

BUYING

HOW TO ENSURE YOU FIND THE RIGHT HOME





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Welcome!

I've designed this book to inform YOU, the buyer. I believe that information is power and having the right information is even more critical in today's market.

There are many steps involved in buying a home. My goal is to ensure my clients are guided through each step and provided the right information at the right time so you can make the best home buying decision for you.

While this book offers a great overview, nothing beats a face to face conversation to discuss your specific needs. Whenever you are ready to take the next step: I'm ready to help.

Jen



1. WORKING WITH A REALTOR – THE REAL NUTS & BOLTS

A professional Realtor's duty is to look after their client's best interest. Realtors are governed by the Real Estate & Business Brokers Act. As part of our Code of Ethics, we are legally required to review representation options that are available to buyers and sellers, so they can make a knowledgeable decision about which representation best fulfills their needs.

In Ontario, there are two different ways you can work with a Realtor:

1. AS A CLIENT - the buyer benefits from having a Realtor represent them and take care of their best interest.
2. AS A CUSTOMER - the buyer is owed honesty. However, the Realtor works for the seller – therefore we can't guide or comment on the pricing of the house.

The representation that you choose must, by law, be documented in writing.

WHO PAYS THE REALTOR?

In most cases, the seller of a property pays the service fee to both the listing Realtor and the buying Realtor. There are some instances where the seller does not wish to do this, in which case it would be the buyer's responsibility. In this instance we would know well in advance - there will never be any surprises as it would be clearly discussed.

As most of the time the seller is paying the commission, it makes sense to have a Realtor representing you as a buyer so that you can receive all my expertise, legal knowledge and negotiation skills – all at no cost to you.

SHOULD I WORK DIRECTLY WITH THE LISTING REALTOR INSTEAD OF HAVING MY OWN REALTOR?

Some people believe it will be a cost savings to be unrepresented and work directly with the listing Realtor. This is not a wise move because the listing Realtor actually represents the seller, which means their loyalty is to the seller.

As the buyer you would not be protected. In this situation while the listing Realtor owes you "honesty" as per our fiduciary duties, it will be completely up to you to research all the nuances about the property and suggest all the legal terms you would like entered into the agreement. In reality, given that in most cases you are not paying to have representation by a buyer's Realtor, the costs savings from being properly represented in the purchase of your most expensive asset is much higher than the commission you think you might save by going directly to the listing Realtor.

If you have any questions about how a Realtor works please reach out. Otherwise continue reading to learn more about what a Realtor provides.

WHAT A REALTOR PROVIDES



When looking for a Realtor, you need to consider who has experience in your area, proven results and is improving their skill set through different courses and seminars and keeping current about various new legal concerns. Most importantly trust your gut.

I work a bit differently than other Realtors.

I want to make sure I fully understand what you are looking for in a home and in a neighbourhood. I like to use my experience to provide a range of options that work with the current market conditions and your buying style. Each client is so different.

There is a lot of 'noise' in the Toronto market. My job is guide you through that noise, manage your expectations, suggest strategies, negotiate and ensure constant communication. That's one of the reasons I started my 'Buyer Info Program' - a set of emails and videos of some of the most important things I have learned my buyers should know. If you'd like this information sent to you, email cs@jend.ca and we will sign you up.

I communicate the way that is most comfortable to you whether you would prefer a coffee to chat about the market, emails or even texts. I've got lots of information for those of you that like that and for those that prefer small sound bites or just the most relevant details - I can work to your needs. My goal is to make this a smooth process.

I'd love to discuss more about what I can help you with, contact me and we can arrange a time.



BUYER OR SELLER'S MARKET

In real estate there are generally two different kinds of markets: a buyer's market and a seller's market. Knowing the current market state is important as it affects pricing, supply and demand. A buyer and seller's market is defined as per the below;

BUYER'S MARKET - when there are more homes (supply) than buyers.

SELLER'S MARKET - when there are more buyers than homes available.

WHERE IS THE MARKET NOW?

For the past few years, the Toronto real estate market has definitely been a seller's market. With our low supply in the housing sector, low interest rates and higher population in the city, there has been an increase of buyers in the market.

HOW DOES THE MARKET AFFECT YOU AS A BUYER?

Successful buyers have a plan. They are organized, responsive and understand that buying a home is a process of elimination. This is where I come in. I like to meet with buyers to discuss neighbourhoods, price points and key needs and form a buying strategy. With all the increased competition, buyers that have a plan and are realistic are generally the ones winning in today's market. I will also adapt our negotiation strategies based on what is happening exactly at the time, as there are many small nuances to winning in today's market.

Markets can vary in each neighborhood, contact me and I can discuss the specifics of your preferred neighborhood.

If you already own a property, you may be thinking is it better to sell or buy first? Continue to read my run down to find out more, otherwise skip to the "Where should I live?" section to help decide what neighborhood is right for you.

TO BUY OR SELL FIRST



If you have a property to sell, you will be faced with a common predicament: 'If I buy first, I just might not be able to sell my current place and, if I sell first, I just might not find a suitable property to buy'. So what should you do?

If you currently own a home and are looking to make a change it's best to meet with a Realtor to discuss your circumstances, what is prompting the move, where you would like to move etc. Generally, I recommend doing the most difficult option first. For example, in a seller's market I would suggest that you buy first because it might take some time to find a house given our low inventory levels. Below are the advantages and disadvantages to each:

ADVANTAGES TO SELLING FIRST:

- The luxury of time presents no stress to sell for an amount less than you find acceptable.
- You will know exactly how much money is in your pocket to buy.
- You will know exactly when the buyer gets possession of your home or condo (you can time closing of your purchase to minimize need for bridge financing).
- You avoid the stress of not being able to sell.

DISADVANTAGE TO SELLING FIRST:

- Pressure of not yet having found a place to buy and potentially having to make a rushed purchase.
- If you decide on this route, the longer the closing the better.

ADVANTAGES TO BUYING FIRST:

- You have spent all the time necessary to calmly find, negotiate and secure your dream home.

DISADVANTAGES TO BUYING FIRST:

- You don't know exactly how much your home will sell for.
- Pressure of having to sell when having already bought.
- If you decide on this route, buy with a long closing.

No matter which you do first, plan the timing of both your purchase and sale to occur in the same general marketplace time-frame. However, each person/situation is different so it's best for us to sit down and discuss a plan that works best for you as early into the process as possible. Contact me to discuss.

You may also be looking into which neighbourhood is right for you? Continue reading for my tips on the best way to see what area is right for you.



THE MOST RELIABLE LISTING SITES

There are a few different places you can start looking for a home:

Realtor.ca

Other Realtor's websites:

Toronto MLS system (listings sent by a Realtor)

Collaborate – newest version of the Toronto MLS system

The Toronto MLS system is by far the most up to date and accurate source of information for homes. This is the system that feeds all the other sources. Only Realtors have access to MLS. We can, with your permission set you up to receive listings daily.

Collaborate is a new MLS system. Its greatest feature is the ability to be notified of listings the minute they are posted on MLS. Which, in today's market, is almost critical. It is not uncommon for properties to sell within the first day of them being put on MLS, and in some instances within a few hours so being able to have access to those new listings right away definitely provides a leg up. Similar to MLS, you need to be invited by a Realtor who is familiar with and using Collaborate (not all Realtors are using this new system).

Realtor.ca – contrary to popular belief, Realtor.ca is not the most comprehensive home searching website. In fact, many properties do not even get displayed on Realtor.ca due to seller marketing preferences or properties selling before the system has had time to be updated (there is often a 24-48 hour delay from when properties are posted to MLS and the feed is delivered to Realtor.ca).

2. WHERE SHOULD I LIVE?



Toronto is a city with lots of unique neighbourhoods. Many times neighbourhood choices are made by affordability, proximity to schools or work. Once you have narrowed down a few neighbourhoods that peak your interest, we can meet to go over the average costs for each of the areas.

The main thing to think about is how it will affect you daily. Where will you be living your ideal lifestyle from work day to weekend? A property is a long term investment so think about your current situation as well as if there are any aspects in the future that will factor in. Go visit the neighbourhood during the day and at night. Eat at some of the restaurants, walk around to see how it feels and to see if you can or could see yourself living there. If you have kids, it might be helpful to bring them and have them play at a nearby park. What kind of amenities does the neighbourhood have? Consider doing a test commute to your work to get an idea of timing. Once you have found a house you like, Google the address to see if there have been any issues with it or speak with the local police station.

If you would like to know about recent sales in a neighborhood or if you would like to receive our monthly sold statistics, contact me here at cs@jend.ca. Continue reading for more info regarding the deciding factors between a condo and a home.



CONDO OR HOME

When deciding between a condo or home, it's best to consider your lifestyle, how long you plan to live in the space and budget. Here are some advantages to each:

CONDO PROS:

Turnkey lifestyle

- Not responsible for any maintenance to the outside structure
- Great entry into the housing market
- Security
- Flexibility to be 'right in the heart' of Toronto
- Views of the city
- Amenities all in one place
- Predictable costs
- Underground parking (if applicable)

HOMES PROS:

- Outdoor space
- More creative reign over renovating
- Larger space for hosting family or friends
- Opportunity to expand family
- Ability to create a 'work from home' office
- Connecting to a neighbourhood or local community
- No restrictions on pet ownership

There are many other factors, if you are considering a condo continue reading the condo questions section to see answers to some common questions, or skip to the fixer upper or move in ready section to read the benefits of a fixer upper or move in ready home.



CONDO QUESTIONS

We're lucky that in the city of Toronto we have such a huge variety of condos available. Picking the condo that is right for you is going to come down to a lifestyle decision. Before going out to look at buildings I like to meet with my clients and discuss their individual needs and wants as there are many different things to consider when looking to purchase a condo:

1. The size of the building –high rise or more boutique style, soft or hard loft, condo townhouse
2. The age of the building - this often affects the size of the individual suites and can affect insurance rates
3. Amenities – some people prefer a paired down building, where as others want to make full use of a large gym, party room, or guest suites
4. Concierge or no concierge
5. Outdoor space – balcony, rooftop terrace or green space to enjoy
6. Pet policy
7. Parking
8. Your down time activities

With so many variables to consider, having someone who is familiar with the buildings, styles and benefits of the area can be the key factor in ensuring your successful home ownership.

HOW DO I KNOW IT'S A GOOD BUILDING?

Both house and condo buying require a certain level of compromise. The landscape of the condo market is one that is changing on a yearly basis. This past year we saw more buyers returning to the condo market as they were being priced out of the housing sector. We have also seen an increase of very high rise towers with suites being purchased by foreign investors and renting the spaces out. It's best for us to sit down and discuss your exact needs so that I may suggest possible buildings. I often have inside information about which buildings may be of concern or which have a better resale value.

While online forums might provide some info – the information we have access to as Realtors is often more reliable overall. And more currently, the best objective tool for determining if a building is good is the status certificate. This is a document which speaks to the overall "health" of the condo building and its corporation. It outlines budgets, savings (reserve funds), large potential projects which could cost owners additional funds, any potential lawsuits and rules and regulations for the building. Since these documents are not available until after we have made an offer, it is smart to again work with a Realtor who is familiar with buildings in the city.

FIXER UPPER OR MOVE-IN READY



There are several questions you need to ask yourself before deciding on a fixer-upper or move-in ready property.

Are you handy? Do you know contractors or other trades people? Do you like projects? It used to be that people that were willing to take on a 'project' could get a bit of a better deal. However, now with the stiff competition and lots of contractors who are also competing for a declining number of homes in need of renovations, these types of homes are just as popular.

While in theory you are paying less than a house that is already renovated, it does require different financing. You might be purchasing the house for a smaller value but you will need to have access to more liquid cash later to complete the tasks. Not to mention there is often a long wait time to secure a contractor who is right for your property.

Below are the pros and cons between a completed house and a fixed-upper;

COMPLETED HOUSE PROS:

- Move-in ready
- Most people are able to get a mortgage for a higher amount than they have access to cash for
- Not having to live through construction/delays etc
- Superficial changes can help the space you love e.g. good furniture or personal decorations

CONS:

- Might not be to your style or there could be elements you might wish you could change.
- May be more expensive depending on the area and the kind of property you are looking at.

FIXER-UPPER PROS:

- Able to create the space you want.
- Could possibly pay less for the upgrades if done DIY depending on your experience.
- Can add value to your property by updating key areas including the kitchen or bathroom.
- Personal satisfaction when completed.

CONS:

- Long wait times for contractors.
- If you are doing the work yourself – longer times until completion.
- Surprises (situations that might not have been accounted for).
- Costs could outweigh savings.
- May be stressful if continuing with normal work days during this time.

If you would like to discuss the process in more detail or would like a referral to a particular tradesperson, please contact me.

If you're looking at a condo, please read the "condo questions" section for some key condo questions that will help in your decision making.



PARKING OPTIONS

We are fortunate in the city of Toronto to have a variety of different parking options:

1. **Private** - This means it's completely yours. This could mean you have a garage (built-in to the house in some capacity), a stand alone garage or just your own driveway
2. **Mutual Drive** – this is a shared driveway between two homes. It can either lead to individual parking areas behind the house or is just a shared driveway. Depending on your neighbours and their vehicle situations you may or may not be able to park there on a regular basis. One thing I do recommend with any mutual drive is to physically try driving your car down the driveway. I've seen many a car not fit and that is the deal breaker for the house.
3. **Laneway** – Usually a lane at the back of the house that you use to access either your parking spot or garage. One thing to check with laneway parking is if the city will be responsible for maintenance of that laneway.
4. **Street Parking** - A valid city of Toronto street parking permit is required in order to park overnight. It is best to contact the city before making an offer on a property to see if there are available permits for the area and what the cost is.
5. **Front Pad/Yard Parking** - The city has very strict rules about this. As per their website it is best to check with them to see if the permit is still valid and the permit does not transfer with the property. New owners will need to apply to have the permit transferred. For more information please contact me.

3. MORTGAGES



This is a broad overview of the some different types of mortgages; a mortgage broker or bank can best inform you as per your situation – please let me know if you'd like a referral. A mortgage is a loan, generally used to buy a property. How much you pay depends on how much you borrow (the principal), the loan's interest rate, and how long you take to pay it back (the amortization period).

Do not be afraid to negotiate interest rates and mortgage terms with different lenders. They are offering you a product and talking to more than one lender helps you make an informed decision.

As with anything, rate is not the only factor to keep in mind – especially in Toronto's market. A good mortgage broker is key for us to win an offer situation and for ensuring your deal closes. Learn more here;

WHAT TYPE OF MORTGAGE IS BEST FOR YOU?

- Fixed rate mortgages: Your interest rate is locked in for a specified period called a term. Your payments stay the same for the mortgage's term so you will not pay more if interest rates increase over time.
- Variable rate mortgages: Rate of interest you pay may change if rates go up or down.

- Conventional mortgages: Require a down payment of more than 20% of the property's value. You are not required to get mortgage default insurance with a conventional mortgage.
- Closed mortgages: The mortgage cannot be paid off early without paying a prepayment charge.
- Open mortgages: A mortgage that can be paid off at any time during the term, without having to pay a charge. The interest rate for an open mortgage may be higher than for a closed mortgage with the same term.

WHAT MORTGAGE FEATURES ARE BEST FOR YOU?

- Portable mortgages: If you sell your existing home, you can transfer your mortgage to your new home while keeping your existing interest rate.
- Prepayment privileges: You can make lump sum prepayments or increase your monthly payments without having to pay a charge. This can help you pay off your mortgage quicker and save on interest charges.



3. MORTGAGES CONTINUED...

HOW MUCH DO YOU NEED FOR YOUR DOWN PAYMENT?

A down payment is the portion of the property's price not financed by the mortgage. You will need a down payment of at least 5% of the purchase price of the home. For example, to buy a home for \$200,000, you will need at least \$10,000 as your down payment. If your down payment is less than 20%, you will need mortgage default insurance. For purchase prices over \$500K, your minimum down payment must be 5% of the first \$500K (i.e. \$25K) and 10% of the rest of the value up to \$999K. For example, for a \$750K purchase price, the minimum down payment would be \$50K (5% of \$500K and 10% of \$250K). Properties purchased for over \$1M require a 20% down payment for financing through traditional lenders.

ARE YOU PLANNING TO PURCHASE A PROPERTY WITH LESS THAN A 20% DOWN PAYMENT?

When you buy a home with less than a 20% down payment, the mortgage needs to be insured. This type of insurance protects the mortgage lender in case you are not able to make your mortgage payments. It does not protect you.

If yes, you require mortgage default insurance, which generally adds 0.5% to 3% to the cost of the mortgage depending on the total amount borrowed. Your mortgage broker will be able to give a more accurate idea of the cost.

I would be happy to provide a list of mortgage brokers that I have worked with, trust and know they understand the complexities of the market.

Source: Homebuyers' Road Map by the Canadian Real Estate Association.

MORTGAGE PREAPPROVALS

There are three steps in the financial world of buying a home: pre-qualification, pre-approval and final approval (as they relate to mortgages).

- 1. Pre-Qualification:** is meeting with a mortgage broker, permitting a credit check to be performed and sharing your overall financial picture. Once all this information has been submitted, the mortgage broker will provide you with a purchase range. They should also give you an idea of what the monthly payments will be like.
- 2. Pre-Approval:** this happens when all your paperwork (T-4's, Pay Stubs etc.) has been given to the mortgage broker. This confirms the bank's willingness to provide a mortgage.
- 3. Final Approval:** once we have found a property that we would like to offer on, we need to get the bank's approval. The mortgage broker will submit our offer to the bank and they will confirm the amount of mortgage they would like to provide you. In today's heated market, we will often ask for this in advance of putting in an offer. In other instances, this is done after we have an accepted offer.

MORTGAGE BROKER VS BANK



Part of the home buying process for most people is getting a mortgage. Prior to starting your search, it is advisable to get a mortgage pre-approval. This can be done either through your bank or a Mortgage broker.

WHAT'S THE DIFFERENCE?

A mortgage broker works with various lenders (including some of the main banks) while the bank is its own entity. A mortgage broker generally has access to a variety of different rates and different types of lending programs depending on what you plan to buy. They also have the option to "shop your rate" (allowing you to continue to search for the lowest rate possible) right up until your closing day.

The key difference between a mortgage broker and a bank that I have noticed is their availability. Given that most real estate deals take place after business hours I've found it can be a major advantage and in some instances can make or break the deal to have access to the mortgage broker. The banks' set hours can be somewhat limiting. It's also critical to work with a mortgage broker (or bank) that is very familiar with the speed of the Toronto market and the various nuances of buying different styles of homes or condos.

As you look at your financial situation, you may need to start to factor all the costs involved, read the "costs involved" section to hear about all the expenses you may need to take into account.



4. COSTS INVOLVED

In order for you get an idea of the money you will need to put aside for the buying process, here is an overview of all the costs associated with buying a house;

HOME INSPECTION

Hiring a home inspector to check the property's structure and systems is generally associated with a buying budget of between \$400–\$650. I can recommend different inspectors depending on the property.

LEGAL FEES

Depending on the lawyer and purchase price of the property, legal fees could be anywhere between \$1,400–\$2,200.

GST/HST

In Ontario you will need to add the Harmonized Sales Tax (HST) to new properties. HST does not apply to resale properties.

ADJUSTMENT COSTS

These are any costs including hydro, gas, property taxes that are paid by the seller that are to be reimbursed when the buyer takes possession of the home. The lawyer calculates these on closing.

HOME INSURANCE

This is all dependent on your situation and the amount of coverage you require.

TITLE INSURANCE

Though not mandatory, this may be recommended by your real estate lawyer to protect you against any title issues.

LAND-TRANSFER TAX

All home buyers in Ontario are required to pay a Land Transfer Tax (LTT) when they purchase a property (condo or home). The amount you have to pay depends on the price of your property as well as if you are a first time home buyer or not.

There is a Toronto Land Transfer tax (in addition to the Ontario LTT).

Visit my website for a quick calculation of your land transfer tax, however a real estate lawyer will provide the final number to you.

MOVING COSTS

These costs are dependent on your personal situation and the extent of your move. It's best to contact a few moving companies to get a quote

REPAIRS

If you have chosen a property that needs a little love, you will need to factor in the amount in renovations or repairs. This could be anything from a fresh coat of paint to a whole kitchen renovation, I find it is best to always budget for the worst case scenario to make sure that you are over prepared rather than under.

UTILITIES

Some companies (Rogers, Bell, Hydro) charge a fee to move, cancel or change their service. Be sure to ask in advance. This could also be a good time to renegotiate your services as plans may have changed. In the end you might save some money!

YOUR BUDGET



Owning real estate is truly an amazing experience and opportunity. For most people it's their largest investment as well as a place where memories are formed. Even though the Toronto market is very competitive I always encourage my clients to buy within a range that feels most comfortable for them. Since most pre-approvals are much higher than what clients feel comfortable spending, I always suggest creating a budget. Here are the steps to create your housing budget;

1. Itemize everything that you spend money on weekly, monthly and even on a yearly basis.
2. Speak with the mortgage broker to determine what the monthly payments would be at a particular purchase price.
3. Calculate that into your monthly budget to see how it work. Keep in mind there are also property taxes, condo fees (if applicable) and utilities.

I generally also suggest that clients put aside a certain amount monthly into a forced "house savings" to cover off any maintenance which could arise unexpectedly. Some people might find, that given today's market conditions that they will need to push themselves a bit which might mean cutting back in other areas of your life. The good news is that this will likely only be temporary and the benefit is you are investing in yourself.

I have created a working budget for my clients to enter in all their data. If you would like a copy of it, please ask and I will send through.



MAKING AN OFFER

As you have likely heard, offer nights have become quite popular in Toronto. An offer night is a designated date and time where any interested buyers can submit their offer to buy a home. This is also referred to as a 'closed bid' system. Meaning: buyers are not aware of the other prices being submitted. Each buyer's Realtor submits the offer to the listing Realtor before the deadline and the seller then confidentially decides which offer they would like to accept.

Some common offer terms include;

Multiple Offers – When two or more buyers have submitted offers on a property.

Pre-emptive Offers or Bully Offers – When a buyer submits an offer to purchase a property in advance of the offer date. This type of offer is meant to motivate the seller to accept it before the offer deadline and is therefore usually much higher than the asking price. Sellers are not legally required to consider this type of offer. Usually a seller's desire to accept pre-emptive offers is stipulated in the MLS listing.

Negotiation and speed is key in these circumstances.

Given how common multiple offers are in the city its extremely important you find a Realtor who can think fast, act quickly and change their negotiation strategy at the drop of a hat as the night goes on. While many times it will come down to price there are instances

where that's not always the case and a little creativity can actually help secure you the home you really want.

THE IMPORTANCE OF A LAWYER

Real Estate law is very unique. It is necessary to hire a real estate lawyer to complete your transaction. Once we have successfully bid on a property, I send all the documentation to the lawyer who then checks the title on the property, ensures there are no outstanding liens or encumbrances on the property and handles the transfer of title (or ownership) from the seller to you.

Depending on the property there are also often times I reach out to a lawyer in advance of us making an offer if there is something special I feel we need to have added protection for. I've found it is best to work with a real estate lawyer who is extremely familiar with Toronto properties, (both homes and condos) as a lack of area knowledge could hinder the deal unnecessarily.

I'm happy to provide you with names of lawyers I trust. Not all fee structures are the same and as with most things in life you get what you pay for. Reach out for more information

HOW AM I PAID?



For clarity it's important to know how Realtors are compensated.

In most cases, the seller of a property pays the service fee to both the listing Realtor and the buying Realtor. There are some instances where the seller does not wish to do this, in which case it would be the buyer's responsibility. In this instance we would know well in advance - there will never be any surprises as it would be clearly discussed.

As most of the time the seller is paying the commission, it makes sense to have a Realtor representing you to receive all their expertise, legal knowledge and negotiation skills – all at no cost to you.

The Toronto real estate market can be complicated, always changing, fast paced, and have many legal nuances. As a professional Realtor, it's my job to protect and inform my clients during what is a very stressful process for most people. Hiring a Realtor will ensure you receive all my expertise, legal knowledge, negotiation skills and allow for an overall smoother purchase. That's why it's worth having someone work for you.

WHY SAGE?



ABOUT US

If there's one word that sums up Sage, it's uncompromising. Uncompromising is our way of making sure that every real estate experience isn't just good, it's great.

As a family-run company, we have an unusual combination of deep industry expertise and a fresh, progressive approach. We never stop thinking about how we can improve what we do so that we can deliver more value to our clients and Realtors.

WE STAND BY OUR WORD

We insist on the highest standards of integrity in everything we do, hand-selecting Realtors who believe, as we do, in doing what's right and fair for our clients. When it comes to making sure that they consistently get the best of us, we never compromise.

And, above all else, we understand the importance of trust and honesty when you're making one of the biggest investments of your life.

We'd love to see how some Sage thinking can work for you.



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