

AN INFORMED BUYER'S GUIDE

Become An Educated Buyer in Today's Real Estate Era




ANITA TANDON
Sales Representative

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RE/MAX REAL ESTATE CENTRE
INDEPENDENTLY OWNED AND OPERATED

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🌐 mississaugahomesandcondosforsale.com



8 STEPS

To finding the right home.

- Step 1** Deciding Where and What to Buy
- Step 2** Getting Pre-Approved for a Mortgage
- Step 3** Choosing the Right Realtor®
- Step 4** Becoming an Educated Buyer
- Step 5** Making an Educated Offer
- Step 6** Conditions, home inspections and waivers
- Step 7** Preparing to Move
- Step 8** Move in – Enjoy!

Home Buyer Testimonial:

You have been a wonderful support throughout the process of buying our home.

You helped us in finding better area to live with respect to school district as well as neighborhood.

We have already recommended her and would strongly recommend her to anyone who is looking for any kind of real estate help.

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STEP 1

Deciding Where & What to Buy

Congratulations on taking this first step towards buying a home.

Pride of home ownership is indeed one of life's greatest joys and biggest accomplishments. It is an exciting time and my hope is that this guide will bring clarity and peace of mind during your home buying journey.

Let's get started! The first step is deciding where you want to live, what type of home you are looking for and what features are "must have's" or "would be nice to have's" in a home. Invariably, there will be tradeoffs, but rest assured I am here to help sort through the options to find you the best house, at the best price and with as many of your wants and needs as possible.



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Getting Started



Here are some key questions to get you started.

- What type of home are you looking for? Single family, semi-detached? What style of home is best for you? Bungalow, split level, two-storey, duplex?
- What about the age of the home?
- How many bedrooms and bathrooms do you need?
- What are you looking for in a kitchen, family room? Do you want a separate dining room? What is your preferred layout?
- What are your high priority features? Appliances, ensuite, fireplace?
- What other types of rooms do you need? Main floor laundry room, home office?
- What about storage space? Basements, lockers?
- Do you need a garage or extra parking spaces?
- Is energy efficiency important? Newer windows or a high-efficiency furnace?
- How is your daily commute? How easy is it to get to the places you need to go?
- How close do you need to be to transit, shopping, schools, hospitals?
- Are there any important location factors? Backing on to parks, road traffic?
- What size of yard are you looking for? Is the backyard important? Or is a side yard okay? What about the front yard?
- What other landscaping features are important? A fenced yard, play areas, pool, gardens?
- Is it important what direction the house faces?
- Who are you sharing this home with and what are their needs? For example, pets might need a fenced yard or extended family wants a separate entrance.
- How much do you want to invest beyond the purchase price of the home in terms of financial or sweat equity, if you can't find all the features that you want?
- How long do you plan to live here? That can impact the type of home, the location and how much you will spend.

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Getting Pre-Approved for a Mortgage

The mortgage industry is a highly competitive field.

It is important to understand that interest rates can change at any time. Partnering with a mortgage broker or financial institution to help you find the right mortgage product at the best rate is key to your home buying process.

Here Are 5 Easy Steps To Get You Pre-Approved For A Mortgage

1. Talk with a mortgage specialist. There are hundreds of options to choose from when it comes to lenders. Independent mortgage brokers tend to offer the most options because they do not just work with one bank. However, if you have a good relationship with your bank or financial institution, contact them as your first step towards finding the right mortgage for you. But be sure to compare rates.
2. Complete and submit your application with the mortgage broker. They will collect your financial and personal information in order to find out how much mortgage you can carry.
3. Gather all the necessary documents. The mortgage broker will give you a list of documents that the banks/lenders need to finalize the mortgage.
4. Verification of your details. They will do their checks and balances to make sure that you are not getting in over your head.
5. Obtain a copy of your pre-approval. This is a powerful negotiating tool. The seller of your dream home will feel more confident that you are the right person.

Having that Pre-Approval Documentation Can Offer You Several Benefits

- Save you time by only looking at properties that you can afford.
- Save you money. Rate guarantees and mortgage terms can save you money for years to come.
- Less stress throughout the process. You will know that you are ready and capable of buying a home.
- Get a better deal on the home that you want. Sellers like to know that buyers already have financing in place.

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Choosing the Right REALTOR®

Who's interests are REALTORS® legally bound to serve in a real estate transaction?

The Listing Agent

The Listing Agent is under contract with the seller to market and sell their property for the best possible price. Working with a listing agent means that they can:

- Arrange a showing of the property.
- Assist with financing the property.
- Provide details about the property.
- Explain all the forms and agreements related to buying the property.

Your Personal REALTOR®

When you engage the services of your own personal agent—someone who is under contract to work solely in your best interest—you get all of the same services listed above plus your personal REALTOR® provides:

- Confidential assistance that addresses your needs first.
- Honest, loyal and diligent care, free from any conflicts of interest.
- Access to all listings including MLS, bank-owned properties, distress and estate sales, even homes that were previously on the market where the seller might still be interested in selling.
- Expert advice on useful clauses such as home inspections and financing to protect you fully.
- Expert negotiation of the offer to purchase, to achieve the best possible price and terms.
- Expert advice on market value, inclusions, location, as well as help you decide when you should walk away.
- Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, and market and planning activity in the area.

As your Personal Realtor®, our job is to ensure you are an **educated buyer** in all aspects of your home buying process.

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Why Choose Me?

My buyers know...

- The current fair market value of the home that they want to purchase so they do not overpay.
- Everything available on the market now within their criteria, as well as what is potentially coming to market soon, so they can compare.
- They receive the most relevant and up-to-date market information available.
- When they have found a great home at a great price.
- They get the best financing options: rates and terms.
- How comforting it feels to know we have their interests protected.
- They are in a strong negotiating position with us in their corner.
- How wonderful it feels to have a stress-free and enjoyable home buying experience!

When you Choose Anita Tandon as your Personal REALTOR®, you are choosing:

- A trusted professional REALTOR® dedicated to serving your personal real estate needs first and foremost.
- An agent with over 70% of its business coming from happy homeowners who can't wait to tell their friends about their extraordinary home buying experience.
- A wealth of knowledge and expertise in your market area with over 10 years of experience.
- Highly-skilled negotiator working on your behalf.
- A representative whose primary goal is to help you find the right home, at the right price, with little to no stress or inconvenience to you.

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Anita Tandon | Re/max

Creating Memorable Home Buying Experiences Since 2006

Anita graduated from Delhi University with a Bachelor of Arts Degree while majoring in economics. Anita started her career with Royal LePage Real Estate Services in 2006. She has been working as a full time Real Estate Agent ever since. She joined Re/max in March 2013.

She comes from a Military background where service to others is of prime importance. Among other things Anita was involved with Welfare Centers for the soldiers' families. Reaching out and helping others comes naturally to her. She brings these same core values to her Real Estate profession, assisting her clients to identify their needs and then zeroing in on the "target" with the skills and patience honed over the years.

Detail market knowledge is how confident decisions are made. That is Anita's philosophy. Her clients best know her as a skilled negotiator who always puts their needs before all else. She prides herself on educating her clients about the real estate market, helping her clients realize the best possible price for their sale or purchase of a home in the least amount of time.

Having in depth knowledge of the community and neighborhoods, she puts her extensive knowledge to work for you to find you " the special property " in the neighborhood of your choice, one which best suits your family's needs.

Anita's greatest passion and joy comes from her family. She along with her family has resided in Mississauga for over 10 years. Her motto is "Helping you give your dreams an address!"



A professional real estate card for Anita Tandon. The card features a blue header with the text "Anita Tandon | Re/max". Below this is a section titled "Creating Memorable Home Buying Experiences Since 2006". The main body of the card contains three paragraphs of text about Anita's background, philosophy, and services. At the bottom, there is a blue banner with her contact information: a mobile phone icon, the number "647.402.9088", a telephone icon, and the number "905.272.5000". Below the banner is a dark blue section with the "RE/MAX CENTRE" logo, the text "INDEPENDENTLY OWNED AND OPERATED", and her email "anitatandon@remax.net" and website "mississaugahomesandcondosforsale.com". On the right side of the card is a portrait of Anita Tandon, a woman with dark hair, smiling.

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STEP 4

Becoming an Educated Buyer

My Home Buyer Service Program

Anita's exclusive **Home Buyer Service Program** will empower you with key market information and every possible advantage to ensure you become an educated buyer. Educated buyers are able to make informed decisions creating a stress free and enjoyable home buying process.

Here's what you can expect from me when you enroll in my program:

- Absolutely no fees or costs to you as my buyer.
- Access to property listings from a variety of advanced property search programs.
- Access to a database of expired listings that may reconsider selling.
- Proactive prospecting within your desired area to locate potential sellers with homes that match your criteria, that are not actively for sale on the market now but may be considering selling.
- Access to For Sale By Owner homes that match your criteria.
- Up-to-the-minute access to the best deals on the market, including brand new MLS listings, newly price reduced properties, current bank power of sales, new home options, private sales and deals under contract that have fallen through.
- The most current real estate market information that may impact your buying decision, including mortgage changes, statistical sales data on median house prices, sales and months of inventory, local area market changes, trends and much more.



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The Education Process

My Home Buying Process keeps you informed every step of the way.

1. After our initial fact gathering meeting, I enter a detailed summary of your wants and needs for a home into my database and a variety of property search programs. This information is instantly shared with our entire team at RRi Realty, other agents and potential sellers to begin the property match process.
2. I won't bombard your email with information that is not relevant to you. I will provide daily update emails on all the homes that are new to the market or have had a recent price change and that match a broadened scope of what you are looking for.
3. As market area specialists with a pulse on local and national real estate market trends and changes, we also ensure you are kept informed of all relevant industry changes that may impact your buying decision, including price trends and mortgage rates.
4. We at Re/max take in several listings ourselves. This hot new listing information is passed on to my clients first.
5. You get all the information about every property – the same information only I, as a REALTOR®, have access to.
6. When you find a home that peaks your interest, simply contact me and I will arrange a convenient time to view.

Remember, when selecting what homes to view...

- Choose different styles and types of home that meet your needs.
- Drive by the home and area for your first impression.
- Select a maximum of 5 homes to visit in one day (3 to 4 is best).
- Schedule time after the showings to sit down and discuss the homes' merits.

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STEP 5

Making an Educated Offer

The ongoing communication and education you will receive from our team will empower you to get the best possible deal on your dream home.

You've found 'the one.' Fantastic! Here's what happens next:

1. I will conduct a detailed CMA (Comprehensive Market Analysis) complete with comparable active and expired listings, recent solds and historical data relevant to determining the market value of the home. This will empower you to make an informed decision.
2. I will prepare an offer that protects you, follows your instructions and matches your schedule and needs.
3. I will explain the details of the offer, the terms and suggest options for specialty clauses ensuring you know exactly what you are agreeing to.
4. I will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

What happens after this:

- The seller may accept your offer – congratulations!
- The seller may reject your offer – not common, but it can happen and I would endeavor to find out why.
- The seller may counter sign, changing the terms of the offer and present the offer to back to you.
- Our negotiations continue to reach agreeable terms between the seller and yourself, or until I know an agreement cannot be reached and it is time to walk away.

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STEP 6

Conditions, Home Inspections & Waivers

**The offer has been accepted.
Now we need to satisfy the conditions.**

This usually involves performing a home inspection, getting the rest of your personal information and the property information to your mortgage broker or bank, and arranging for the other information that might be necessary, like surveys, water tests and condominium documents. I will help you make the necessary arrangements to ensure that the entire process runs smoothly before the deadline.

Next, you will need to add some people to your team.

Finding a Home Inspector



Home inspections allow you to scrutinize the details of the home and save you from some unpleasant surprises. I would be happy to recommend a reputable home inspector, however, when making your decision....

- Ensure that the home inspector is a qualified professional. Being a member of an Association can reassure you are getting an experienced, knowledgeable professional.
- Ensure the home inspector checks for visible issues with plumbing, electrical systems, the roof, insulation, walls, ceilings, floors and windows, and the condition of the foundation. They can also check that included chattels, like furnaces and air conditioners, are in working order.
- Ensure your home inspector gives you an up close and personal look at your new home. It takes about 3 hours to go through all the systems, and if there are any problems, you will see them with your own eyes. They will also give you maintenance tips and easy fix-ups, if necessary.
- Ensure that in the end, you receive a detailed report that summarizes the condition of your home.

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Choosing a Lawyer



Lawyers are an invaluable member of your team.

Their job is to ensure that you get what you are paying for and in accordance with the terms of your agreement of purchase.

Your lawyer will ensure:

- There is nothing on title that is not supposed to be there.
- The property taxes, utilities and condo fees, if applicable, are up to date.
- You have all the information that you need about your new home.
- Your mortgage lender is satisfied and that your mortgage is secured on property title as required by your mortgage agreement.
- You know exactly how much money you will need in order complete the transaction on closing day.
- They also ensure that the seller gets paid the purchase price.

An advertisement for Anita Tandon, a Sales Representative. The ad features a large photo of Anita Tandon on the right side. On the left, there is a logo with a stylized 'A' and 'T' in red and yellow, followed by the name 'ANITA TANDON' in a large, elegant font. Below the name, it says 'Sales Representative'. At the bottom, there is a blue banner with the phone numbers '647.402.9088' and '905.272.5000'. Below the banner, there is a dark blue section with the 'RE/MAX CENTRE' logo and the text 'INDEPENDENTLY OWNED AND OPERATED'. To the right of the logo, there is an email address 'anitatan@remax.net' and a website 'mississaugahomesandcondosforsale.com'. At the bottom right, there are social media icons for Facebook, Twitter, LinkedIn, YouTube, and Pinterest.

STEP 7

Preparing to Move

Typically you will have anywhere from 30 to 90 days to get everything ready for your home. It could be shorter or longer, depending on what you need and have agreed upon with the seller. The closing date is usually the same as your move-in date.

It is a good idea to get things organized well in advance of the closing date to reduce the stress of the move.

Lawyers: I will send your lawyer the information about your purchase. You will need to provide the lawyer with some additional information: insurance, down payment information, fee payments, adjustment payments and possibly other signed documents that they ask you for. You will meet with the lawyer about a week before the closing to finalize everything.

Down Payment and Closing Costs: Make the necessary arrangements to have the funds available when the lawyer asks for it. Liquidating some assets can require some additional time.

Movers: Whether you are using professional movers, renting a truck or getting a bunch of friends together, plan and organize it early.

Insurance: The lawyers will need a copy of your home insurance before closing so that the financial institution will release the money to them. Call your insurance broker with the listing information. They might also want to know the age of the house, the condition of the roof, furnace, electrical system, as well as other general information.

Change of Address: It's time to start giving out your new address to everyone. Use my checklist to make sure you have everyone covered.

Utilities: It is important that you call the local utilities to get their services changed into your name. These include phone, internet, television, gas, electricity, water, and any rental agreements. Remember, too, to cancel the services at your old address.



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STEP
8

Move In – Enjoy!




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STEP 8

Remember, You're Not Alone

I have had the privilege of helping many buyers navigate through buying a home.

Anita Tandon

Sales representative

Some client testimonials:

Anita, I just wanted to take this opportunity to thank you for all the hard work, time and effort you put into finding me my new Condo, and most of all your patience. You were a great help, very professional, and knowledgeable and make condo shopping actually enjoyable and not frustrating from start to finish. I am very pleased to have worked with you and will definitely refer you to my friends and family who have already seen the place and have fallen in love with it just like I did. All the Very Best! Thanks Again
Dwayne

Dear Anita, We have celebrated Thanksgiving this year thinking about you. Yes, you have made it possible for us to have our new home. We left Owen Sound to relocate in Mississauga to be close to our family. You were able to show us various Condos and also Amica. You assessed our needs and met our requirements. I don't know if any agent could have done that but you. You were patient to listen to us and take us around. You jumped all hurdles trying to find the right keys and finding a suitable time. When we were finally able to make a decision you were kind enough to find us a suitable lawyer to do the necessary transactions. Jean and I can't thank you enough for facilitating our transition at the new location. Your patience and kindness is very much appreciated. God Bless you in your future endeavours. We will recommend you to anyone looking for real estate. Thanking you. Yours truly, Hector & Jean Luna

More testimonials at <http://www.mississaugahomesandcondosforsale.com/testimonials/>



A banner for Anita Tandon, a sales representative. On the right is a portrait of Anita, a woman with dark hair wearing a striped sleeveless top. To her left is the text 'ANITA TANDON' in a large, stylized font, with 'Sales Representative' in smaller text below it. Above the name is a logo consisting of a stylized 'c' and 't' in red and yellow. Below the name is a blue bar with the phone numbers '647.402.9088' and '905.272.5000'. At the bottom is a dark bar with the 'RE/MAX CENTRE' logo on the left, which includes the text 'INDEPENDENTLY OWNED AND OPERATED'. To the right of the logo are the email 'anitatan@remax.net' and the website 'mississaugahomesandcondosforsale.com'. On the far right of the dark bar are social media icons for Facebook, Twitter, LinkedIn, YouTube, and Pinterest.

Common Closing Costs

For Buyers

Funds to cover your down payment and closing costs will most likely have to be in the form of a bank draft or wire transfer to your lawyer's trust account. Your lawyer will detail the exact amounts required for:

- Balance of down payment after initial deposit with offer.
- Mortgage Loan Administration and/or Appraisal Fees, if applicable.
- Points, or loan discount fees, you pay to receive a lower interest rate, if applicable.
- Credit report fees.
- Mortgage insurance premiums if applicable (CMHC).
- Land Transfer Tax and Title Registration Fees.
- Title insurance policy premiums.
- Survey expense if applicable.
- Legal fees and associate disbursements (couriers, copies etc.).
- Pro-rated amounts for your share of any prepaid costs, such as utility bills and property taxes.



A real estate advertisement for Anita Tandon, a Sales Representative. The ad features her name in a large, stylized font with a red and yellow logo above it. Below the name, her contact information is listed: a mobile phone icon followed by 647.402.9088, a telephone icon followed by 905.272.5000, an email icon followed by anitatandon@remax.net, and a website icon followed by mississaugahomesandcondosforsale.com. The ad also includes the RE/MAX CENTRE logo with the text 'INDEPENDENTLY OWNED AND OPERATED' below it, and a row of social media icons (Facebook, Twitter, LinkedIn, YouTube, and Instagram) at the bottom right. A portrait of Anita Tandon is shown on the right side of the ad.

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Tips for Packing Like a Pro

1. Develop a master "to do" list so you won't forget something critical.
2. Purge! Get rid of things you no longer want or need. Have a garage sale, donate to a charity, or recycle.
3. Before throwing something out remember to ask yourself how frequently you use an item and how you would feel if you no longer had it.
4. Pack like items together. Put toys with toys, kitchen utensils with kitchen utensils.
5. Decide what, if anything, you plan to move yourself. Precious items, such as family photos, valuable breakables, or must-haves during the move, should probably stay with you.
6. Use the right box for the item. Loose items encourage breakage.
7. Put heavy items in small boxes so they are easier to lift. Keep weight under 50 lbs. if possible.
8. Do not over-pack boxes and increase the chances they will break.
9. Wrap every fragile item separately and pad the bottom and sides of boxes.
10. Label every box on all sides. You never know how they will be stacked and you do not want to have to move other boxes aside to find out what is there.
11. Use color-coded labels to indicate which room each item should go in. Color-code a floor plan for your new house to help movers.
12. Keep your moving documents together, including phone numbers, driver's name and van number. Also keep your address book handy.
13. Back up your computer files before moving your computer.
14. Inspect each box and all furniture for damage as soon as it arrives. Remember, most movers won't take plants.



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Moving Checklist

1. **Book the Movers** - You can choose to have your mover's pack everything, or just the breakables, or you can pack yourself. It is a good idea to obtain estimates from several different companies and ask for complete references.
2. **If you own your own property:**
 - Arrange to have your gas, water and hydro meters read on the day you leave and forward the bill to your new address.
 - If the water heater or furnace is rented, arrange for a transfer of the rental agreement to the purchaser.
 - Disconnect your telephone and cable.
3. **If You Rent Your Present Home** - Give necessary written notice to your landlord and make arrangements for the return of any money you have on deposit.
4. **At Your New Home** - Make arrangements for the gas and electric utilities, telephone and cable to be connected on the day the sale closes.
5. **General**
 - Get change of address cards from the post office and send out well before moving day.
 - Have the post office forward your mail to your new address.
 - Cancel any contracted services and pre-authorized cheques.
 - Inform gardening, dry cleaning, garbage pick-up, newspapers, magazines and other home services. Arrange for service at your new address.
 - Cancel or transfer social, athletic, civic or business affiliations and memberships.
 - Arrange for transfer of medical, dental, prescription and optical records.
 - Change the address on your driver's license(s) effective the day of the move.
 - Collect all items out for cleaning, repair or storage (e.g. dry cleaning).
 - Make special arrangements for the moving of your pets.



The image is a promotional banner for Anita Tandon, a Sales Representative. On the left, there is a logo featuring a stylized 'A' and 'T' in red and yellow, followed by the name 'ANITA TANDON' in a large, elegant script font, with 'Sales Representative' in a smaller font below it. Below the logo, the phone numbers '647.402.9088' and '905.272.5000' are displayed in white on a blue background. At the bottom left, the 'RE/MAX CENTRE' logo is visible, with the tagline 'INDEPENDENTLY OWNED AND OPERATED' underneath. To the right of the logo, the email address 'anitatan@remax.net' and the website 'mississaugahomesandcondosforsale.com' are listed. On the right side of the banner is a portrait of Anita Tandon, a woman with dark hair, smiling. At the bottom right, there are social media icons for Facebook, Twitter, LinkedIn, and YouTube.

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