

GTA *Property* Geeks

BUY. SELL. DONATE.

YOUR GUIDE

Home



GARRY BASSAN

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HOUSESIGMA INC.
BROKERAGE



GARRY BASSAN

REAL ESTATE AGENT

a little about me...

Experience Hassle-free Home Buying and Selling

Buying or selling a home can be stressful, but it doesn't have to be. At GTA Property Geeks, we believe in making the process as easy and convenient as possible. With no contract and unlimited showings, you have the freedom to explore your options without any commitments. Our team of knowledgeable professionals will guide you in every step of the way.

Discover the All-Inclusive Real Estate Solution with GTA Property Geeks. We understand that buying or selling a home can be overwhelming. That's why we offer a comprehensive set of services to make the process as smooth as possible. From free staging and paint touch-up to professional cleaning, social media marketing, video marketing, and even drone shots, we take care of every detail so you can focus on what matters the most - finding your dream home and getting the best price.

Support a Good Cause while Finding your Dream Home!

When you work with our team, 10% of the commission is donated to your favorite charity. It's a win-win situation - you get expert service and support a cause close to your heart. Let's make an impact together!

Garry's (Founder of Gta property Geeks) track record speaks for itself - he was crowned the #1 Salesperson out of 170 agents in both 2021 and 2022 in his brokerage. This achievement is a testament to his unrivaled networking and marketing skills, as well as his ability to negotiate the best deals for his clients.



GARRY BASSAN

REAL ESTATE AGENT

My Track Record...

92.4%

of my client

BOUGHT
ASKING
OR LESS

23
DAYS

AVERAGE
TO SUCCESSFUL PURCHASE

DOZENS OF
CONDOS & HOMES



6 YEARS

IN REAL ESTATE

82%

OF MY CLIENTS

ARE REPEAT CUSTOMERS
OR REFERRED CUSTOMERS



GARRY BASSAN

REAL ESTATE AGENT

"Hoods" I've Sold In..

Mississauga

Markham

Oakville

DOWNTOWN
TORONTO

Milton



Burlington

Willowdale

Milton

Georgetown

North
York

Richmond Hill

Brampton

Caledon

HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process. As a home buyer, the seller of the home typically pays a commission to the listing agent which is shared with the co-operating or 'buyer's agent'. We do not transfer any shortfalls to you, we will negotiate any commission owed with the listing agent.

1

CONSULTATION

Schedule a consultation and discuss the process of buying a home, The Buyer Representation agreement and most importantly, your needs.

2

FINANCIALS

Meet with a lender, They assess your financial position and provide a pre-approval for budget. Knowing what you can afford and having deposit funds available is critical.

3

LEGAL ADVICE

There will be closing costs including lawyers fees. Speaking to a lawyer in advance will ensure you are well prepared.

4

TOURING HOMES

This is where it gets real. Following the consultation and preapproval we will begin to view and tour homes

5

RESEARCH

Extensive research on comparable properties and current market conditions including the likelihood of a conditional offer being accepted. You may need to arrange for a pre-offer home inspection.

6

OFFER

We will be working together to ensure that having carefully reviewed the research we will put together an offer you are 100% comfortable with. The deposit will need to be ready within 24 hrs.

7

CONDITIONAL

In some instances your offer may have been accepted conditional on some sort of due diligence. It is during the conditional period this diligence is completed, following which notice is provided to the seller and the deal becomes "firm"

8

APPRAISAL

Your lender will arrange for an appraisal of the property to ensure the loan to value ratio is in line. You will then receive your final approval letter from the lender

9

PREPARE FOR CLOSING

Avoid purchasing big ticket items, like a new car. This can cause issues with your lender at closing. We will provide you with a pre-closing check list to help ensure your move is a smooth one!

10

CLOSING DAY

Your lawyer will transfer funds and ownership and facilitate closing. There is no telling what time of day that will be. Some times there are delays so be prepared.



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REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate.

OFFER DATE

The Seller has provided written direction to their representative that they will not to entertain any offers until a certain date.

PRE-EMPTIVE OFFER

In some instances while the seller has set an offer date they have indicated they are prepared to review an offer in advance. To facilitate a change in published offer date that there are several rules that must be followed.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These can include taxes, mortgage insurance and lender expenses.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. We can recommend a qualified home inspector for you.

DISCLOSURES

In some instances disclosures are required to be made such as special knowledge, if a seller or buyer holds a real estate licence.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This can happen at any time during the day.

PURCHASING *Budget*

CLOSING COSTS

When you have clearly established your maximum mortgage and available cash reserves we strongly advise that you prepare a simple budget establishing your total costs of purchasing the property. Both experienced and first-time home buyers frequently underestimate the cost of buying a property by failing to consider various costs such as:

- Balance of down payment.
- Credit report fees
- Mortgage loan administration costs.
- Mortgage appraisal fees.
- Cost to transfer or discharge any existing mortgages
- Mortgage lender fees – charged by Mortgage Broker or lending institution.
- Appraisal fees
- Mortgage insurance premiums, if applicable (CMHC).
- Home inspector fees.
- Survey costs if applicable.
- Land transfer tax (provincial and municipal of applicable)
- Pro-rated amounts for your share of any pre-paid costs such as maintenance fees and property taxes
- Legal fees, including related disbursements (couriers, copies etc)
- Home Insurance costs
- Moving costs, including packing materials.
- Minor home repairs, or paint
- Renovation costs if applicable



FINDING A GREAT

Agent

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.

It is not only difficult to negotiate, but it can feel uncomfortable especially when you are emotionally involved. If you want someone to negotiate fearlessly on your behalf, you need an agent.

Connect YOU WITH THE PERFECT HOME

Agents often have access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

Knowledge OF NEIGHBORHOOD

Agents will be able to offer insightful details about the neighborhoods you are considering.

Attention TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

Expert GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.



about us...

We at Gta Property Geeks offer a state of the art real estate app to empower our buyers. We strongly believe in pairing cutting edge technology along with the personalized one-on-one service of your devoted real estate agent.

We will guide you through this journey to help you attain your real estate goals.

Together, We Answer The Three Real Estate Questions

When to buy, where to buy, and how much to buy For.

\$200M+

Yearly Volume

1.5M

Active Users

8M+

Session

600K

Downloads

we have a way with buyers...

Data sourced from the Toronto Regional Real Estate Board (including sales throughout Ontario) show that when representing buyers **we consistently (mode) achieve a purchase price of 99% of listing price.** In a market place of multiple offers and soaring "above asking" listing agent brags... we feel pretty good about that!





Finding the best AGENT FOR THE JOB

Choosing the Best Agent for the Job
Before you can decide who is the best Realtor® to represent your interests, it's important to understand agency relationships.

Listing Agents:

The Realtor® who is selling a property has signed a contract with the Sellers where they have agreed to sell their property for the best possible price. The seller is the Listing Agent's client and they have legal obligations to represent their interests.

Benefits of Having your own Realtor®:

When you sign a Buyer Representation Agreement with your own personal agent, you immediately receive the benefits of the client/agency relationship.

To give you some 3rd party perspective on finding the best agent for you... we have included an excerpt from a Forbes Magazine article as written by their expert real estate counsel



Buying or selling a home is an exciting experience for anyone. There is the thrill of the hunt and the excitement of the deal. The whole process is enhanced by a good real estate agent who knows the ins and outs of the market. But with so many brokerages and agents out there to choose from, finding a perfect fit may be more of a challenge than you expected.

Look For Passion, Conviction And Honesty

Look at the agent's work. The easiest and most valuable way is to review how they're marketing other properties. Look at their listing materials, website, brochures and signage. Pay attention to their personal appearance. Look for passion, conviction and honesty. You want your agent to tell you what it's going to take to get your home to sell faster and for the best price.

Seek Clear Lines of Communication

First and foremost, you need to feel completely comfortable talking and communicating with the real estate agent. If it feels awkward or if there is undue pressure placed on you by a real estate agent, this is not the right fit.



Find An Agent You Can Trust

As the client, you begin the dialogue – but pay close attention to the agent or broker and how he/she listens and asks YOU questions. A successful agent has access to the technology it takes to make your property seen or to find options for purchase, but it takes a human being to understand and work to achieve your specific goals. Take time to find a human you respect and trust.

Choose The Person, Not The Experience

I am a firm believer in choosing an agent who works for you and with you. Don't choose an agent based solely on experience. Although it's good to have, it's not everything. You will be spending a lot of time with that agent and you need to mesh. Choose someone relatable and real. Choose for you, not for the house. Choose someone good at talking and negotiating.

FORBES ARTICLE CONT'D

Check If They Mitigate Risk

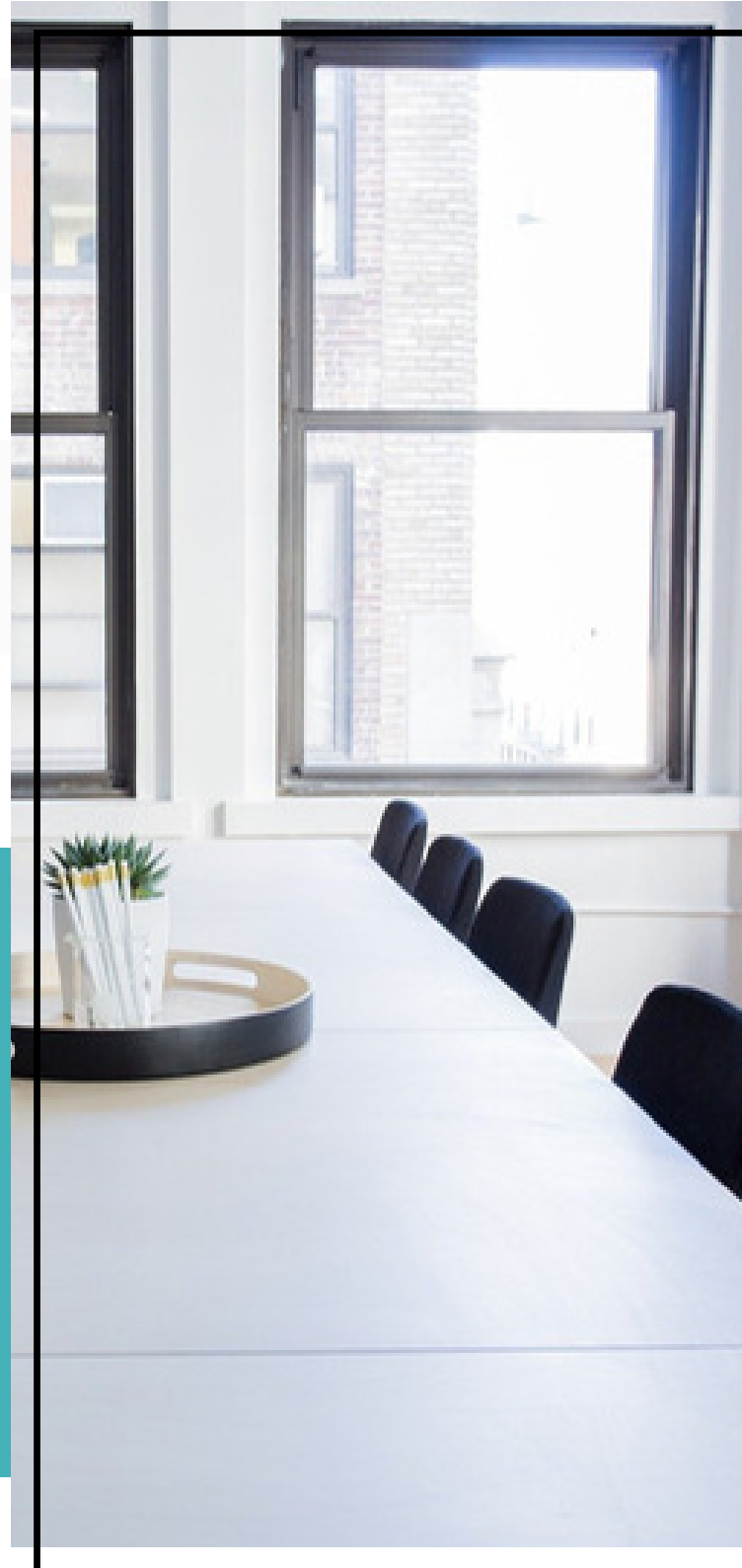
Find a real estate agent who is honest about the risks of buying or selling. Throw out the flattery and fluffy agents. You want someone who is realistic and can proactively mitigate risk. When interviewing agents, pay attention to those using real data in their answers when it comes to investment analysis, neighborhood level market performance, and long-term impact of your decision to buy or sell.

Make Sure They Offer Adequate Support

Be sure to do your research first. Are they supported? An agent who has support is able to offer a high level of customer service to every customer. Most agents work with several clients at a time. The logistics of buying/selling a home are complicated, and it's easy to miss something or fall short without a support.

Look For Strong Core Values

Whether it's business or pleasure, finding a good person all comes down to core values. Core values are important because you want to work with someone that plays by the same rules you do. For example, if you are an honest person who tells the truth, would you not want someone to tell you the truth?



Understanding AGENCY RELATIONSHIPS

Client vs Customer:

What is the difference and why does it matter when you're buying a home?

Buyers and sellers may enter into one of two types of agreements with a brokerage: a representation agreement or a customer service agreement. Both are considered legally binding agreements.

If you enter into a representation agreement, you are considered a client of the brokerage; if you enter into a customer service agreement, you are considered a customer. There are two big differences between the brokerage's obligations to a client versus a customer.

First, **if you are a client**, the brokerage has an important obligation to you, called fiduciary duty, and must promote and protect your best interests in the real estate transaction.

If you are a customer, the brokerage does not have that obligation, but is obligated to treat you with fairness, honesty and integrity, and to provide you with conscientious and competent service.

Second, if you are a client looking to purchase a property, under a legislated Code of Ethics, the salesperson must take reasonable steps to determine, and then disclose to you, all material facts about the property.

If you are a customer, however, the salesperson only has to disclose to you the material facts that he or she already knows or ought to know, and they are not required to take any further steps.

There are a couple of other points to consider when deciding whether you want individual representation under agency or want to go it alone approaching the listing agent directly. If a registrant represents more than one client in a transaction, all clients must receive detailed disclosure as described in Section 16 of the Code of Ethics, including what will and will not be shared with other clients in the same transaction.

Typically, if any information is given to the registrant by a customer, it may be disclosed to any client to the same transaction. Alternatively, a client's information will not be shared with a customer, without the consent of the client. That said, registrants must still disclose known facts about a property or transaction that could affect the customer's decision to buy or sell.

Be informed. Determine what you want and what you need. Understand your rights and obligations under your relationship with the sales representative. If you prepare well in advance, this will help ensure there are no surprises during the buying or selling process.

COVID 19 AND VIEWINGS

The Ontario Government has deemed Real Estate an essential service which means we are still able to assist you with your purchase and facilitate viewings of properties. However it is not "business as usual"

When your HouseSigma realtor books an appointment on a listing they will either be asked to attest to the fact they have asked you a series of Safety Questions OR You May be Required to Sign a Health Declaration.

Listings may require you to limit the number of family members in attendance and time spent at the property You will be expected to adhere to safety protocols such as wearing personal protective equipment. Please ensure you are equipped.

While every reasonable effort is being made by the industry as a whole HouseSigma CANNOT guarantee your safety and you are viewing properties at your own risk.

HEALTH DECLARATION

I confirm the following statements to be true:

Neither myself nor a member of my household has travelled anywhere outside of Canada, or been in contact with anyone who has travelled outside of Canada, in the last 14 days.

I have not experienced any of the following symptoms in the last 14 days: fever, dry cough, shortness of breath, or difficulty breathing.

I have not knowingly come into contact with anyone experiencing any of the following symptoms in the last 14 days: fever, dry cough, shortness of breath, or difficulty breathing.

I have not knowingly come into contact with anyone with a presumptive or confirmed COVID-19 diagnosis in the last 14 days.

VIEWING PROPERTY COVID 19

Your Safety,
My Safety
and the Seller's Safety
Let's Protect Each Other



CLIENT *Testimonials*

VERIFIED REVIEWS BY HOUSESIGMA



"Garry simplified all necessary steps for me to buy my dream home. He's an expert, hardworking and very knowledgeable in housing industry. He also walked me through mortgage process and other things like closing costs before I pick my dream home. His negotiation skills also helped me to keep some extra money in my pocket. Thanks again for your dedication and the great experience I had with you during this journey." - Julie

"He was very kind and so helpful for us" - Stephanie

"Friendly, responsive, helpful." - Greg



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REAL ESTATE AGENT

MEET THE GTA PROPERTY GEEKS TEAM

PROVIDING RESIDENTIAL REAL ESTATE SERVICES ACROSS THE GREATER TORONTO AREA. GTA PROPERTY GEEKS NOT ONLY WORKS WHERE WE INVEST; WE LIVE HERE TOO. IF YOU'RE LOOKING FOR PROFESSIONAL ADVICE AND EXPERTISE WE'RE HAPPY TO SERVE. OUR CLIENT FIRST PHILOSOPHY MEANS THAT WE'RE SERIOUS ABOUT CREATING EXCEPTIONAL EXPERIENCES. OUR NETWORK OF PARTNERS MAKE OUR COMPANY A GREAT ASSET AND FIT. WHEN IT COMES TO YOUR REAL ESTATE NEEDS, WE'VE GOT YOU COVERED. WE SPECIALIZE IN THE GREATER TORONTO AREA RESIDENTIAL REAL ESTATE.

OUR MISSION IS TO BUILD TRUST AND VALUE THROUGH GENUINE AND MEANINGFUL CONNECTIONS. OUR COMFORTABLE APPROACH TO REAL ESTATE MAKES WORKING WITH US A GREAT EXPERIENCE. WE GIVE 10% OF OUR PROFITS TO DONATIONS AND CHARITIES, OUR GOAL THIS YEAR IS TO RAISE \$100K. OUR BUSINESS IS BUILT ONE MEANINGFUL CONNECTION AT A TIME. YOUR FUTURE MATTERS. THANKS TO THE UNIVERSE.

#1 AGENT IN 2021/2022 OUT OF 170 AGENTS - LEGACY AWARD WINNER



CLIENT *Resources*

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 **Get Cash Back when you use our Mortgage Broker***

WHEN YOU BUY OR SELL

10% commission goes to your favorite charity



The Board of Directors for [Magellan Community Foundation](#) would like to thank Garry Bassan for your generous donation.

Your donation and support will help develop our seniors' centre and change the lives of over 350 residents and their families who will one day call the 'Magellan Centre' their home away from home

Sincerely, Natalie Santos on behalf of Ulysses Pratas, Board Chair



Armagh House

We are so grateful for your generous donation. Today, the women and children at Armagh are moving forward with a new, independent life that's free from violence

Since opening our doors in 1991, Armagh has been a safe haven for women and their children fleeing violence. In addition to providing 2nd stage housing, donations from people like you fund our Counselling and Wellness services, Child & Youth programs, Advocacy & Legal support and the Independent Living fund to support the transition to independent living in the community.

Your donation is truly making a difference to the women and children who turned to us to help them rebuild their lives free of violence.

Thank you



Home on the Hill Supportive Housing Richmond Hill

Garry Bassan Real Estate Agent at [www.GtaPropertyGeeks.com](#) presents Recreation Therapist, Tracy Wong a bank draft made out to Home on the Hill as President of [Home on the Hill](#), Maggie Veltheer and our tenant Blair smile approvingly.

Thank you so much Garry for your wonderful generosity!!!



Seeds of Hope Jane/Finch community

The kids enjoying the wonderful bikes we received from your ministry and through the kind generosity of Garry Bassan.

Words cannot express how grateful we are as the addition of the bikes have complemented our camp program and brought much variety and enjoyment of the outdoors to the campers!

Thanks so much Garry! May God continue to prosper you in all that you do!

Blessings, Betty Camp Coordinator



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