

FIND YOUR FOREVER HOME WITH US



BUYER'S GUIDE



TEAM

ALESSIO VARANO

REAL ESTATE BROKERS

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My STORY



As team leader, Alessio is known for his integrity, hard work and expertise. When buying or selling a property, his experience in real estate flips and investments allows him to get the best value for each and every one of his clients. The fact that most of Alessio's business comes from client referrals, is hard proof that his top priority is looking after his clients' best interest and making sure that they have a smooth transaction.

The key to his success is developing and creating long term relationships with his clients. Alessio's business is built on: honesty, determination and trust, while embodying the ability to cater and adapt to all of his client's real estate needs.

Building a solid foundation for a team that is constantly evolving has brought his business to another level and taught him how to be an industry leader. Together the team is able to deliver a standard of service which goes above and beyond common practice.

Alessio Varano

Team Leader, Investor, Entrepreneur

Creating the perfect balance is key.



SOON?



Thinking of buying a property soon?

Whether it's a single-family home, a condo, a first-time purchase or a life-changing event requiring a move, Alessio Varano is your trusted ally for your project. It is always preferable to work with an experienced broker to obtain an objective opinion, to be guided but also to implement all the necessary strategies to acquire the property of your dreams.

Alessio does not hesitate to follow his clientele wherever the need arises; many satisfied customers do not hesitate to refer him to their friends and family. He therefore has the expertise and the privilege of accompanying his new clients in many different areas such as Montreal, Laval, North Shore, South Shore, the Laurentians, Repentigny and Surroundings, Vaudreuil and Surroundings; all regions he has gotten to know very well over the years. Your trust is very important to him as he makes sure to tie up your real estate project in an exemplary manner from beginning to end.

Why buy your property with Team Alessio Varano?

- Best strategy implementation when writing a promise to purchase.
- Strong negotiator whose mission is to get the best for his clients.
- Available 7 days a week, year-round.
- Knowledge of procedures to follow and legal documents to be completed, while having the necessary expertise in drafting appropriate clauses to protect you in your purchase.
- Access to a vast network of qualified professionals which can be instrumental in the successful completion of your real estate transaction.



IT'S ALL ABOUT *YOU*

Our real estate business has been built around one guiding principle:

ITS ALL ABOUT YOU

YOUR NEEDS

YOUR DREAMS

YOUR CONCERNS

YOUR QUESTIONS

YOUR FINANCES

YOUR TIME

YOUR LIFE



Our focus is on your complete satisfaction. In fact, we work to get the job done so well you will want to tell your friends and associates about it. Maybe that's why over 80% of our business comes from repeat customers and referrals.

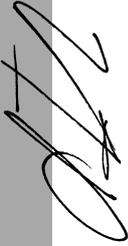
Good service speaks for itself. We look forward to the opportunity to earn your referrals too!

OUR REFERRAL PROGRAM

Do you know someone who wants to buy or sell a property? Surely you have their best interest at heart, why not refer them to a real estate expert who will take extremely good care of them. Refer us a friend, family member or simply someone you know and get a prepaid Visa for up to \$500. How does it work? Simply give us the contact information of the person you would like us to help and we will take care of the rest. It's that easy!

*Over 175+
Transactions in 2021*

BUYER'S SERVICE



Team Alessio Varano has created a great system to enable our clients to find their dream home as fast as possible and with ease. Our system allows our clients to be the first ones to view NEW properties before anyone else, as they come out on the market. The way we do that is by subscribing our clients to an AUTOMATIC LISTING SERVICE where they receive ALL the new listings that correspond to their criteria the moment they hit the market, including all successions and bank repossessions. By being the first ones to see the property when it hits the market, it allows us to be the first to visit and place an offer. We call this service our "VIP BUYER'S SERVICE" which is free to all our clients that work with us.

Our team is there for you every step of the way. Our philosophy is simple; Treat every client like family and they will not only become lifelong clients, but they will become valued friends and they won't hesitate to refer their friends and family.

Here are the FOUR aspects of our VIP BUYER'S SERVICE:

- We give you 100% access to All properties Listed with a Real Estate Broker as well as exclusive Off Market Properties and Homes for Sale on Duproprio.
- Custom plans and Strategies tailored to your needs as well as around the clock communication and concierge service provided by our Specialists.
- A Clear depiction of the market value of the property you want to buy along with our honest and transparent recommendations. Before you make an offer, we send you the best comparables of similar properties that Sold in the surroundings.
- You have priority access to our circle of some of the best experts in the field such as , mortgage specialists, inspectors, notaries, evaluators, contractors, specialized trades, evaluators

10 STEPS TO PURCHASING A HOME



1. Choose a real estate agent that's right for you.

2. Sign a buyers agreement.

3. Know your buying power.

4. Explore mortgage options, get pre-approved.

5. Create a portal for your automatic search.

6. Identify homes you like and schedule visits.

7. Make an offer and get it accepted.

8. Fulfill all conditions and close the deal.

9. Update utilities and transfer services.

10. Move into your new home!



PRE-APPROVED

Getting pre-approved for a home can be a daunting experience. First, find a mortgage broker/specialist that you're comfortable with. If needed, your agent will be happy to provide a referral. Your mortgage broker/specialist will check your financial standing to determine how much you can borrow, how much you can afford, and which loans might be right for you. Applying for a mortgage requires a written application and supporting documentation; it can be a slightly intimidating process and there are a few things you should be ready for when meeting with your mortgage lender:

- **They will check your credit score:** Knowing your credit score will give lenders an inside look at your credit habits and history and will help them decide if you're a good candidate for a loan. Credit scores are ranked on a scale of 300- 900 and the higher the better.
- **They will check your employment history:** Lenders ask for a list of your past employers, how long you've been with your current employer, and what your annual salary or take-home pay is. They want to make sure you consistently earn money, with no major gaps in income, and can make regular mortgage payments.
- **They will check your assets and debts:** Be prepared to show your past tax records, recent bank statements, and current debt amounts, including credit card debt, car loan, or student loan. Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.



Start Your HOME SEARCH

As a home buyer, you can expect to see an array of different home styles and designs. You've got the choice of single-family, condo, townhome, lakefront, acreage, luxury; you can also choose bungalow, multi-storey, or split-level. In addition, you can choose a pre-existing home or new construction. In other words – you've got options. But what's most important is that you choose a home that complements your lifestyle and your income. To narrow down your choices:

- Know your budget.
- Determine a desired location.
- Consider how many bedrooms, bathrooms and square feet you need.
- Decide which amenities are must-haves versus like-to-haves.
- Consider your needs for outdoor space, like a yard or balcony.

Once you've identified your must-haves, create your portal and browse listings on your automatic search that will meet your criteria. Your agent will also send you listings that meet your criteria via email, text message or social media. Your agent will coordinate showings for properties you'd like to see in person.



FOUR THINGS TO CONSIDER WHEN VIEWING HOUSES ONLINE

When it comes to house hunting online, there are lots of things a potential buyer can do to get a feel for a property by simply utilizing the tools that are available online. Your agent is a great resource to lean on, as they often have lots of information on the property that may not be included in the MLS listing description

Time to start visiting

Home STYLES

- **Storey-and-a-half**
This style has a deep pitched roof and clean, simple design. Dormers can be added to a pitched roof to add windows or usable space on the upper level.
- **Split Level**
Also called a split entry, this home style typically has two short sets of stairs running up and down from the point of entry. It may, or may not, have living space at entry level.
- **Single-Level**
Also referred to as a bungalow is known for a long, low design with all or most living space on ground level. Many have a basement level which may be finished into additional living space. A lower level walk-out includes a door to the exterior
- **Two-Storey Home**
A two storey home has two full levels of living space. A traditional twostorey will have a ground level, with an often equal sized floor directly above. Often you will find living space on the ground level, with the main suite and additional bedrooms on the second floor. There may also be a basement level.
- **Condominium**
An owned unit in a large property complex that consists of many individual units. Often has a fee that covers shared monthly expenses for the upkeep of the building and facilities.
- **Townhouse**
An owned unit in a row of houses all attached to one another. Often has an condominium fee that covers shared monthly expenses for the upkeep of the exterior and any shared facilities.
- **Semi-Detached**
This home has two single family dwellings that are separated by one common wall and have mirror image layouts. Semi-detached homes typically have two separate street addresses and can be owned by two different homeowners. Since outdoor maintenance is the responsibility of the homeowners, it is important to consider shared expenses that may need to be addressed such as house siding and windows as well use and upkeep of common spaces such as the yard, landscape or a shared driveway.
- **Duplex**
A duplex is a home consisting of two separate dwellings that are either side by side or stacked on top of each other. They typically have identical layouts or a mirror image of each other. A duplex typically has one street address with unit numbers and one property owner.



Homebuyer's GLOSSARY

By familiarizing yourself with these home-buying basics, you'll be better equipped to make informed decisions and a wise investment.



- **Amortization:**
The length of time allotted to paying off a loan – in home-buying terms, the mortgage. Most maximum amortization periods in Canada are 25 years.
- **Balanced Market:**
In a balanced market, there is an equal balance of buyers and sellers in the market, which means reasonable offers are often accepted by sellers, and homes sell within a reasonable amount of time and prices remain stable.
- **Buyer's Market:**
In a buyer's market, there are more homes on the market than there are buyers, giving the limited number of buyers more choice and greater negotiating power. Homes may stay on the market longer, and prices can be stable or dropping.
- **Seller's Market:**
In a seller's market, there are more buyers than there are homes for sale. With fewer homes on the market and more buyers, homes sell quickly in a seller's market. Prices of homes are likely to increase, and there are more likely to be multiple offers on a home. Multiple offers give the seller negotiating power, and conditional offers may be rejected.
- **Closing:**
This is the last step of the real estate transaction, once all the offer conditions outlined in the Agreement of Purchase and Sale have been met and ownership of the property is transferred to the buyer. Once the closing period has passed, the keys are exchanged on the closing date outlined in the offer
- **Comparative Market Analysis:**
Comparative market analysis (CMA) is a report on comparable homes in the area that is used to derive an accurate value for the home in question.
- **Home Inspection:**
The home inspection is performed to identify any existing or potential underlying problems in a home. This not only protects the buyer from risk, but also gives the buyer leverage when negotiating a reduced selling price.
- **Condominium Ownership:**
A form of ownership whereby you own your unit and have an interest in common elements such as the lobby, elevators, halls, parking garage and building exterior. The condominium association is responsible for maintenance of building and common elements, and collects a monthly condo fee from each owner, based on their proportionate share of the building.
- **Deposit:**
An up-front payment made by the buyer to the seller at the time the offer is accepted. The deposit shows the seller that the buyer is serious about the purchase. This amount will be held in trust by the agent or lawyer until the deal closes, at which point it is applied to the purchase price.
- **Closing Costs:**
The costs associated with "closing" the purchase deal. These costs can include legal and administrative fees related to the home purchase. Closing costs are additional to the purchase price of the home.

Homebuyer's GLOSSARY (cont'd)



- **Down Payment:**
The down payment is the amount of money paid-up front for a home, in order to secure a mortgage. In Canada, the minimum down payment is 5% of the home's total purchase price. Down payments less than 20% of a home's purchase price require mortgage loan insurance. The selling price, minus the deposit and down payment, is the amount of the mortgage loan.
- **Certificate of location:**
A certificate of location will identify the property lines. This is not required to purchase a home, but it is recommended and may be required by the mortgage lender to clarify where on the property the owner has jurisdiction. This is important if issues arise between neighbours or the municipality, should the owner wish to make changes in the future such as installing a pool, fence or other renovations involving property lines.
- **Home Buyers' Plan:**
A federal program allowing first-time homebuyers to withdraw up to \$35,000 interest-free from their Registered Retirement Savings Plan (RRSP) to help purchase or build a qualifying home. The borrowed amount must be repaid within 15 years to avoid paying a penalty.
- **Land Transfer Tax:**
This is the tax payable by the buyer to the province and/or municipality in which the transaction occurred upon transferring land. The amount varies depending on the region, the size of the land and other factors.
- **Home Appraisal:**
A qualified professional provides a market value assessment of a home based on several factors such as property size, location, age of the home, etc. This is used to satisfy mortgage requirements, giving mortgage financing companies confirmation of the mortgaged property's value.
- **Fixed-Rate Mortgage:**
A fixed-rate mortgage guarantees your interest rate and for a predetermined amount of time, typically 5 years. When the term expires, you have the option to stay with the same lender or switch to a different one.
- **Variable Rate Mortgage:**
A variable rate mortgage fluctuates with the prime rate. Your monthly payments remain the same, but the proportion of your payment going toward principal versus interest can change.
- **Mortgage Pre-approval:**
A mortgage preapproval helps buyers understand how much they can borrow before going through the mortgage application process. Allows you to make an immediate offer when you find a home, since you know how much you'll be approved for with this lender, and locks in the current interest rate for a period of time insulating you against near-term rate increases.
- **Title Insurance:**
Title insurance is not mandatory in Canada, but it is highly recommended to protect both the buyer and the mortgage lender against losses related to the property title or ownership, such as unknown title defects, existing liens against the property's title, encroachment issues, title fraud, errors in surveys and public records, and title-related issues that could prevent you from selling, leasing or obtaining a mortgage. Your notary can advise you on this.
- **Offer:**
An offer is a legal agreement to purchase a home. An offer can be conditional on a number of factors, commonly conditional on financing and a home inspection. If the conditions are not met, the buyer can cancel their offer.



Andrew Diodati

Senior Real Estate Broker

Senior broker, Andrew Diodati has a true passion for real estate. Andrew's energy has helped bring a fresh perspective to team Alessio Varano.

His business is built on: Dedication, Communication, Determination, and Trust, while embodying the ability to cater and adapt to all his clients Real Estate needs.

Andrew's 10+ years in the customer service industry has helped cultivate his dynamic personality, and his unparalleled dedication to his clients has allowed him to flourish in the real estate industry.

As a key member of the team, Andrew is taking on the market at full force, he has aided countless clients obtain their real estate objectives by following his principal motto; treat everyone like they are family.

It's a Guarantee with Diodati!



Michael Cannavina

Senior Real Estate Broker

Since his early years, Senior broker Michael Cannavina has been passionate about Real Estate.

Thanks to his dedication and expertise, he skillfully guides his clients through all their Real Estate investments.

As an exemplary member of team Alessio Varano, Michael understands that trust, commitment, and a customer-focused approach are the keys to succeeding in the industry.

Whether you're a first-time buyer or an experienced investor, Michael prides himself in providing a high quality service in order to exceed his clients expectations.

His passion, hard work and dedication will ensure that you have an experience like no other.



Emmanuel Yoo

Senior Real Estate Broker

Being in real estate since 2014, Emmanuel started at a young age which allowed him to work in various types of markets and to carry out several real estate projects.

After almost a decade of experience, he associated his practice with our team. This allowed him to develop strategies that will help both investors and families in very dynamic markets.

His reputation is based on communication, transparency and dedication to clients, which result to the hundreds of families helped over the years.

Specialties: Real estate transactions, negotiations, sales, purchases, investment solutions.

Alex
OUR TEAM



Julie-Catherine Courchesne

Real Estate Broker

Working in real estate from a young age as a leasing agent, Julie has been able to build her experience through the wide range of properties she dealt with.

Her interest in real estate drove her to become a broker and dive deeper into what she does best, making her client's needs a reality.

Julie is naturally a people person and dedicated to unparalleled customer service built on trust, transparency and communication. Her ability to be light hearted with clients but determined when it comes to solving all your real estate needs makes Julie a sure choice when it comes to selling or buying your new home.



Pietro Nardolillo

Real Estate Broker

From a young age, Pietro always sought to make new connections and new friends. Naturally his charisma and energy led him into the customer service industry. Having gained years of experience working in different fields, Pietro learned the value of relationships and what foundations lasting relationships are built on: Trust, transparency, and respect.

Pietro's thirst for networking combined with his easy going personality has led him to a successful career in real estate. He empathizes with every client and goes into every transaction with one intention: to help.

Pietro understands how stressful the market can be and has made it his mission to not only guide his clients but have them enjoy the process as well.

Just because it can be stressful, doesn't mean it has to be.

Share a laugh, make a friend and see what outstanding service can do for you.



Jessica Cannavina

Chief Administrative Officer
Commercial Real Estate Broker

As co-founder of the team, Jessica is valued for her administration and management skills. Her high level of organization and passion for her clients and the team have made her an invaluable part of the family.

Jessica has worked along side Alessio from day 1 and together they have built a solid foundation that provides personalized and quality service to each and every client.

With 10 years of real estate experience, and also a licensed commercial broker, Jessica is a key Pillar for Team Alessio Varano.



Maria-Elena Varano

Transaction Coordinator

Mary's Passion for helping people lead her to many years in the Hotel and Hospitality industry.

In recent years Mary's career took a drastic turn when her brother Alessio offered her a position to work along side himself and Jessica as a trusted assistant and transaction coordinator.

Since then, Mary has become a crucial part of Team Alessio Varano. She prides herself in helping all the brokers in the team deliver an unparalleled service to each and every client.

OUR TEAM

Alessio
(cont'd)

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Let's get in touch



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