

The Sarwar Team

September 2021 Newsletter



Khaled & Mariam Sarwar

RE/Max Premier Inc., Brokerage

Sales Representatives

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**Not intended to solicit properties currently listed for sale or buyers currently under contract
***Seller/Buyer and Agent (The Sarwar Team), must agree on terms and conditions of the guarantee programs offered by "The Sarwar Team"

Impactful Real Estate News

GTA Housing Demand Remains Strong In August The Toronto Regional Real Estate Board (TRREB) is reporting the third-best sales result on record for the month of August. While the market has taken its regular summer breather, it is clear that the demand for ownership housing remains strong. At the same time, the supply of listings is down. The result has been tighter market conditions and sustained competition between buyers, resulting in double-digit annual increases in selling prices. [Click To Find Out More](#)

Toronto home prices hit \$1.1M as supply hits decade low The affordability crisis in Toronto's housing market continued to worsen in August as supply dwindled further. [Click To Find Out More](#)

Condo sales skyrocket to historic levels in Toronto suburbs After floundering through 2020, the Greater Toronto Area's condo market has been rebounding in full force this year. [Click To Find Out More](#)

Canadian housing market faces lower risk of overheating: RBC The frenzied pace of sales is starting to slow across the country according to a report from RBC Economics. The recent report found that moderation in resale activity has eased the risk of an uncontrolled upward price spiral. [Click To Find Out More](#)

What Does High Inflation Mean for Mortgage Rates? Canada's inflation rate came in above expectations last week, rising to its highest level in more than a decade. If above-target inflation persists, it could have ramifications for homeowners in the form of shifting rate-hike expectations. [Click To Find Out More](#)

Record Mortgage Growth and Higher HELOC Usage in Q2 Driven by a strong housing market and low interest rates, mortgages saw record growth across the country in the second quarter. [Click To Find Out More](#)

When can I expect my voter information card? Canada's 44th federal election is on Sept. 20 and you can expect your voter information card in the mail if you're registered to vote. If you're not registered, you can still do it ahead of time online, in person at your local Elections Canada office, or at the polling station on election day. [Click To Find Out More](#)

To Get Full Access To Daily Real Estate Market Status Report

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The Sarwar Team

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Is your credit score strong enough to buy a home?

Whether you can land a mortgage with a low-interest rate or

even get any home loan at all often comes down to three little digits: your credit score.

A ho-hum credit score might bring you a higher mortgage rate.

Canada has two main credit bureaus — Equifax and TransUnion — that collect and share data about how you've used credit in the country. These private companies draw up credit reports that summarize your activity and use it to assign you a credit score. Lenders like banks rely on your credit score to tell if you're a good investment.

Credit bureaus assess a lot of information in their reports, such as:

- how long you've had a credit card
- whether you miss payments
- whether you stay close to your credit limit
- the number of times you apply for credit
- the size of any outstanding debts

To Find Out More Click Below
Credit Score

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We Are Looking Forward to Work With You!

Investing In The People Of Our Community!

YOUR REFERRALS HELP SICKKIDS HOSPITAL!



We are on a mission to raise \$10,000 for [SickKids Hospital in Toronto](#) by donating a portion of our own income on every home sale towards the goal and other Worthy Causes this year.

SickKids fights to make every kid a healthy kid. And they have been doing it since 1875. In Toronto, in Ontario, across Canada, and around the world, there are children and adults healthy today because of SickKids Hospital, like our elder daughter . SickKids Hospital depends on Sponsorships and Donations to continue providing the best treatment and care.



So, YOUR REFERRALS REALLY DO HELP THE KIDS.....

Who do you know considering buying or selling a home you could refer to our real estate sales team?

We want to make it easy to refer your friends, neighbours, associates or a family members considering making a move, so here are your options:

You can go to <https://www.sarwarteam.com/referrals> or [Scan The QR Code Below](#) and enter their contact info online or forward the link to who you know considering a move.

Of course, you can always call or text us directly at [647-667-9090](tel:647-667-9090) or [416-464-9124](tel:416-464-9124).

Over the last 20+ years of helping hundreds of families sell or buy the place they call home, we have met some wonderful, loving, and caring people. People like you! You can rest assured that anyone you send our way who is considering a move, not only will they get the award-winning service we are known for, but a very worthy cause will benefit as well.

Thank you in advance for your referrals!

Khaled & Mariam Sarwar



Simply place your camera and SCAN me



Calling all our Friends! We need your help to build a better SickKids!

Real Estate Team That Gives Back



Community involvement is highly valued at all levels. From each sale, The Sarwar Team has donated a portion of their own income to support Children's Miracle Network, Canadian Breast Cancer Foundation and other worthy causes.

Although we serve hundreds of families through real estate our bigger mission has always been to give back to worthy causes in our community like Back Door Mission. The Back Door Mission works to relieve the burdens of poverty and social dislocation within the economically deprived and street population of Oshawa. The Back Door Mission's drop-in center offered community meals, food pantry items, clothing, referrals to social service agencies, fun events, and a friendly place to gather. Remember, you are part of these worthy causes. Your referrals are the reason we are able to give back, so when you introduce someone who is looking to buy/sell or invest a home, not only will they benefit from our award winning services, we donate a generous portion of our income to one of these worthy causes. Your business and referrals truly make a difference and bring a positive impact in a child's life. Thanks again for your trust and support.

The Sarwar Team celebrated Father's Day this year by providing special treats to patrons in Oshawa!!



Know Someone or a Worthy Cause that Could Use our Help?

We would love to hear about it!

- Do you know a family that is in need?
 - Do you know a local school that is in need of sponsorship?
 - Do you know a missionary that is in need of support?
- Do you know a church or non-profit organization that could use support?

Place Your Camera to Scan Me



Place Your Camera to Scan Me



Your Referrals Change Lives!



Calling all our Friends! We need your help to build a better SickKids!