

First Time Home Buyer's *Guide*

A guide to buying your first home!



BIANCA MARIJAN

Your Neighbourhood Realtor

City Real Estate Brokerage

Chapter One

A Step-by-Step Journey to Your Dream Home

Purchasing your first home is an exciting and significant milestone in your life. However, the homebuying process can seem overwhelming, especially if you're unfamiliar with the steps involved.

This comprehensive guide aims to simplify the journey for first-time homebuyers, from getting pre-approved for a mortgage to understanding the closing process. By following these step-by-step instructions, you can confidently navigate the real estate market and make informed decisions on your path to home ownership.

1 Assessing Your Finances

Before diving into the home-buying process, take a close look at your finances. Calculate your monthly budget, including income, expenses, and savings. Determine how much you can comfortably afford for a down payment and monthly mortgage payments. Consider other costs like property taxes, insurance, and maintenance. This financial assessment will help you set a realistic budget for your future home.

2 Building a Strong Credit Profile

A solid credit score is essential for obtaining a favorable mortgage rate. Check your credit report and resolve any errors. To improve your credit score, pay bills on time, reduce credit card balances, and avoid opening new lines of credit. A higher credit score increases your chances of securing a better mortgage deal.

3

Mortgage Pre-Approval

Seeking pre-approval for a mortgage is a crucial step before house hunting. Contact multiple lenders and compare their offers to find the most suitable one for your needs. Pre-approval not only demonstrates your seriousness as a buyer but also provides you with a clear idea of your budget range, streamlining your home search.

4

Engaging a Real Estate Agent

A qualified real estate agent can be your best ally throughout the homebuying process. Look for an agent who is experienced, knowledgeable about the local market, and has a track record of helping first-time buyers. They will assist you in finding properties that match your criteria and negotiate on your behalf.

5

House Hunting

With the help of your real estate agent, start exploring potential homes that fit your preferences and budget. Attend open houses and private showings, asking relevant questions about the property, neighborhood, and any potential issues. Take notes and pictures to help you compare properties later.

6

Making an Offer

Once you find your dream home, work with your real estate agent to craft a competitive offer. Consider factors such as recent comparable sales, market conditions, and seller motivations. Your agent will present the offer to the seller's agent, and negotiations may occur until both parties reach an agreement.

7

Home Inspection and Due Diligence

Upon accepting your offer, schedule a professional home inspection. The inspector will thoroughly evaluate the property's condition, identifying any potential issues. Use the inspection report to decide if you're comfortable proceeding with the purchase or if you need to request repairs or concessions from the seller.

8

Mortgage Underwriting

After reaching a contract agreement, the mortgage process moves into underwriting. The lender will verify your financial information, employment history, and the property's appraisal. Be prepared to provide additional documents as requested by the lender during this phase.

9

Finalizing the Deal- Closing Process

The closing process involves signing all necessary paperwork to complete the home purchase. This includes the mortgage documents, title transfer, and various fees. Review all documents carefully, and don't hesitate to ask questions if something is unclear.

Chapter Two

Building a Solid Foundation for Homeownership

Purchasing a home is a significant financial decision that requires careful planning and assessment. Before embarking on the home-buying process, it is essential to conduct a thorough evaluation of your finances.

This report emphasizes the importance of assessing your finances before diving into homeownership. By calculating your monthly budget, determining affordability for down payments and mortgage payments, and considering other costs, you can set a realistic budget and establish a solid financial foundation for your future home.

1 Monthly Budget Calculation

The first step in assessing your finances is to create a comprehensive monthly budget. Identify all sources of income, including salary, bonuses, and any other earnings. Subtract all necessary expenses, such as rent, utilities, groceries, transportation, and existing debts, from your income. The remaining amount represents your discretionary income, which can be allocated towards future homeownership costs.

2 Savings and Emergency Fund

Evaluate your current savings and establish an emergency fund. An emergency fund provides a financial safety net in case of unexpected expenses or changes in circumstances. Having a robust savings account and emergency fund will instill confidence and financial stability during the home buying process.

3

Determining Affordability

After calculating your monthly budget and assessing your savings, determine how much you can comfortably afford for a down payment and monthly mortgage payments. Aim to strike a balance between your financial capacity and desired homeownership goals. Keep in mind that a larger down payment can result in lower monthly mortgage payments.

4

Consider Other Costs

In addition to the down payment and mortgage payments, consider other costs associated with homeownership. Property taxes, homeowner's insurance, and maintenance expenses should be factored into your budget. It is crucial to be financially prepared for these ongoing costs to avoid any financial strain after purchasing your home.

5

Mortgage Pre-Approval

Obtain a mortgage pre-approval to determine the loan amount you qualify for based on your financial profile. A pre-approval letter from a lender shows sellers that you are a serious buyer and can give you a competitive edge in a competitive real estate market.

6

Setting Realistic Expectations

During the financial assessment, be realistic about your homeownership goals. Avoid overstretching your budget to purchase a property beyond your means. It is essential to find a balance between your desired home features and your financial comfort level.

7

Consulting with a Financial Advisor

If you have uncertainties or complex financial situations, consider consulting with a financial advisor. A financial advisor can provide personalized guidance and insights to help you make informed decisions about your homeownership plans.

Assessing your finances is a fundamental step in preparing for homeownership. By calculating your monthly budget, determining affordability for down payments and mortgage payments, and considering other costs, you can set a realistic budget for your future home. Being financially prepared ensures a smooth and stress-free home buying process and allows you to make well-informed decisions that align with your financial goals. Take the time to conduct a thorough financial assessment, seek advice when needed, and enter the homeownership journey with confidence and financial stability.

Chapter Three

Unlocking the Path to a Favorable Mortgage Rate

A solid credit profile is a key factor in securing a favorable mortgage rate and obtaining your dream home. Lenders use credit scores to assess your creditworthiness and determine the terms of your mortgage.

This report emphasizes the importance of building a strong credit profile by checking your credit report, resolving any errors, and taking proactive steps to improve your credit score. By paying bills on time, reducing credit card balances, and avoiding unnecessary credit inquiries, you can enhance your creditworthiness and increase your chances of securing a better mortgage deal.

1 Check Your Credit Report

Start by obtaining a copy of your credit report from each of the major credit bureaus (Equifax and TransUnion). Review the reports carefully to identify any inaccuracies, discrepancies, or fraudulent activities. Dispute any errors promptly to ensure that your credit report accurately reflects your financial history.

2 Resolve Errors and Disputes

Incorrect information on your credit report can have a significant impact on your credit score and mortgage eligibility. If you find any errors, promptly dispute them with the respective credit bureau. Correcting inaccuracies can potentially boost your credit score, improving your chances of obtaining a more favorable mortgage rate.

3

Pay Bills On Time

Consistently paying your bills on time is one of the most crucial factors in building a strong credit profile. Late payments can significantly lower your credit score and signal to lenders that you may be a risky borrower. Set up reminders, automatic payments, or budgeting tools to ensure timely payment of all bills, including credit card bills, utility bills, and loan payments.

4

Reduce Credit Card Balances

Credit utilization, the percentage of your available credit that you are using, is another critical factor in determining your credit score. Aim to keep your credit card balances below 30% of your credit limit. Lowering your credit utilization demonstrates responsible credit management and positively impacts your credit score.

5

Avoid Opening New Lines of Credit

Opening new credit accounts can temporarily lower your credit score, as it creates a credit inquiry and reduces the average age of your credit history. Avoid unnecessary credit applications, especially when preparing to apply for a mortgage. Only open new lines of credit when necessary and carefully consider the potential impact on your credit score.

6

Monitor Your Credit Regularly

Regularly monitoring your credit is essential for staying informed about changes to your credit profile. Many credit monitoring services offer free credit score updates and alerts for any significant changes. Being proactive allows you to address any issues promptly and protect your credit score.

Building a strong credit profile is vital for obtaining a favorable mortgage rate and achieving your homeownership goals. Taking proactive steps to enhance your credit score not only strengthens your financial standing but also provides you with more negotiating power in the mortgage process.

Chapter Four

The Key to a Smooth Home Buying Journey

Embarking on the journey of homeownership is an exciting endeavor, but it requires careful preparation and planning. One of the most critical steps before house hunting is obtaining a mortgage pre-approval.

This report highlights the significance of seeking pre-approval for a mortgage and outlines the steps involved in the process. By contacting multiple lenders, comparing offers, and obtaining pre-approval, prospective buyers can demonstrate their seriousness as homebuyers and gain a clear understanding of their budget range, making their home search more focused and efficient.

1

The Importance of Mortgage Pre-Approval

Mortgage pre-approval is a crucial step that provides a strong foundation for the home buying process. It involves a thorough evaluation of the buyer's financial profile by a lender, resulting in a conditional commitment to provide a mortgage loan up to a specified amount. Pre-approval signals to sellers that the buyer is a serious and qualified candidate, enhancing their credibility in a competitive real estate market.

2

Contacting Multiple Lenders

Prospective buyers should explore various lending options and contact multiple lenders to inquire about pre-approval. Each lender may have different mortgage products, interest rates, and terms. By comparing offers from different lenders, buyers can choose the most suitable mortgage option that aligns with their financial goals and preferences.

3

The Pre-Approval Process

To obtain pre-approval, buyers are required to provide comprehensive financial documentation to the lender. This typically includes income verification (pay stubs, tax returns), asset verification (bank statements), and information about existing debts. The lender will analyze this information to assess the buyer's creditworthiness and ability to repay the mortgage.

4

Clear Budget Range

Mortgage pre-approval provides buyers with a clear idea of their budget range. Knowing the maximum loan amount they are eligible for allows buyers to focus their home search on properties within their affordability range. This streamlines the process and saves time by concentrating on homes that fit their financial criteria.

5

Locking in an Interest Rate

During the pre-approval process, buyers may have the option to lock in an interest rate for a specified period. This can be advantageous if interest rates are expected to rise, protecting the buyer from potential increases during their home search.

6

Offers and Negotiations

When buyers find a home they wish to purchase, having pre-approval in hand strengthens their offer and negotiation position. Sellers are more likely to consider offers from pre-approved buyers, as they have confidence in their ability to secure financing.

7

Flexibility and Confidence

With mortgage pre-approval, buyers can confidently explore the housing market, knowing they are financially prepared to make a competitive offer when they find the right property. This flexibility empowers buyers to act quickly when they identify a desirable home, increasing their chances of a successful purchase.

Mortgage pre-approval is a vital step in the home buying process, providing buyers with a strong foundation and a clear understanding of their budget range. By contacting multiple lenders, comparing offers, and obtaining pre-approval, prospective buyers demonstrate their seriousness as homebuyers and enhance their credibility in the market. Pre-approval streamlines the home search, allowing buyers to focus on properties within their affordability range and making the overall process more efficient and rewarding. With pre-approval in hand, buyers can confidently navigate the real estate market, ready to seize the opportunity when they find their dream home.

Chapter Five

The Power of Engaging a Real Estate Agent

Embarking on the journey to find your dream home is an exciting adventure, but it can also be daunting without the right guidance. A qualified real estate agent can be your best ally throughout the home-buying process, providing expertise, knowledge, and invaluable support.

This report highlights the significance of engaging a real estate agent and outlines the essential qualities to look for in your perfect match. From finding properties that match your criteria to skillful negotiation, a trusted real estate agent can lead you to the keys of your dream home.

1 Your Trusted Guide

A qualified real estate agent becomes your trusted guide, navigating the complex real estate market on your behalf. Their wealth of experience and industry knowledge empowers you to make informed decisions at every step of the process.

2 Local Market Expertise

Look for an agent who is well-versed in the local market. Their understanding of current trends, pricing dynamics, and neighborhood nuances ensures you explore properties that align with your vision and budget.

3 Tailored Recommendations

Your real estate agent listens attentively to your preferences and criteria, presenting you with a curated selection of properties that meet your unique needs. They save you time and effort by filtering out properties that don't fit your vision.

4

Track Record of Helping First-Time Buyers

A real estate agent with a successful track record of assisting first-time buyers is an invaluable find. They understand the specific challenges and questions that first-time buyers may have, ensuring you receive the guidance you need throughout the process.

5

Negotiation Skills

When it comes to negotiating the terms of a real estate transaction, your real estate agent is a skilled advocate. They negotiate on your behalf, aiming to secure the best possible deal, whether in price, closing costs, or contract terms.

6

Access to Exclusive Listings

Real estate agents have access to a broad network of property listings, including exclusive opportunities that may not be publicly available. This access broadens your options and increases the likelihood of finding your dream home.

7

Professional Network

Beyond property listings, a real estate agent also offers access to a reliable professional network, including mortgage lenders, home inspectors, and real estate attorneys. This network ensures a seamless transaction from start to finish.

Engaging a real estate agent is the key to unlocking your dream home with confidence and ease. Their expertise, local market knowledge, and track record of helping first-time buyers make them the perfect ally in your home buying journey. With a qualified real estate agent by your side, you can confidently explore properties that match your criteria, navigate negotiations, and make informed decisions. Embrace the power of a trusted guide, and let your real estate agent lead you to the keys of your dream home.

Chapter Six

The Exciting Quest for Your Dream Home

House hunting is an exhilarating stage in the journey of finding your dream home. With the expert guidance of your real estate agent, you embark on a thrilling adventure exploring potential properties that match your preferences and budget.

This report highlights the significance of house hunting and offers valuable tips on how to make the most of this exciting process. From attending open houses to asking relevant questions, taking notes, and capturing pictures, house hunting allows you to discover the perfect place to call home.

1

The Role of Your Real Estate Agent

Your real estate agent becomes your trusted companion in the house hunting journey. Their expertise and local market knowledge empower you to explore a curated selection of potential homes that align with your unique needs.

2

Exploring Potential Properties

With your real estate agent's guidance, start exploring potential homes that match your preferences, including location, size, amenities, and style. Keep an open mind and be prepared to discover hidden gems.

3

Attend Open Houses and Private Showings

Open houses and private showings offer opportunities to explore properties firsthand. Attend these events to experience the ambiance and flow of each home, helping you envision yourself living there.

4

Asking Relevant Questions

During open houses or private showings, don't hesitate to ask relevant questions about the property and its features. Inquire about the age of the home, recent renovations, utilities, and any potential issues or repairs needed.

5

Understanding the Neighborhood

Beyond the property itself, explore the neighborhood to understand the community and its amenities. Consider factors like nearby schools, parks, shopping centers, and transportation options.

6

Taking Notes

Bring a notebook or use your phone to take notes during your house hunting journey. Jot down key details, pros, and cons for each property to facilitate comparison later on.

7

Comparing Properties

After exploring several properties, review your notes and pictures to compare the different homes. This process aids in narrowing down your options and identifying the properties that best meet your criteria.

8

Be Patient and Persevere

House hunting can be an emotional journey, and it's normal to feel excitement and anticipation. Be patient and persevere in your search, trusting that the right home will reveal itself in due time.

House hunting is an exciting and essential stage in finding your dream home. With your real estate agent's expert guidance, explore potential properties that align with your preferences and budget. Attend open houses and private showings, ask relevant questions, take notes, and capture pictures to help you compare properties later. Embrace the adventure of house hunting, and let the journey lead you to the perfect place to create memories and call home.

Chapter Seven

The Art of Making an Offer

Congratulations on taking the exciting step towards homeownership! As a first-time homebuyer, making an offer on your dream home is a pivotal moment in your journey.

This report serves as your expert guide, emphasizing the importance of crafting a competitive offer and navigating the offer-making process with confidence. With the support of your real estate agent and careful consideration of market factors, recent comparable sales, and seller motivations, you can unlock the path to your dream home.

1

Partnering with Your Real Estate Agent

Your real estate agent is your trusted partner in the offer-making process. Rely on their expertise and local market knowledge to help you analyze crucial factors and present a compelling offer that aligns with your budget and preferences.

2

Understanding Market Conditions

Before making an offer, familiarize yourself with the current market conditions. Is it a seller's market, with limited inventory and high demand, or a buyer's market, offering more choices? Understanding market dynamics helps you tailor your offer effectively.

3

The Power of Recent Comparable Sales

Your real estate agent will provide you with information on recent comparable sales in the neighborhood. Analyzing these "comps" gives you a fair market value reference for the property you wish to purchase, ensuring your offer is competitive.

4

Empathizing with Seller Motivations

Take into account the seller's motivations when crafting your offer. Knowing their needs and timeline can influence the negotiation process and strengthen your position as a serious and committed buyer.

5

Crafting a Competitive Offer

Work closely with your real estate agent to craft a compelling offer that stands out. Consider not only the price but also contingencies and terms that are favorable for both parties.

6

The Offer Presentation

Your real estate agent will professionally present your offer to the seller's agent. Clear communication of your terms and commitment showcases your genuine interest in the property.

7

Navigating Negotiations

Negotiations may occur after the initial offer is presented. Your real estate agent will represent your best interests during this process, aiming to find common ground that satisfies both you and the seller.

8

The Joy of Acceptance

Once both parties reach an agreement, the offer becomes accepted, and you move one step closer to owning your dream home. Celebrate this milestone as you embark on the next phases of the home buying journey.

As a first-time homebuyer, making an offer is a significant and exhilarating step towards homeownership. With the guidance of your real estate agent and careful consideration of market conditions, recent comparable sales, and seller motivations, you can craft a competitive offer that positions you well in the buying process. Embrace the journey of making an offer with confidence, knowing that your dream home awaits, and your real estate agent is your trusted advocate every step of the way. Unlock the path to your dream home and embrace the joy of becoming a proud homeowner!

Chapter Eight

Unveiling the True State of Your Dream Home

Congratulations on having your offer accepted on your dream home! Before you embark on the final stages of the home-buying process, there is a crucial step that ensures you make an informed decision—home inspection and due diligence.

This report highlights the significance of scheduling a professional home inspection to evaluate the property's condition. By uncovering any potential issues, you gain the knowledge needed to proceed with confidence or negotiate repairs and concessions with the seller.

1 The Importance of Home Inspection

Home inspection is a vital part of due diligence for any homebuyer. It involves engaging a qualified home inspector to conduct a thorough examination of the property, assessing its structural integrity, mechanical systems, and overall condition.

2 Engaging a Professional Home Inspector

Work with a reputable and experienced home inspector who is knowledgeable about local building codes and common issues in the area. Your real estate agent can recommend trusted professionals to conduct the inspection.

3 The Inspection Process

The home inspection typically takes a few hours, depending on the size and complexity of the property. The inspector examines various aspects, including the roof, foundation, plumbing, electrical systems, HVAC, and more.

4

Identifying Potential Issues

During the inspection, the home inspector will identify any existing or potential issues with the property. These may range from minor maintenance needs to significant structural concerns.

5

The Inspection Report

Upon completing the inspection, the inspector will provide a detailed report outlining their findings. This report is a valuable resource that empowers you to make an informed decision about the property.

6

Making an Informed Decision

Review the inspection report carefully with your real estate agent. Based on the findings, you can decide if you are comfortable proceeding with the purchase as-is or if you need to request repairs or concessions from the seller.

7

Negotiating Repairs or Concessions

If the inspection reveals significant issues, you have the option to negotiate repairs or concessions with the seller. Your real estate agent can guide you through this process, ensuring your interests are represented.

8

Considering a Second Opinion

In some cases, it may be prudent to seek a second opinion from a specialist if the home inspector uncovers potential major concerns. A specialist can provide more in-depth insight into specific issues, aiding in your decision-making process.

9

Finalizing the Home Buying Process

Once you are satisfied with the inspection results and any necessary negotiations are completed, you move forward with the final stages of the home buying process, including securing financing and preparing for the closing.

Chapter Nine

Unraveling the Mystery of Mortgage Underwriting

You've successfully reached a contract agreement on your dream home! As you continue through the mortgage process, the next significant phase to anticipate is mortgage underwriting.

This report sheds light on the importance of the underwriting process and what to expect during this crucial stage. As the lender verifies your financial information, employment history, and the property's appraisal, be prepared to provide additional documents to ensure a smooth and successful journey towards homeownership.

1

Understanding Mortgage Underwriting

Mortgage underwriting is a pivotal stage in the home buying process. It is the thorough evaluation and assessment of your financial standing and the property's value to determine your eligibility for a home loan.

2

Providing Financial Information

During underwriting, the lender will review your financial information, including your credit history, income, and assets. Be prepared to submit documentation such as pay stubs, bank statements, tax returns, and proof of other assets.

3

Employment History Verification

Lenders will verify your employment history to assess your stability and ability to make mortgage payments. Be ready to provide contact information for your employers and any necessary employment verification documents.

4

Appraisal of the Property

As part of the underwriting process, the lender will order an appraisal of the property to confirm its value. This step ensures that the home's price aligns with the current market conditions.

5

Potential Requests for Additional Documents

Throughout the underwriting phase, the lender may request additional documents or clarifications on certain aspects of your financial information. Respond promptly and cooperatively to expedite the process.

6

Maintaining Open Communication

Maintaining open communication with your lender and promptly providing requested documents is crucial during underwriting. Clear communication can help address any potential issues or concerns that may arise.

7

The Underwriting Decision

Once the underwriter completes the evaluation, they will make a decision based on your financial information, the property's appraisal, and other relevant factors. If everything aligns well, you will receive mortgage approval.

8

Potential Conditions for Approval

In some cases, the underwriter may approve the mortgage with specific conditions that must be met before finalizing the loan. These conditions might include additional documentation or explanations

9

The Final Step

Upon receiving approval and meeting any specified conditions, the mortgage process moves towards closing. Your lender will provide you with a clear timeline and instructions for the final steps before the official transfer of ownership.

Chapter Ten

The Final Frontier Sealing the Deal through the Closing Process

Congratulations! You have navigated through the exciting journey of finding your dream home, and now it's time to finalize the deal through the closing process.

This report highlights the significance of the closing process, where you will sign all necessary paperwork to complete the home purchase. From mortgage documents to the title transfer and fees, this crucial step ensures a smooth and successful transition to homeownership. Remember to review all documents carefully and seek clarification on any unclear points to make the closing process a stress-free experience.

1 Understanding the Closing Process

The closing process is the final step in the home buying journey. It involves the official transfer of ownership from the seller to you, the buyer. During this process, all legal and financial aspects are settled, and you become the proud homeowner.

2 Coordinating with Your Real Estate Agent

Your real estate agent will play a pivotal role in coordinating the closing process. They will work closely with the seller's agent, the title company, and the lender to ensure that all necessary documents and information are in place for the closing.

3 The Mortgage Documents

One of the key elements of the closing process is signing the mortgage documents. These documents outline the terms and conditions of your home loan, including interest rate, monthly payments, and loan duration. Review these documents carefully to understand your financial obligations.

4

Title Transfer and Insurance

The title transfer is a crucial part of the closing process, ensuring that the property's legal ownership is transferred to you. Title insurance is also essential, protecting you from any potential title defects or claims.

5

Closing Costs and Fees

There are various fees associated with the closing process, including lender fees, title fees, and other expenses. Review the Closing Disclosure carefully to understand the breakdown of these costs.

6

The Closing Disclosure

The Closing Disclosure is a comprehensive document that provides a detailed breakdown of the terms of your loan and the final closing costs. Review this document with your real estate agent and lender to ensure accuracy and clarity.

7

Don't Hesitate to Ask Questions

The closing process can involve a significant amount of paperwork and legal jargon. Don't hesitate to ask questions if something is unclear or if you need further explanation on any aspect of the closing documents.

8

Be Prepared for the Closing Day

On the day of the closing, bring all necessary documents, identification, and funds required for closing costs and the down payment. Your real estate agent will guide you through the process and be present to address any last-minute concerns.

9

Celebrating Homeownership

After signing all the necessary paperwork, congratulations, you are officially a homeowner! Take a moment to celebrate this exciting milestone and the beginning of a new chapter in your life.



ABOUT ME

It's been a real pleasure, privilege, in fact, selling real estate in Hamilton.

Thirty years later, I still love the business, still feel enthusiastic about meeting clients, a thrill watching my clients' delight as they find their home or that mental calculator turn on in my investor's eyes as I show them a money maker.

Experience cannot be improvised. I sell everything that does not move - from starter homes to move-up homes to down-size condos. I work with first-time investors, buying their single-family rentals or seasoned people adding to an established portfolio. I've sold homes that should have been bulldozed to homes that should have been featured in a magazine.

I provide superior service by looking after my clients' interests. I provide quality information crucial to making a good sound decision and tie up all the details, beginning to end.

That, in a nutshell, is my job; some architecture, some building, some staging, some psychology, lots of marketing and sales, some real estate law, information compilation, zoning, building by-laws and mostly, one-to-one human interaction, without pomp and pageantry.

Add to that that I'm living in Hamilton, a quirky diamond in the rough. On the verge of becoming what it is entitled to be a great city in its own right— well, it all couldn't be any better, could it?

My business has sustained itself through word of mouth, referrals, and client repeats. Now I'm getting clients' kids calling me. I can't thank my clients enough for entrusting me with their single most significant financial asset.

I've been doing this for a long time; through hypermarkets, stagnant markets, two recessions, and buyer and seller markets.



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