



First Step Method

HELPING GTA FIRST TIME HOME
BUYERS STEP INTO THEIR FIRST HOME.

When you moved to Canada, you were very excited and things were going great. The day you landed you were brimming with confidence. You got a job in no time, you were able to find a nice place to rent. You found restaurants that served your food like back home. You were happy that you have a roof over your head and you began preparing yourself for the Canadian winter. Winter was more fun than you imagined.

But something was still missing. It doesn't feel like your home till you own your own. Owning a home is the biggest milestone for your family and it is something very important to you.

You're afraid of not providing your family with the opportunities that will set them up for success later in life. You worry about kids' education and want them in the best schools.

You've done a lot of research and spent hours looking at homes online. Yet, you're not able to make sense of the market or homes. It's causing a lot of stress for you and your family. One of you wants a forever home and the other one wants to take a more step-by-step approach to build equity. You feel lost about where to start—you are going in circles.





It will likely mean cutbacks or sacrifices. You have a bit of money left over each month right now, but this might not be the case once you buy your place. And who knows when the next promotion is going to happen?

The idea that you could be “making ends meet” and have to give up some luxuries like eating out, and traveling will have to take a back seat. All this is making you unsure whether you can afford a home in Toronto or not. You had a lot of dreams before moving here but you are not sure if you will be able to accomplish these.

Your parents are asking why you haven’t bought a home yet. You’re also hesitant to invite friends over. You’re conscious of the fact that they have already bought a home.

You don’t want to discuss when you are going to buy yours as you have no clue at the moment.

You want to avoid the discussion. You don’t want to discuss this topic. You are afraid of getting into an argument. You love your kids and your spouse, you do, but the never-ending fights are getting old. You think moving to Canada was not the best decision and things have started to fall apart. You’re beginning to doubt any big decisions now. Yet, you wish you had a room that you could just escape to sometimes for some alone time.



Going online and getting answers hasn't worked for you. People start responding without even reading. They don't understand your unique situation and take the conversation in a different direction.

You also tried reaching friends and family, but you are getting conflicting advice. You think they have limited hearsay knowledge. You're unsure as their experience is not the same as yours.

You know that life wasn't this way, but you've also accepted that this is your new normal. You're just one of those immigrant families. The kind that's still renting and not able to buy. You moved here for the sake of your kid's future.

You can't quite pinpoint when the fighting and the indecisiveness started. You were not like this back home. Things were in control. But you can't remember a time recently when you all have been happy. You sometimes secretly wish you had never moved.

"And now you're feeling like a failure for not being able to provide your kids with the best education. You do not want your parents to be stuck back home and not be able to visit you. Emotional and physical distance between both of you is increasing.

You don't know if you see much of a bright future for your family here in Canada.

The truth is you're too new to the country. Besides, adjusting to a new country and job changes, adjustments have been stressful. Things seem more complex to you as you have never done these things in Canada before. You need a home without the stress of going in circles.

With my First Step Method, I hold your hand through the entire process till you step into your home. The goal is to take the stress away by laying the full process in front of you.



STEP ONE

Vision

Buying your own home is the biggest investment one makes in your lifetime. This step helps me understand your lifestyle needs and long-term goals. This is where I get to know you.

Are you planning to expand your family very soon? Do you need a place with space for your parents or with a basement to rent? Or would you prefer a lifestyle that has easy access to everything a city has to offer?

We balance your needs with long-term equity building. That means making smart decisions now for a solid foundation for the future.

Setting a clear picture will lay the foundation for success. The vision will guide your decision and bridge the gap between reality and dreams. As a real

estate investor, I make decisions that move my family forward. It's important for me to help you do the same.



STEP TWO

Educate you

As a first-time buyer, I help you prep and organize everything in detail from start to end. This includes the time frame, documents, closing costs, and what paperwork looks like. We come together

and discuss and create a final list of wants and needs.

We will go through mortgage needs to determine your buying power.

Additionally, we will get you pre-approved

This will ensure you get priority if there are other offers on the table. I have several lenders' recommendations based on your specific situation.

This step gives you the confidence to buy

and handle each part of the process. I will answer all your questions and ensure you have a good understanding from start to finish. Emotions can often cloud the purchasing process; our vision helps us stay on course.



STEP THREE

Explore

Now the fun begins.

We can start searching for homes. I'll send you listings as per your criteria. Then we can refine and narrow our search based on what you like more.

Some questions to reflect on during this process might include: Is there room to grow into your home? What are the pros or cons associated with a specific property? We'll look at the complete picture with our vision in Step one to guide us along the way.

I'll give you honest and transparent advice throughout.

We will decide on a communication style that you prefer. Do you prefer a text over a call? It's important that I know this so we can make the process as smooth as possible. This will make showing arrangements and any contact about a potential offer simple.

This step allows you to get a feel for what you like and don't like and narrow in on your perfect home. You'll discover which home features you prefer, and which ones you're willing to compromise on.



647-563-3395





STEP FOUR

Action

So, this is where I do the 'heavy lifting' for you. We're in communication every step of the way and you're updated on the progress. I handle the entire due diligence process for you with your best interest at heart. I negotiate the best prices and conditions.

My network of resources will be available to you if needed. They could be lawyers, insurance brokers, mortgage brokers, or home inspectors.

I provide you with dedicated support throughout the process.

**You will receive the best care until closing
and you get the keys to your new home!**

This avoids overwhelm and the process goes smoothly ensuring we are on top of all things. I want to avoid any last-minute surprises. My emphasis on integrity and

transparency are key values to serve you. I ensure that I am representing your needs to the best of my ability.



647-563-3395





STEP FIVE

Yearly check-in

Moving in is just the beginning. Based on the plan we created in step one, we'll have a yearly review by phone or at your home. This will help you stay on top of the market and ensure that your home still meets your needs.

If you're considering a home modification, I can also let you know whether that makes sense. Not every

repair will yield a positive ROI later. Need some names? No sweat. I have lots of specialists I can refer you to.

It's important to me that you're supported after closing. This ensures that you always have someone on your family's side. I'm only a phone call away. Whatever you need, I'm here.

Congrats! You just bought a home!

Your kid is going to a good school.

They're getting the kind of support you always wanted. The after-school programs are great and close by. You're glad they are involved in many extracurricular activities. You're also friends with other families in the same neighborhood.

You feel clear in your thinking and happy that you have a nice place to call home.

You're at peace and happy that life is on the right track. Being in your own home has eased up a lot of tension. You and the kids have separate bathrooms, the mornings are peaceful. Except for when someone steals a pencil. But, it's a highly manageable situation.

The family is laughing more. Your confidence is back and you feel self assured moving forward with bigger decisions for your family.

Not every day is a get together but, you are seeing your friends and family much more than before.

Your home is a happy place with lovely memories being built everyday.

The kids are happy to meet their friends as well.

You're glad your parents were able to have a good time here. They could see that you have settled well in your life here in Canada. Your kids were able to spend quality time with their grandparents and absorb the culture. You're happy to have spent good time with them and go sightseeing. You feel well-settled now. You have your own place to call home.



HERE'S WHAT A FEW OF MY PAST CLIENTS HAD TO SAY:

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“Pam made the process easy and took extra steps that helped save a lot of time and eased our minds. Her recommendations were very helpful in making the decision. It was wonderful working with her. She took care of everything and handled it so well.”

- Akshaya, Mississauga

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“5 Stars +!!! Big thanks to Pam for her hard work helping us... in a crazy Toronto market. Pam was an absolute professional, very knowledgeable and she always had our best interests in mind. Pam gave timely suggestions making sure we were making the right decision. I recommend considering Pam for all your Real Estate needs!”

- Bhavin, Toronto

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“If I had to recommend someone to help you find your home - it would be Pam! She is dedicated, considerate of your accommodations and home needs, and truly goes beyond what you expect from a real estate agent. If I can give more than 5 stars, I would!

- Jasmeen, Toronto

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“Pam was wonderful in supporting me throughout my search for purchase and transition into my new home.”

- Jodi, Burlington

About me

In 2004, I came to Canada from India. My eyes were full of the Canadian dream. The elusive thing that we all want but is hard to get. I worked my ass off 7 days a week, for the first 2 years to save enough for a Master's degree. Having my Bachelor's from India I knew I needed Canadian education to be on par with others.

I went on to do my MBA from Wilfrid Laurier and got a great job right after graduating from a Fortune 500 company. And for 10 years I was living the Canadian dream. I was married with 2 kids, a nice detached home, and a secure and stable job.

Eventually, the non-stop Corporate Finance lifestyle took a toll on my health. I just burnt out and crashed. Having 2 little kids to attend to made me question my career choice along with a lot of things in my life. I seemed to have it all. The stability and opportunity that everyone is looking for. But I didn't just want stability, I wanted fulfillment.

It was in 2008 when my parents bought their first home in Canada. It was listed as "Exclusive". The home was perfect for their needs and the seller's agent told us we could not involve another agent. He told us he would represent them as well. Being first time home buyer and not knowing any

better my parents assumed no risk and went on to make a few verbal offers. The seller refused all of them until they were ready to put in the exact offer the home was listed at.

I'm pretty sure my parents ended up overpaying for that house by about \$30K-\$40K. I knew what happened was not fair and that could not be the only way to handle this transaction.



I was overprotective and wanted to be more vocal. My parent's home was the first big decision they had made after coming to Canada. They were not in their prime and were still adjusting to moving to a new country in their fifties. Thinking it was hard for them would be a big understatement.

I also learned that the right agent could make all the difference. When my sister was buying a condo in Downtown Toronto, she hired a great agent. The agent ensured that my sister was well-educated on the complete buying process. She understood her criteria, must haves, and must not have's. The Realtor also recommended that she get pre-approval right away. She even explained the closing costs. She got my sister an amazing condo at the best price possible.

When I decided to buy my first home I used the same agent as my sister.

I asked a lot of questions and felt confident and empowered, not only with the information but also for my agent's support. I knew she wouldn't let me make a wrong choice.

One day I asked her, "what makes a good agent?", "It's caring about your clients. It's advocating for them when they can't advocate for themselves. It's being their second and third set of eyes. You have what it takes to do this, and with your Finance

background, you'd be good at it. You not only have an eye for detail but you truly care which is the most critical thing in this career."

That thought stuck in my head. To the point that I ended up getting my license. Because she's right - real estate isn't about a house. It's about helping people make choices that move them forward. That's what a great agent does. We're equal parts problem solvers and therapists.

I took the plunge a couple of years ago to get my real estate license and haven't looked back. I love every minute of it.

Guiding people in their real estate decisions is a privilege that they give me every day. My clients know that I have been where they are today. They know that I have my heart and soul in helping them and will hold their hand through the entire process.

When I get to help a family like mine, which is finally getting to build a home in Canada after immigrating, that's a special reward. And that's why this is personal for me - your home sets the tone for your entire life and relationships. You work hard and your family deserves a space to thrive and create good memories for years to come.



647-563-3395





Pam Kohaar 

IF YOU WANT TO TAKE THE NEXT STEP, BOOK A BUYER CONSULTATION WITH ME TO SEE IF I CAN HELP YOU GET INTO YOUR FIRST HOME.

CLICK HERE TO BOOK YOUR 15 MIN CALL OR CHAT WITH ME IN FACEBOOK MESSENGER

