



# **THE SIGNATURE PROCESS**

**YOUR FIVE STEP GUIDE TO A BETTER LIFE**





## REMEMBER WHEN YOU WERE A YOUNG COUPLE LIVING YOUR LIFE?

You were going to concerts, restaurants, beaches and festivals. You could live in a shoebox or someone's basement. Living space was not a priority.

Then your priorities changed. You were on your way to fulfilling a lifelong plan of having kids and a place to call home. You may have started by renting. Then you mustered the courage and savings to buy your first home. The feeling of calling a place your own is something special. If you had bought a condo, it was enough space for **YOU** and your partner.

### FAST FORWARD...

Somewhere along the lines you grew up and had a family. What you could manage to live with in the past isn't true today. Now you have more clothes, more toys, more furniture and more complex needs. Everything else grew but your home.

The plan at the time was to get in the market, and from there build savings and equity to buy a larger home. You thought you could live there for the long term, but that changed. The space at first seemed to be plenty to grow into but became small in a hurry.

Kids came into the picture, expected or not, and now space has become your top priority. Your family needs room to grow. You couldn't believe how fast the excitement of home ownership turns into anxiety with the need for room.

### THE FLOW OF YOUR HOUSE MAKES NO SENSE...

You walk into walls daily. You applaud the efforts of the previous generation of DIY owners who tried to expand the house. Entertaining is impossible. Half your extended family ends up sitting in the den or living room with plates on their laps.

## WHEN YOU FIRST MOVED IN YOU HAD ROOM FOR YOU AND YOUR PARTNER. **Then you had kids.**

When you had your first, you still managed to work with the space you had. Then you had or planned to have a second child. Now the storage room is the second bedroom and you have no extra space or even an office. Where would the grandparents sleep? Your home piles up with things everywhere. It's feeling like you can never keep it clean and organized enough.



## SHARING A BATHROOM AS A GROWING FAMILY ISN'T EASY

It's always a challenge finding a morning spot free of anyone. And on the days you snooze in, it kind of feels like hurdling. One wants to brush their teeth, while another needs to shower. The toilet flushes and changes the water temperature in the shower. Tensions could become high! Not the best way to start your day. On top of that now you have grandma and grandpa come over for the weekend. It would be nice to have the space so they could get their privacy.

## IN YOUR YOUNGER DAYS YOU LIKED THE HUSTLE AND BUSTLE OF THE CITY

You liked to be where the action was. Today, you're that 'old' guy you used to poke fun at. Now the neighbourhood isn't as safe as you'd like it to be and there are too many cars and crazies for your liking. The schools in the area have degraded. You have kids and now everything's changed. They may be loud, hyper and messy, but everything you do is for them. At the end of the day you want **PEACE, QUIET** and **SAFETY**.

You finish a long day of work, the weekend is here and you want to relax. With no yard you go through the pain of organizing a day at the park or beach. By the time you come home you feel like you haven't relaxed. Other times you worry about where your kids are and who they hang out with. Having their friends over allows you to watch over them and feel more secure. You work so hard and you deserve to relax. Yard space provides that for you, your family and friends.

You work longer hours to save enough for the next home, but working longer doesn't avoid the new normal. Picking your kids up from school, groceries, taking your kids to karate, you name it. The house is a mess with storage piling up, toys everywhere and too many clothes. It feels like running on a treadmill. **Saving has never been more stressful.**

You've tried renovating and rearranging your home to make it work. You've done all kinds of searches online for ideas. There's only so much space to work with. **You can't avoid the inevitable.**





# YOU'VE TRIED TO FIND A SOLUTION BUT NOTHING SEEMS TO WORK?

This is the unfortunate reality that many families are stuck in today. Most people never figure out the solutions and get caught in a vicious cycle. You end up short changing yourself when all you do is work towards enjoying life.

**YOU WORK LONGER HOURS** so you spend less time with your family. You end up missing the important moments. You know that The longer you wait, the quicker the market may get away from you. The home you need today may be harder to get tomorrow. You spent hard earned savings on temporary rather than permanent solutions. The problems will find their way back.

**IMAGINE** leaky plumbing. You could wrap it in duct tape and cross your fingers it solves the problem....for now. The leak will keep coming back, **OR** you could change the pipe and **fix it for good**.

## **THE REALITY IS, YOU'VE OUTGROWN YOUR HOME.**

You're staring down the barrel of change and it's causing you stress. You're afraid that if things don't change, arguments will increase. You fear negativity will loom over your family, the one place that needs to be safe, and peaceful for all. Being stuck in a space that isn't working is more chaotic than moving. **It impacts your health, your wealth and your family.**



# THE SIGNATURE PROCESS

Our **FIVE STEP** approach will guide you to a better life. You and your family deserve to have long term wealth and a quality of life.

**Let's get you there in a hassle-free and efficient manner.**



## STEP *Planning*

Your family home is one of the most important assets and largest investments. It is our duty to provide you the necessary tools and guidance to yield you the highest returns. We begin by making sure that your finances are in order. We offer our mortgage agents to get you pre-approved and lawyers to oversee the process. We will map out a data-driven plan to achieve your short and long-term real estate goals.

**NEXT,** we tour your home so we can identify where it may be falling short. We discuss and rank your needs and wants to be on the same page. This helps us know what to search for.

Having families of our own, we understand the importance of creating the wealth needed to move your family forward. **DEEP-ROOTED GROWTH IS OUR GOAL.** We set the foundation early and keep you on course for **long-term wealth.**

## STEP 2.

### Prep

We identify any necessary repairs and rank them according to our **Return on Remedy (RnR)** method. We want to make sure you spend on the repairs that maximize profits. From here, we move on to creating a **STAGING PLAN**.

This is about creating a visual and emotional connection between the buyers and the home. We want them to feel at home and be able to envision themselves living stress-free. Don't worry, we have several trusted contacts we can recommend to suit any scenario.

**RENOVATIONS AND STAGING** of your home help increase the chances of **maximizing** its **value**. We want your home to appeal to as many buyers as possible. Once this step is complete, we are ready to **list your home**.

## STEP 3.

### Securing Your Home

We are now ready to find your new home. We begin by using the pre-approval you attained in the 1st step to determine your budget. We survey your needs and must haves to assist us in refining the search. We then provide you listings from which you will choose your favourite ones. Together we schedule showings and go see the homes. To further refine the search, we have you fill out our **ranking form**. This form **keeps you on target and in-line** with your search.

Roll-up your sleeves because at this point we are ready to put an offer on the home of your dreams! After focusing on the home of your choice, we use our market data to create an offer and **negotiation game plan**. We don't like to leave anything to chance, so we use our **Purchase Price system** to determine **fair market value**. If there's a deal to be had, we will find it. After successful negotiations, we ensure conditions clear and oversee the closing.

#### THE PURCHASE OF YOUR NEW HOME DOESN'T ALWAYS COME DOWN TO PRICE

This is why we provide you our ranking form so that emotions don't cloud your judgment. We make sure you have the data you need to make an **informed decision** and **minimize risk**.



## STEP 4.

### *Listing Your Home*



It's time for your property to go live on the market! We arrive at a listing price and **sales strategy** using our data-driven process. We want your home to **sell fast** and at the **highest price**. We use our marketing expertise to increase exposure and bring buyers to your door. We work around your schedule to allow for as many showings as possible. We follow up on each showing to get you **real-time feedback**.

When we receive the offers we list them in order of strongest to weakest and walk you through the pros and cons of each. Remember, the highest price doesn't always mean it's the strongest offer. The quality of the offer depends on price, conditions, deposit, and calendar dates. We accept the most favourable one.

#### **THERE'S NO ROOM FOR GUESS WORK HERE**

We need to use **real market data** to fetch you a high return in an efficient manner. There is a buyer out there for every home. We have it down to a science!

**OUR GOAL** is to find that specific buyer in the most effective way.

## STEP 5.

### *The Finish Line*

You've sold your home and bought your next one! It doesn't end when you move in. You'll be busy maintaining your new home and living life. We will provide **yearly reviews** using our **RnR method** from step two. This will keep your equity growth constant and strengthen your market position. You'll want to ensure that any renovations or repairs are strategic. You never know when you'll want to move again and it's important to stay up-to-date.

#### **Once you go through our process you will start to notice...**

A sense of tranquility sets upon you every time you walk into your new home. You feel elevated.



## PICTURE THIS

It's a beautiful summer afternoon and you're having your kid's birthday party in your yard. Your kids' friends are over and while they are playing in the yard you're enjoying a cold drink with a friend of yours. Family is coming over to celebrate and everything is sunny. You're rewarded for your hard work and dedication.

You can actually see the floors of your home. Your kids' room doesn't look like a war zone of toys and you're not having to hide your stuff. You can entertain all you want, and everyone's got a seat at the table for the holidays. Everything is clean, clear and fresh. **You can breathe.**

### CHANGE IS SCARY BUT IT'S ALSO NECESSARY

You know from your own experience that when you've made smart changes in the past they end up being worth it. A home is more than just a place to park your stuff. It's where you start and end each day and define everything in between. You've worked hard and now you need to set your life up so that everyday can be easier, lighter, brighter and happier.

**Stop procrastinating, it's time to move-up.**







## HERE'S WHAT OTHERS HAVE TO SAY ABOUT US...

“Worked with HL to relocate and find a new home in an unfamiliar area. Can't imagine having done such a big move without the insight, support and attention to detail I was provided throughout the process. Worked with Mariano who went above and beyond in terms of responsiveness and thoroughness. It took some time, he was patient and always had the right advice. We ended up in the perfect home and couldn't be happier to recommend his services.”

**-Aleesha and Lloyd**

“With sincere consideration we would recommend our agents Natanel Herscovici and Mariano Lowy – HL Real Estate Real Estate Agents should exude traits that would make clients feel comfortable and not pressured. The traits we found evident in dealing with HL Real Estate were 1) Finger on the pulse – up to date with market trends 2) Expert Communicators – regular feedback, text msgs or calls 3) Building enduring business relationships – reputation is key! 4) Is in it for more than the money – attention to detail in pictures of our home, email communications, staging. Classy act for sure Our recommendation to clients – put in as much work as your agent invests in you – we built an equitable partnership in purchasing and selling our home(s)... and couldn't be happier”

**-Neil and Sonia**

“Being our very first home we were naturally excited, yet extremely nervous especially considering current circumstances. Mariano, who was referred from a friend, exceeded all expectations. Throughout the process he was extremely patient and did not put any pressure on us. In fact he insisted we see as many houses it takes until we find the right home for our family. He was always open, honest and loved his energy. What more could you ask for .... Highly recommend Mariano and his team to anyone looking to find a home with no strings attached”

**-Alston and Michelle**

# About **Mariano** and **Natanel**

If you had told us 10 years ago that we'd be realtors and succeeded in doing so, we'd laugh at the notion. Back in our 20's we both studied and traveled abroad for many years. We worked in different industries. It wasn't until 2008 when things changed. The financial crisis hurt our families.

That triggered our return home to Toronto, Canada. Seeing our parents struggle that way sparked something in us. Getting back on their feet was no easy task. We wanted to help them anyway we could and took on many dead-end jobs while we studied to become Realtors.

It took us a couple of years. We delayed the process after we completed the first exam. We were too busy working to support our families. Something changed one night. A mutual friend had people over for dinner of which we were both invited to. We noticed a real estate book on a coffee table. That sparked a conversation. Little did we know that this conversation would lead us to complete the program.

We remember it like it was yesterday, complaining about our dead-end jobs. The uncertainty of tomorrow or what it would bring us was frightening. Nonetheless, we did it! We got our license a year after that conversation over a real estate book. Who knew that a book laying on a table could have that big of an impact on our lives. Ecstatic about getting our licenses, we were now like thousands of other new realtors. A license in our hand, but no idea what to do next.



We interviewed many brokerages to find the one we wanted to start with. We happened to choose the same brokerage that offered new agents a real experience. We made a good decision. Our brokerage provided us the tools we needed to succeed. We ended up top producers for our brokerage. That opened the door for us. Our brokerage had a few vacancies for management positions that they offered us. It was an opportunity to gain a wealth of experience and knowledge that we could not turn down. The position had us overlooking and coaching teams of over 100 agents. We were neck-deep in real estate and loving it!

We enjoyed helping agents build their business. We also began to notice that we had less time for our own business. That's when we decided to partner up. We can tell you, we've never looked back since.

Today we both have families of our own. We understand and appreciate what our clients go through. Life can throw curveballs at you, so it's nice to know that you have the support when you need it. Making huge life-altering decisions can be scary for any family. We had each other in our corners, and that's what led to our partnership. We want to be there for you. We work with you to relieve the added stress and make the process smooth and efficient. You deserve to have someone who cares about moving your family forward.

**Let us be your guiding light.**

**IF YOU WANT TO TAKE THE NEXT STEP,  
BOOK A STRATEGY CALL WITH US TO  
SEE IF WE CAN HELP YOU **MOVE-UP**.**

