



ZOLO

Homes you love. Agents you trust.

Why Buy Your Home
With Zolo Realty?







Who is Zolo?

Zolo is a full service, technology driven real estate brokerage and we're changing the way homes are bought and sold. More importantly, we're changing how you sell your home or buy a new one.

We want to make the whole buying and selling process and easier. From browsing, touring, and buying your home, to pricing, listing, and selling, Zolo's goal is to help.

We make every part of the process great, whether you're buying or selling. You'll love it - promise.

Our local team members take care of all the aspects of new home ownership including finance, insurance and all the other things you haven't even thought of yet. They do the same for selling too.

Zolo is your home for all things home.

Why buy with Zolo?



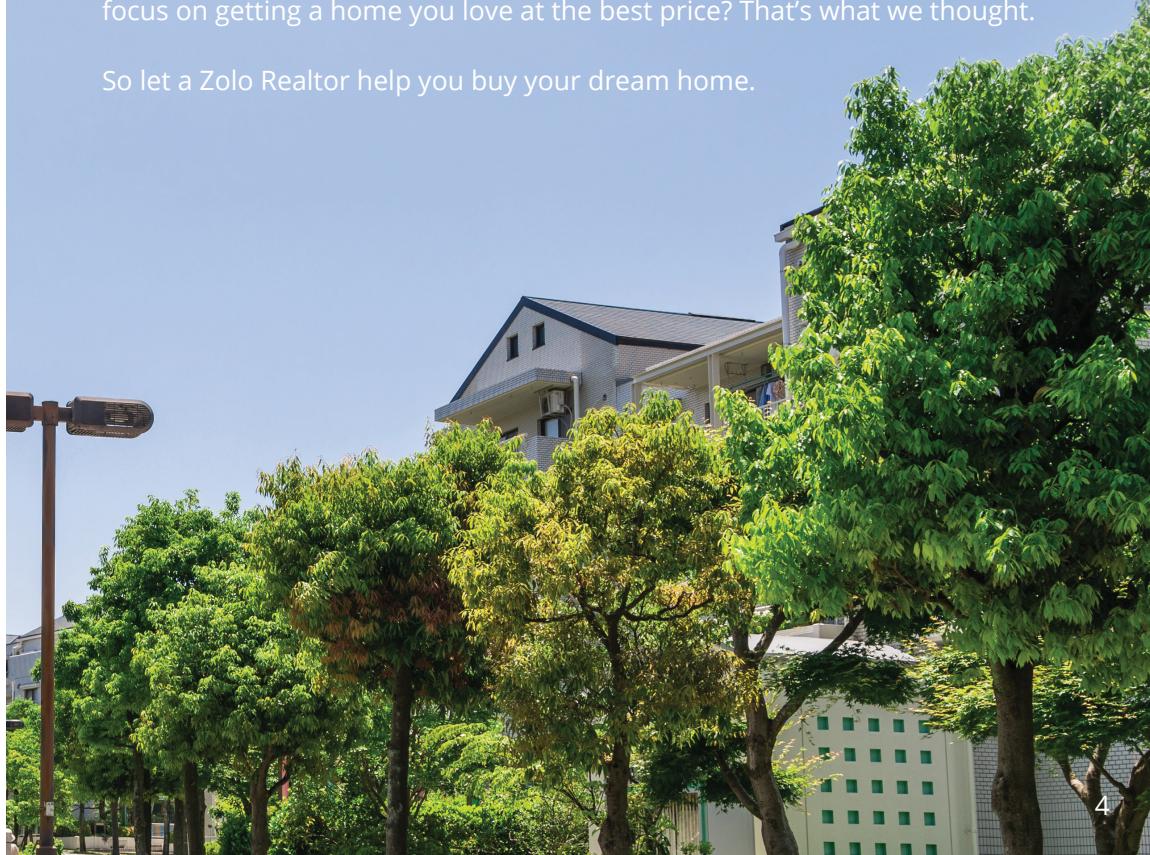
Zolo Realtors make it all easy.

We believe you should always use a Buyer's Agent — someone who is only looking out for you. They're trained to help you find, negotiate and buy the right home just for you.

Buyer's Agents work for you (but don't cost you anything). Listing Agents, on the other hand, work for the seller. Their responsibility and obligation is to the seller and they can't give you, the buyer, advice or help you negotiate. Seller agents can't help both you and the seller unless the seller agrees, and why would they do that?

You may be tempted to save commissions, but really, wouldn't you rather focus on getting a home you love at the best price? That's what we thought.

So let a Zolo Realtor help you buy your dream home.



How are we different?

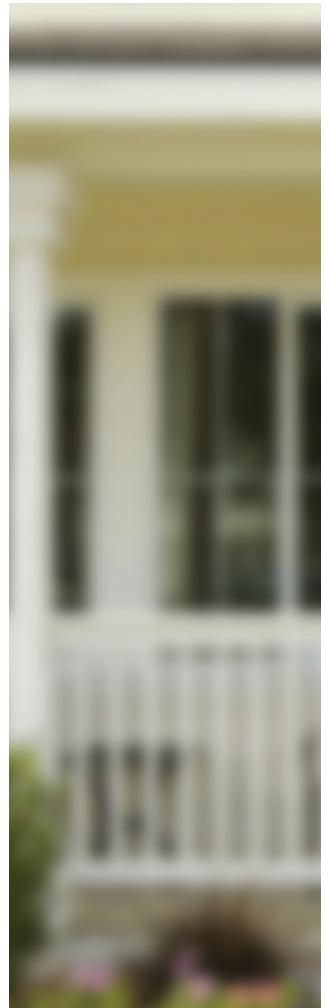
Team

Zolo Realtors are born to sell homes. It's all they do.

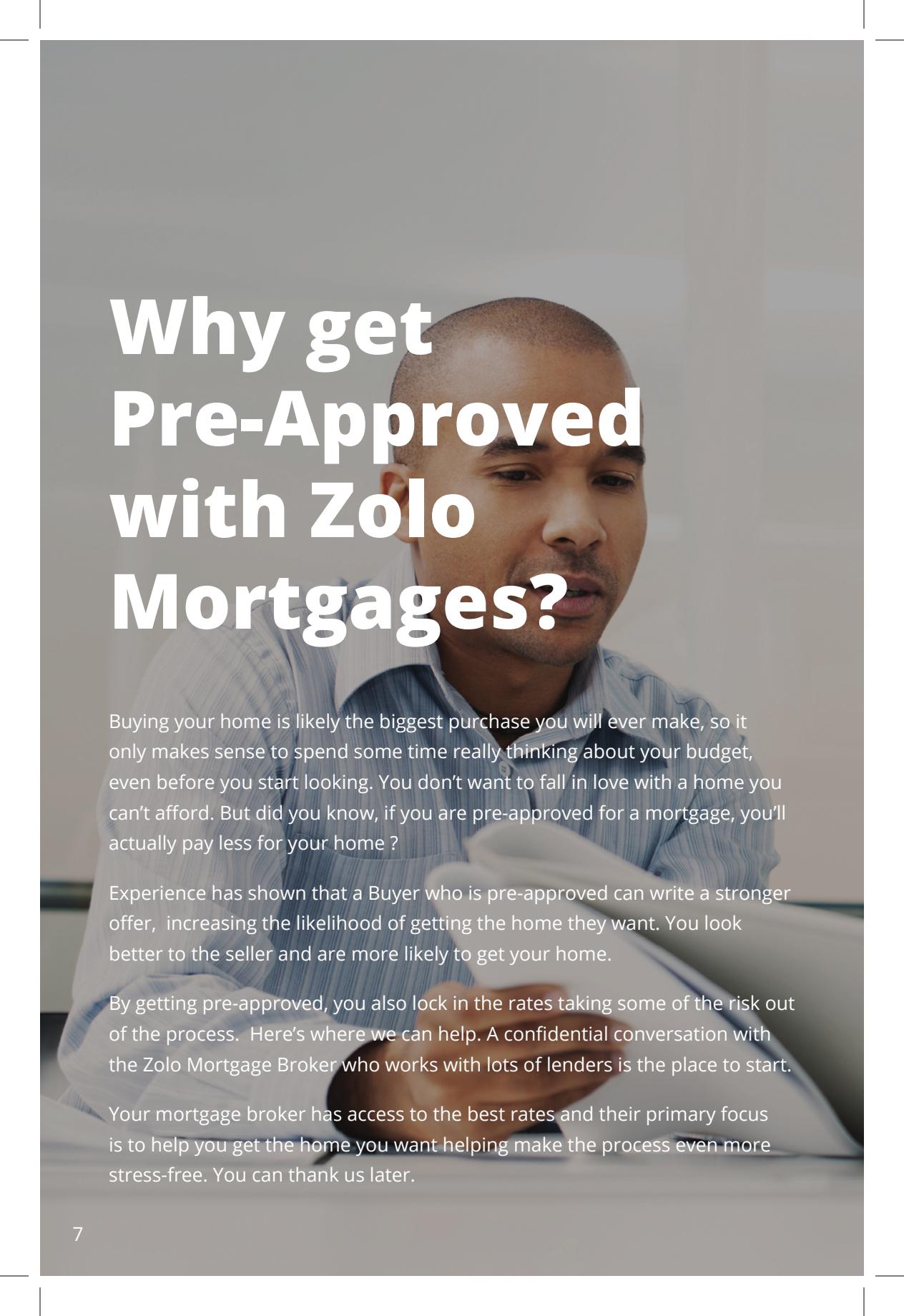
When a Realtor joins Zolo they hang up their prospector hat - no more notepads, no more bus ads.

Zolo Realtors work closely with our internal team meaning everyone is committed to your home dreams really happening.

The Zolo team is your team.





A close-up photograph of a man's face. He has short, dark hair and is looking slightly to his right with a thoughtful expression. He is wearing a light blue, button-down shirt. His right hand is resting on a surface, and he is holding a white pen between his fingers, as if he is about to write or has just finished writing.

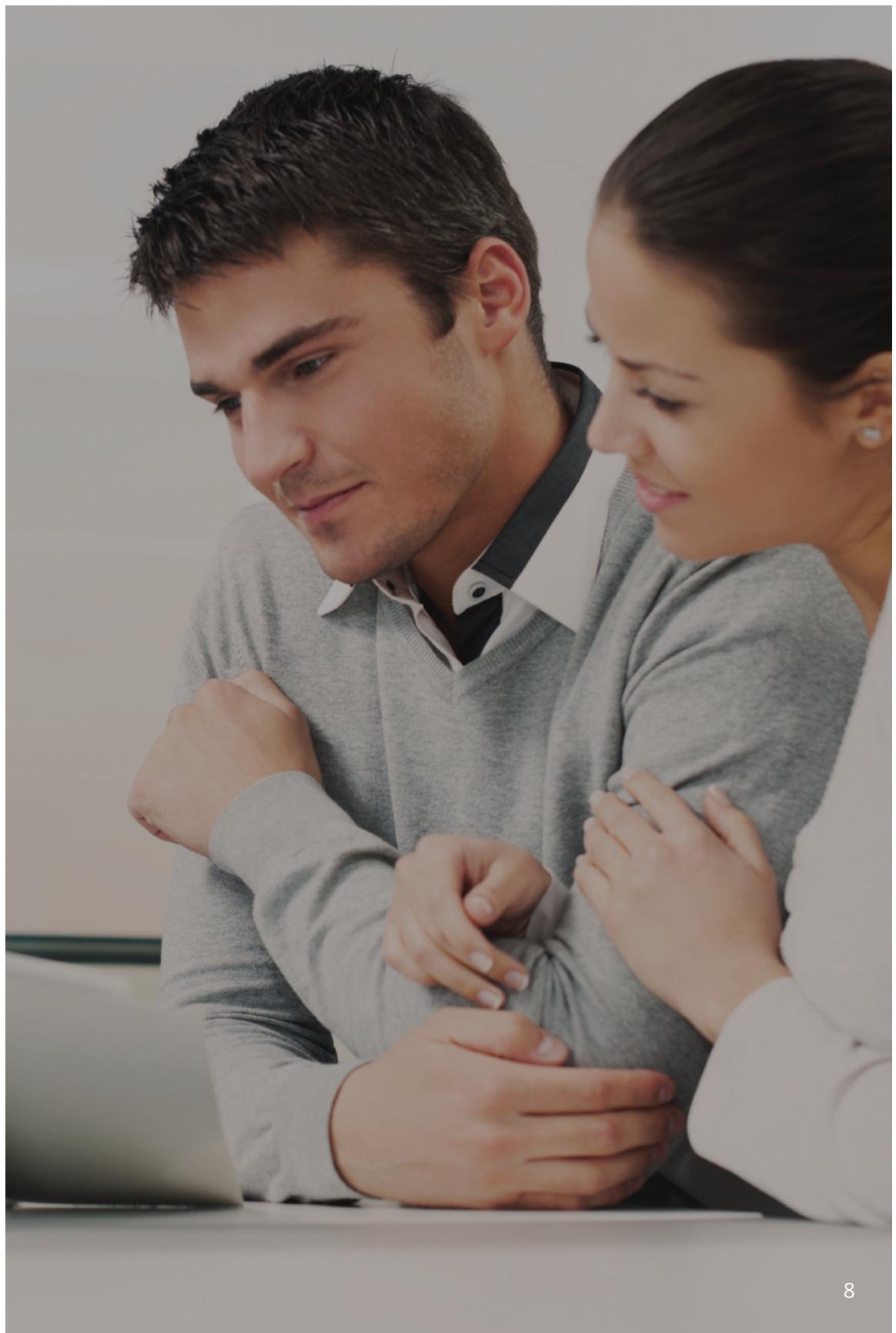
Why get Pre-Approved with Zolo Mortgages?

Buying your home is likely the biggest purchase you will ever make, so it only makes sense to spend some time really thinking about your budget, even before you start looking. You don't want to fall in love with a home you can't afford. But did you know, if you are pre-approved for a mortgage, you'll actually pay less for your home ?

Experience has shown that a Buyer who is pre-approved can write a stronger offer, increasing the likelihood of getting the home they want. You look better to the seller and are more likely to get your home.

By getting pre-approved, you also lock in the rates taking some of the risk out of the process. Here's where we can help. A confidential conversation with the Zolo Mortgage Broker who works with lots of lenders is the place to start.

Your mortgage broker has access to the best rates and their primary focus is to help you get the home you want helping make the process even more stress-free. You can thank us later.



What is a BRA, and Why Sign a BRA with Zolo?



We think about a Buyers Representation Agreement (BRA) as the start of a relationship.

The BRA defines what you can expect from me and what I can expect from you. It describes how you have engaged me to help you find a home, and if I help you land that home, then I get paid. Sound fair?

That means I am bound by this contract to help you and give my best advice and recommendations. It means I'll work hard for you, you won't turn around and pay someone else for my hard work. Make sense ?

Its pretty simple. Try it out for a bit. Let's start out with a trial and let me impress you --- think about it as dating. If it works out, let's try for a longer a period.

If our first dates don't go well, or you feel that you'd rather work with another team member, I offer you my unconditional guarantee: if you are not satisfied with my service I'll cancel the BRA within 48 hours.







Why List with Zolo?

The Zolo Team would love to sell your house.

We show your house to millions of potential homebuyers each month, thanks to some tech guys and the internet. While your house is going viral, the rest of the Team will make sure it's priced right and ready for sale.

When you list with Zolo we make your house look it's best with a great description and amazing photos on every real estate website out there. Plus, we shamelessly promote your home on our websites and through email to increase exposure.

Your Zolo team can even tell who has been looking at your home's listing or homes like yours and contact them directly. Talk about super-powered selling. The internet is pretty handy, isn't it?

Home Buyers Checklist

Monthly Responsibilities

- Did you establish your readiness?
- Can you afford the monthly payments and the time commitment involved in home ownership?

Upfront Responsibilities

- Have you established that your financial situation and savings will allow you to get a mortgage?
- Have you calculated your GDS (Gross debt service) and TDS (Total debt service) and determined the value of your down payment?
- Did you plan for closing costs? (See the Closing Costs Planning Sheet at p.36.)

Credit Check

- Did you acquire a copy of your credit report, ideally from both credit reporting agencies in Canada, and rectified any possible errors?

Rebates

- Have you figured out which government and other rebate programs are applicable in your area?
- Did you make sure you're eligible and fill out any required forms?

Pre-approval

- Did you get pre-approved for a mortgage and establish your price range?

Real Estate Agent

- Have you found a good agent to represent you and walk you through the complicated practical and legal details of the home buying process?

Defining Criteria

- Have you established your criteria for an ideal home?
- Did you share these with your agent and make sure that you're on the same page?

Area Research

- Have you chosen where to live and done your research on the area and the valuation of homes in the neighbourhood?

Offer of Purchase

- Did you get your offer looked over by your real estate agent and by your lawyer?

Moving

- Did you make the necessary preparations for moving, like getting movers, arranging for storage, setting up utilities, arranging for renovations, and arranging for appliance and furniture delivery?

Property Notes



TORONTO

Zolo Realty, Brokerage Inc.
2nd Floor - 170 University Avenue,
Toronto, Ontario, M5H 3B3
Tel: 416-898-8932

Toronto Broker of Record
Mustafa Abbasi
mustafa.abbasi@zolo.ca
(647) 360-5383

CALGARY

Zolo Realty (Alberta) Inc.
125 Hidden Cove, Calgary, AB,
Tel: 888-406-7904
Fax: 780-669-3770

Alberta Managing Broker
Ron Roy
ron.roy@zolo.ca
(587) 316-1676

VANCOUVER

Zolo Realty (BC) Inc.
103-119 West Pender Street,
Vancouver, British Columbia, V6B 1S5
Tel: 604-401-3561
Fax: 604-608-4898

Vancouver Managing Broker
Mustafa Abbasi
mustafa.abbasi@zolo.ca
(647) 360-5383

