales contract.

### 02 PROPERTY INSPECTION

Choose your inspector(s) and get them scheduled ASAP to determine if any repairs are needed.

### 03 LENDER DOCUMENTS

Provide Lender everything needed including full sales contract to ensure a **full** Mortgage Approval.

### 04 LAWYERS

Your solicitor will review docs and begin the title search to ensure a clean title at closing and communicate with your lender.

### 05 FINAL APPROVAL

Your Lender will give the go ahead to remove conditions and appraisal may be ordered.

### [ WHAT CAN YOU DO? ]

**COMMUNICATE WITH YOUR AGENT** - Let us know about the homes we have seen, certain features that you like/dislike - more communication between us = better customer service. We're here to help!

**ATTEND OPEN HOUSES-** Open Houses are a great chance for you to see what features and styles you like. It will also help educate us on what you are looking for in the perfect home.

### 06 INSURANCE

Choose your home owners insurance provider and provide the relevant information to your lawyer and your lender.

### 07 TURN ON UTILITIES

Schedule all your utilities to be transferred or turned on before closing.

### 08 SCHEDULE CLOSING

Schedule your closing early to make sure the lawyer has a convenient time slot open.

### 09 FINAL WALK-THROUGH

Before closing, do one final walk through to make sure that everything is ready.

### 10 CLOSE THE DEAL

Bring your photo ID and certified funds (if applicable) to closing. Be sure to be on time!

**LET US CONTACT SELLERS FOR YOU** - Our team will continually and proactively call all potential Sellers, contact our database & even knock on doors in the area you are looking in. This allows us to find those homes before they are available to the open market.

**PERSONALIZE YOUR OFFER PRESENTATION** - Prepare a personalized letter telling potential Sellers who you are and why they would love to sell their home to you! This market is competitive and this strategy helps us stand out.





## CLIENT FEEDBACK

“Frances was with us every step of the way when dealing with selling my parents’ home. Her approach is one of not just a Realtor, but building a relationship and really getting to know what we needed and wanted. She was knowledgeable and trustworthy and her advice was spot on. Frances came prepared and helped us make a game plan that she was sure would give us the best chances at selling the home.

Her team was very helpful, right down to the stager who came and gave us great advice and listened to what we were prepared to do to get the house on the market. Her advice paid off and we sold the home in 4 days over asking. Frances made the experience easy for us all and we thoroughly enjoyed her caring, confident and just overall nice personality. Thank you :)”

–Nicole Vickers

“I cannot say enough good things about Hana and the exceptional service she provided as my realtor. From the moment I met her, I knew I was in good hands. Hana went above and beyond to help me find my first house, and her dedication and hard work truly made the entire experience a breeze.

Hana’s tireless efforts were evident from day one. She took the time to understand my needs and preferences, and tirelessly searched through countless listings to find properties that aligned perfectly with what I was looking for. Her attention to detail and commitment to finding me the perfect home were truly remarkable.

Throughout the entire process, Hana was always available to answer any questions I had and provide valuable insights and guidance. Her expertise and knowledge of the real estate market were invaluable, and I felt confident knowing that she had my best interests at heart every step of the way.

Thanks to Hana’s dedication and unwavering support, I am now the proud owner of my dream home. I cannot thank her enough for her hard work, professionalism, and genuine care. If you’re in need of a Realtor who will go above and beyond to make your dreams a reality, look no further than Hana. She is simply the best!”

–Tina R

“Exceptional service! Our realtor Cheran was attentive, knowledgeable, and made the entire process seamless. I highly recommended him for anyone looking to buy or sell their home.”

–Sarath

“I appreciate Autumn Tarakso’s professionalism in walking us through the process of selling our home. She knows her market, knows her skills and knows her team. We greatly appreciate her timeliness in answering our queries and I am truly grateful for her expertise. Kudos to Autumn who made the sale of our house so stress free. All success to her.”

–Sandra T

“We want to share the fantastic experience we had in selling our home with the assistance of Real Estate Advisor Preet Shah. Right from our very first meeting Preet was very personable and pleasant and well informed about the market in our area. We had a couple of long conversations and Preet really listened to understand my wife and I regarding not only what we wanted to do with our house sale, but what we aspired to in this next change in our lives. We kept that conversation (and the theme of “reinvention”) going throughout our time together and it made it very positive for us.

Preet guided us through every step in a calm and professional style, adding new information about sales in the general area. We agreed on our strategy for the process and he executed every element just as he had laid it out, without fail, always keeping us well informed. At the end of a successful sale, Preet and I fist-bumped and I thanked him for all his work with us. He is a fine person with great integrity and we highly recommend him if you are thinking about selling your property.”

–Michael G

“I am very pleased with the services provided through Matt Pitcher and the Compass Real Estate Advisors Firm. As a Real Estate Advisor and person I found Mr. Pitcher and the Firm to be professional, knowledgeable, approachable, attentive and he always has his clients best interest at heart. Mr. Pitcher works long days and many hours that extend into the weekend to accomplish the end goal. I am very pleased with the outcome of the sale of

the property and I will be utilizing his services once again. I would highly recommend Mr. Pitcher and the Firm to anyone who is in need of a Real Estate Advisor. Thank you for all you do.”

–Teresa T

“Friendly, knowledgeable and professional! This is your go-to Realtor!”

–Catherine W

“Frances Xirogiannis is one of the most talented and helpful real estate agent I have dealt with. Sold our house in less than two weeks in a market that was slowing down and for the price we were expecting. Thank you”

–Imtiaz T

“Preet and his team have been terrific from start to finish covering every detail.”

–Mark M

“Incredibly professional while also being kind and informative. We felt like we were always being taken care of, that we were being treated with honesty and respect, and that we were always a priority. Highly recommend this real estate team, and particularly our representative, Autumn.”

–Liam Warner

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