



Dario Zecevic B, Comm.

Sales Representative

"I am here to help guide you through one of the most important and exciting times of your life. I will use all resources, knowledge, and tools at my disposal to provide you with the information you require to make home purchasing decisions that are right for you."

My Mission



YOUR GUIDE TO THE HOME BUYING PROCESS

(1) PRE-APPROVAL FROM LENDER



- Meet with a mortgage lender and get pre-qualified for a loan
- Pre-qualification will help us determine how much you will be able to afford to pay for a home
- Determine how much should be set aside for a down payment
- Take advantage of current market conditions and lock in a mortgage rate
- **If you are currently not working with a mortgage broker I can provide referrals to reputable mortgage brokers and lending institutions**

(2) THE SEARCH BEGINS WITH ME & YOU

- I will be your guide through the entire buying process and answer all of your questions regarding potential homes, neighbourhoods, and market conditions
- I am a member of all major real estate boards which guarantees you access to all available MLS listings in the GTA
- I will do my due diligence and research listings that are for sale by the owner
- I will preview new listings and try to utilize my network of realtors to find exclusive listings
- I will provide you with essential market information and recommendations on ideal properties that fit your criteria



- We will consider factors that are important to you in your search for your new home
- We will discuss your timeline, area of interest, and type of new home (detached house, semi-detached, townhouse, condominium etc.)
- We will determine "needs" vs. "wants"
- **Needs:** What is a must have? (for example 2 bedroom and 2 bathroom home)
- **Wants:** What is on your wish list? (for example inground swimming pool)
- Our strategy will be to find a home within your price range that fulfills all or most of your "needs", and as many of your wants as possible
- You will provide me your "deal breaker"? (for example corner unit on a busy street)
- **You will receive automatic specific new listings catered to your criteria**



 DIRECT: 647-285-7746
OFFICE: 905-842-7000

 dariozecevic@gmail.com

 www.dariozecevic.com

(3) PREPARE THE OFFER

- We will review recent sales of comparable properties to determine current market value
- I will attempt to determine what is motivating the sellers to sell
- I will determine the value of the property based on items specific to your potential home
For example: What are the upgrades? What can we lease this home for as an investment?
What is the transportation proximity? Can we add an addition to the house? etc.
- We will discuss costs, including what your approximate land transfer cost will be



Cost of buying a home =	One Time Costs	+	Monthly Costs
	<ul style="list-style-type: none">• Down Payment• Legal Fees• Title Insurance• Inspection Fees• Land Transfer Taxes		<ul style="list-style-type: none">• Mortgage• Utilities• Maintenance / Condo Fees• Insurance• Property Tax

(4) NEGOTIATE THE OFFER

- We will work together to put in an offer and negotiate the appropriate terms and conditions that work best for you
- I will explain potential situations and how they will impact our strategy
For example (multiple offer situations, seller holding off on offers, pre-emptive "bully" offers, counter offers)
- We will work together to ensure all appropriate clauses and conditions are in place to protect your best interests
For example (home inspection conditions, financing conditions, status certificate conditions for condominiums etc.)
- I will provide to you my unbiased professional opinion and work my hardest to protect your interests at all times



(5) CLOSE THE DEAL

- We will work together to close the purchase as smoothly as possible!
- I will assist you immediately to begin satisfying any conditions of the agreement that require action on your part
- I will recommend a home inspector if required and accompany them on your inspection and accompany you on any revisits
- I will work with your lawyer and mortgage lender to finalize the deal and forward all paperwork to all parties involved in the transaction
- I will work with you if any issues arise and monitor the purchase closely
- I will help you with any moving information (for example: utility transfer, relocation info)
- After closing I will follow up to ensure you are satisfied with your purchase



"I know the questions to ask, the areas to probe and what to look for so that you get a complete picture of the home and community you're considering. I can identify and help alleviate the complex concerns and road blocks involved in a real estate transaction." *My Experience*



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[darioemax](https://darioemax.com)



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