

# RE ADVISORS

Real Experience  
Real Advice

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# OUR MISSION

To create long term relationships with our clients and be their guide in advising them to make the right choices so that they have an easy seamless real estate experience.

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## HI, WE ARE RE|ADVISORS

We at Re|Advisors are a group of individuals with extensive experience in Real Estate. More than just a quick sale, we want our clients to be completely educated and aware of their real estate decisions. With over 16 years of experience, our team has an excellent foundation for all things real estate, from residential transactions to property management, we can do it all

Trust is a core part of who we are at Re|Advisors. Creating long term relationships with our clients is essential. Advising them to make the right choices and giving them an easy seamless real estate experience is our top priority.

# WHO WE ARE



STILL NOT SURE ABOUT US?

HERE'S WHAT OUR PREVIOUS  
CLIENTS ARE SAYING ON.....

WEBSITE TESTIMONIALS



GOOGLE REVIEWS



FACEBOOK REVIEWS



RATE MY AGENT





# ABOUT CIR REALTY

CIR Realty really knows Real Estate.

We are winners of

**THE CALGARY HERALD'S 2020-2021 READERS CHOICE AWARD**

CIR Realty is a member of

**LEADING REAL ESTATE COMPANIES OF THE WORLD®**



**2020-21**  
Readers'  
**CHOICE**  
**Awards**

We offer our clients top notch professional service. Our agents are trained to negotiate for the best return on your Investment. Let CIR Realty handle your transaction effortlessly and worry free.





# GETTING STARTED



# RESPONSIBILITIES OF A BUYER'S AGENT





# RESPONSIBILITIES OF A BUYER'S AGENT

## FULL DISCLOSURE

When we represent you as a sole buyer's agent, we find out all relevant information about a property, so that you can make a thorough, informed decision.

## FULL ACCOUNTING

We will take care and full responsibility of your initial deposit, and deliver the deposit to the seller's brokerage in a timely manner.

## REASONABLE CARE AND SKILL

We are trained professionals and you can expect us to keep up-to-date on market conditions and trends so we can give you the best possible advice.

## CONFIDENTIALITY

We are required to keep any information you disclose to us confidential even if our agency relationship has expired or is terminated.

## OBEDIENCE

As per the Buyer's Brokerage agreement, we are required to obey your instructions as long as they are lawful and reasonable.



At Re|Advisors, we're determined to go above and beyond.

Here are several ways in which Buyer's Agent can exceed expectations to help their clients.

- 1.** WE SAVE YOU TIME BY ONLY SENDING PROPERTIES THAT FIT YOUR CRITERIA.
- 2.** WE ARE EXPERTS AT DETERMINING NEEDS
- 3.** WE KNOW WHAT TO LOOK FOR IN A GOOD PROPERTY
- 4.** WE HELP YOU NAVIGATE CONTRACTS AND NEGOTIATE DEALS
- 5.** WE VERIFY INFORMATION FOR YOU







# NEEDS ASSESSMENTS

What's your lifestyle like and what do you want it to be?

What are the necessities, and what are the wish items?

## NEEDS ASSESSMENTS

Interests, needs, and lifestyle vary from person to person. Running through these questions with us will help you better understand your dream home and how we can help you find it:

## INTERIOR REQUIREMENTS

Number of Bathrooms: \_\_\_\_\_

Number of Bedrooms: \_\_\_\_\_

Lifestyle Space Requirements: \_\_\_\_\_

## EXTERIOR REQUIREMENTS

☐ Deck

☐ Backyard

☐ Frontyard

☐ Garden

☐ Driveway

Garage:

☐ Single

☐ Double

☐ Triple

☐ None

Other:





# OTHER CONSIDERATIONS

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WHAT DO YOU LIKE AND DISLIKE ABOUT YOUR CURRENT HOME?

WHAT IS YOUR MAIN MODE OF TRANSPORTATION? (CAR? TRANSIT? BIKE?)

WHAT AMENITIES ARE MOST IMPORTANT TO YOU IN YOUR NEIGHBOURHOOD?

WHAT COMMUNITIES ARE ATTRACTIVE TO YOU?

WHO WILL YOU BE SHARING YOUR HOME WITH? DO YOU HAVE ANY PETS?

WHAT LIFESTYLE CONSIDERATIONS ARE IMPORTANT TO YOU?

WHAT IS YOUR PRICE RANGE?

HOW MANY STORIES DO YOU PREFER?

WHAT IS YOUR DESIRED TYPE OF HOME?

ARE YOU WILLING TO PERFORM ANY RENOVATIONS ON YOUR FUTURE HOME?

HOW LONG ARE YOU PLANNING TO STAY IN YOUR NEXT HOME?

WHEN WOULD YOU LIKE TO TAKE POSSESSION?

IS THERE A VACANCY DATE TO BE CONSIDERED?



# PRICE CONSIDERATIONS

There are a number of factors that will AFFECT A HOME'S PRICE:

## **ECONOMIC & SOCIAL INFLUENCES**

- Interest rates
- Political environment
- Labourmarket
- Vacancy rates
- Foreign ownership appeal

## **MARKET CONDITIONS**

- Buyers or Sellers market?
- Quantity of inventory
- Average days on market

## **CONDITION OF HOME**

- Necessary repairs
- Additional repairs
- Value differential
- Buyer perception

## **AREA INFLUENCES**

- What is the area doing?
- Are there any special considerations?
- What is the highest and best use of the property?



# WHAT IS A GOOD DEAL?





# ASK YOURSELF

## IS THIS PROPERTY A GOOD DEAL?

An effective way to evaluate a potential real estate purchase is by looking at the following five criteria:

- 1. INVESTMENT RETURN**

- 2. EQUITY**

- 3. APPRECIATION**

- 4. RISK**





# 1. INVESTMENT RETURN

Be sure to ask yourself

**“WILL THIS PROPERTY PROVIDE INCOME FOR ME?”**

Factors to consider when answering the question above.

**STRENGTH OF THE LOCAL RENTAL MARKET**

**FINANCING INTEREST RATE**

**DOWN PAYMENT AMOUNT**

**IMMEDIATE INCOME**

**FUTURE EQUITY GROWTH**



## 2. EQUITY

When looking at purchasing a property, consider its equity. Equity can occur in multiple forms of opportunities such as:

- ▶ A DISCOUNTED PRICE
- ▶ A PROPERTY THAT CAN POTENTIALLY BE FIXED AND RESOLD
- ▶ AN OPPORTUNITY FOR RE-ZONING
- ▶ A FORECLOSURE

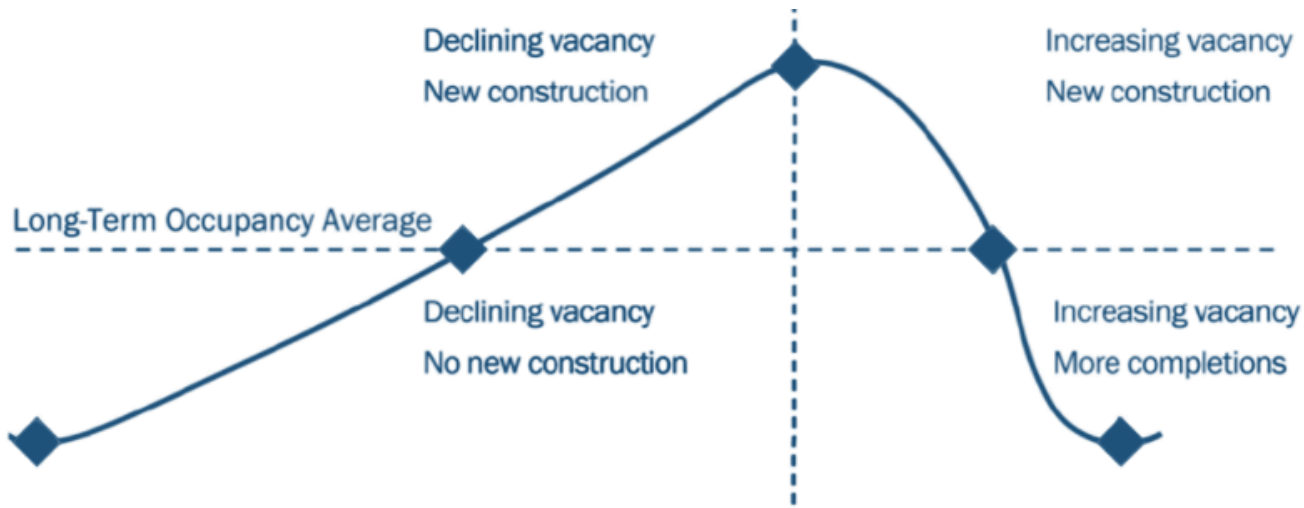
The best way to create equity is buying into it. A general rule of thumb is aiming to spend 50 cents on the dollar or less. For example, make sure you get at least a discount of \$20,000 on a property that needs \$10,000 of repairs or other work.





### 3. APPRECIATION

Paying attention to neighbourhood characteristics and stages of real estate cycles can make a big difference in the profits you receive. Buying real estate for moderate to long-term (10-20 years) appreciation is safe and effective.



Look for areas that can grow at an average of 5 – 7 percent a year.

## 4. RISK

The purchase of any property can pose potential risks, which is why having a plan b is incredibly important. Here are some way you can prepare for these potential risk:

The property purchased  
for short term  
appreciation failed to  
increase in value



RENT IT OUT FOR  
POSITIVE CASH FLOW

The rates increased  
for the business  
obtained with  
variable loan rates



HAVE A FEW VACANCIES IN  
YOUR RENTAL PROPERTY



# FINANCING





# FINANCING

One of the biggest determining factors of your future dream home is the amount of financing that you qualify for. We can help get you started in the right direction by getting a mortgage pre-approved and discussing options and interests. This will help you envision a realistic expectation of your future home!

Here, we've outlined basic financing options:

TRADITIONAL BANKS

MORTGAGE BROKERS

LINES OF CREDIT

CREATIVE FINANCING



# TRADITIONAL BANKS

Traditional banks offer a more holistic perspective on your financing needs and options. Working with your financial advisor will help you take into account other fiscal matters in your life, along with your mortgage. These can include:

CREDIT  
CARDS

LINES OF  
CREDIT

RRSP



# MORTGAGE BROKERS

Brokers are often extremely motivated to get you approved, offering great service in order to gain future referrals. Working with hundreds of unique situations, mortgage brokers are extremely versatile. They can use as many of 30 different lending sources, and they commonly have connections in the right places, ensuring that your mortgage gets approved.

Here are the top 3 Mortgage Brokers in Calgary!

- 1. MORTGAGE CONNECTION**
- 2. CANADIAN MORTGAGE PROFESSIONALS**
- 3. TRUE NORTH MORTGAGE**





# LINES OF CREDIT

There are many benefits to financing your home with a line of credit instead of a mortgage:

THE LINE OF CREDIT WILL BE SECURED AGAINST THE HOME

PAYMENT OPTIONS CAN BE VERY FLEXIBLE.

PENALTIES DO NOT EXIST FOR PAYING OFF A LARGE SUM

YOU CAN MAKE INTEREST ONLY PAYMENTS ON SOME L.O.C.

L.O.C. EXISTS AS AN OPTION TO REFINANCE YOUR HOME.





# CREATIVE FINANCING

Everyone has a unique financial situation, and sometimes, it may merit a non-financial method of financing. Some possibilities include:

## PRIVATE LENDERS

Private lenders tend to charge a higher interest rate, especially when working with higher risk clients.

## JOINT VENTURES

Joint ventures entail finding someone else to front the money for the home. Future returns are then split with that person.

## ASSUMABLE MORTGAGES

Only available in certain locations, an assumable mortgage means the take-over of the existing mortgage.

## VENDOR TAKE BACKS

In a vendor take back, the owner would carry the mortgage.





# THE BUYING PROCESS



Buying a home is a multi-step process. Thankfully, we at Re|Advisors have a specialized buying plan to make this process efficient, and comprehensive. Here is a step-by-step overview of what you can expect from our excellent services

1. RESEARCH

2. UNDERSTAND  
YOUR FINANCES

3. MEET WITH ONE OF US

4. START SEARCHING FOR  
A HOME

5. VIEW AND COMPARE  
PROPERTIES





# RESEARCH

Before delving into the process of buying a property, it is recommended that you perform some initial research on your own.

Looking around to see what is available and researching neighbourhoods of interest will help you get a better head's start on finding the right property. Real estate newspapers and other listing sources will give you a good idea of pricing. Consider different types of houses and how they may work with your lifestyle.

Combined with our expertise, knowing as much as you can about what you want will allow you to make the most well informed choices toward finding your ideal property.

## 2.

# UNDERSTAND YOUR FINANCES

Knowing the amount of financing you qualify for before you begin your search will allow you to make realistic decisions about finding your home. Discuss your financial options with your financial representative and consider all your options for financing (take a look at our financing guide in this package). There may be more options than you think. Get yourself on the right track with a mortgage pre-approval and start planning out a budget – knowing all the costs involved with buying a home will get you started on the right foot.





# 3.

## MEET WITH ONE OF US

After you have a general idea of what you are looking for in a home, schedule a sit-down meeting with one of us. This is the easiest and most efficient way to disclose to us what your needs, wants, budget, and goals are for finding a property. This allows us to properly represent you and your unique situation. With the real estate market constantly changing, it is important to have an advisor to give you sound advice on where you stand in the real estate market. Based on what you tell us about your goals, we can help you re-adjust and re-evaluate if needed, so that you can start your property search with full confidence.





## START SEARCHING FOR A HOME

Now that you know exactly what you are looking for in a property, we can set up a customized property search plan for you such as:

- ▶ ADD YOU TO A VIP BUYER'S LIST FOR EXCLUSIVE CIR REALTY LISTINGS
- ▶ TRACK "CONDITIONALLY SOLD" PROPERTIES MATCHING YOUR CRITERIA
- ▶ COMPILE A LIST OF NEW BUILDS AND PROJECTS
- ▶ PROVIDE A LIST OF VACANT HOMES WITH MOTIVATED SELLERS
- ▶ PROVIDE A LIST OF PRICE-REDUCED PROPERTIES'



# 5.

## VIEW AND COMPARE PROPERTIES

After selecting some promising properties from your customized searches, let us know and we will contact the sellers to arrange and schedule showings for you. We can accompany you to each appointment to offer our expertise and provide valuable information on the home, its history, its location, and its surrounding amenities, so that you can make the most well informed decisions possible when comparing properties. It is important that you discuss each home with us. What did you like, or not like? Providing honest feedback will help us adjust our search process for you, as your expectations may change. At [CalgaryRealEstateAdvisors.ca](http://CalgaryRealEstateAdvisors.ca), we are your condo and house experts. With years of experience behind us, we know Calgary real estate. We've truly seen it all, so don't be afraid to ask us anything – you'll only get the most sound advice from us.





# OFFERS AND CLOSINGS





# OFFERS AND CLOSINGS

1. MAKING AN OFFER

2. NEGOTIATION

3. SATISFY CONDITIONS

4. PREPARE FOR POSSESSION

5. MOVING IN

# 1. MAKING AN OFFER

So you've found the perfect home! There are multiple steps to preparing and presenting an offer, so we will work closely with you every step of the way. The steps are as follows:

**PROPERTY RESEARCH**

**TERMS**

**CONDITIONS**

**DEPOSITS**

**OFFER PRESENTATION &  
ACCEPTANCE PROCEDURE**





## PROPERTY RESEARCH

To determine the offer price, we will look into the selling history of the home, along with how the price relates to the current market. To achieve this, an assessment of current properties in the market and those that have recently sold will be completed.

## TERMS

Terms, the clauses that make up the contract, are items that are agreed to and upheld. There are standard items within the contract that we will review with you, but you are able to contribute whatever terms you see fit. These will be up for negotiation.

## CONDITIONS

To fulfill the conditions, the buyer or seller is usually given 7 to 10 days. At this stage, the property status would be pending (P) or conditionally sold (C/S). The buyer or seller has the freedom to walk away from the contract at no cost or further obligation if they are unsatisfied with the attempts at fulfilling the conditions.

## DEPOSITS

A deposit in the form of a cheque is usually made during an offer to confirm the buyer's intent. It is fully refundable if the conditions on the purchase are not removed. Should the conditions be satisfied and removed in writing, the deposit then becomes the seller's security that you will complete the purchase.

## OFFER PRESENTATION AND ACCEPTANCE PROCEDURE

Once the offer is written and signed, it is our job as a Realtor to present the offer to the seller. There are three outcomes to this step:

- a. Your offer is accepted by the seller.
- b. Your offer is rejected by the seller. This is a rare case, and we will take initiative to investigate why.
- c. Your offer is countered by the seller. This is the usual outcome of presenting an offer. The seller will sign back with a higher price compared to your offer and you must reply with your re-evaluated offering price.







Most transactions result in the third outcome – both parties will negotiate with offers and counter offers before everyone is satisfied. We are a crucial part of the negotiating process, which can tend to be emotionally charged. Serving as a buffer between you and the seller/seller's agent, we will professionally represent your best interests to make this process as efficient as possible.

## 2. NEGOTIATION

# 3. SATISFY CONDITIONS

After the offer has been accepted, the next step is to begin satisfying the conditions of the offer. This process usually entails scheduling a home inspection and arranging your personal and property information for your bank or mortgage broker. We will work hard to make all the necessary arrangements and to gather all the necessary information to guide you through this process. In order for the property to be marked as 'sold', the necessary information must be verified and the appropriate written notice must be given to the seller and their agent to confirm the decision to proceed.





## 4. PREPARE FOR POSSESSION

Possessions usually take anywhere from 30 to 60 days. They can, however, occur much more quickly. Therefore, it may be in your best interest to complete the following as quickly as possible.

**FIND A LAWYER**

**DOWN PAYMENT**

**MOVERS**

**INSURANCE**

**UTILITIES**

**MAILING ADDRESS**



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