

MANINDER GREWAL
REAL ESTATE AGENT

The Roadmap to a Successful Home Purchase

A guide for home buyers in
Edmonton and surroundings

Presented by
Maninder Grewal

Not intended to solicit sellers under contract with another brokerage or buyers under contract with another agent.

exp[®]
REALTY

www.investwithgrewal.com

Agenda

What's in store for us today

01

About the Realtor

02

The Home Buying Process





About the Realtor

Hi! My name is
Maninder Grewal.
I am a licensed real
estate agent at
eXp Realty.

My clients remember me for my knowledge
of the local market and my commitment to
making the buying or selling process as
seamless as possible.

Career Timeline

2014

Graduated from Medicine Hat College

Diploma in Built Environment Engineering Technology, gaining a strong foundation in construction and design principles.

2014

Commercial Building Design

Designed commercial buildings, honing skills in planning, spatial design, and construction, which provides me with a unique perspective in real estate transactions.

2017

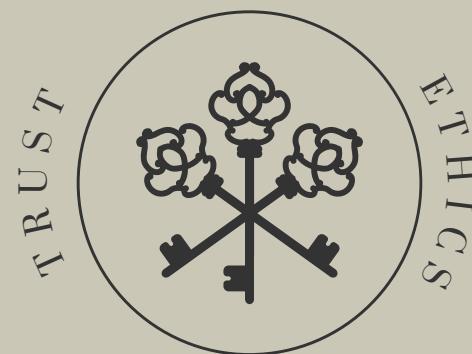
Residential Flooring & Truss Systems Design

Focused on designing residential flooring and truss systems, deepening my understanding of home structure and quality.

2021

Joined eXp Realty

Leveraging my background in built engineering and design to offer clients a highly analytical and informed approach to real estate, ensuring they make the best investment decisions.

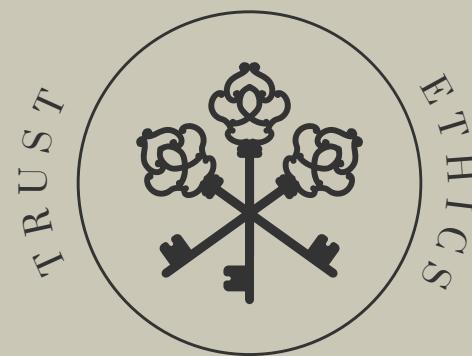


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Why Choose Me?

Real estate is more than just transactions—it's about building relationships based on trust, integrity, and a commitment to your goals. I believe in open communication, ethical practices, and always putting your best interests first. With a client-first approach, my mission is to ensure your home-buying journey is seamless, transparent, and tailored to your needs. Let's work together to find a place you'll truly love.



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Full Transparency on Fees & Costs

I believe in complete honesty when it comes to fees. I will always disclose my compensation upfront, ensuring you understand any costs involved. If there's ever a situation where my fees are not covered within the transaction, we'll discuss it together—no surprises, just clarity. My goal is to provide you with expert guidance and support throughout your home-buying journey with full transparency.

Client Testimonials

See what our highly satisfied clients have to say



Nathan Greenaway

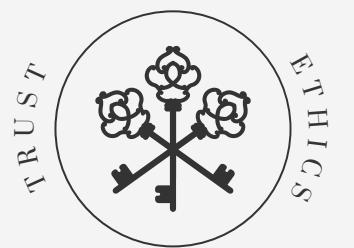
"I highly recommend Mr. Grewal! He is very knowledgeable and easy to talk to! Definitely giving praise for the amazing work this man does!"

Harkaran Boparai

"Maninder got us our desired home built on the lot we wanted. The buying process, from build to finish, was very smooth. Definitely recommended."

Dev Goyal

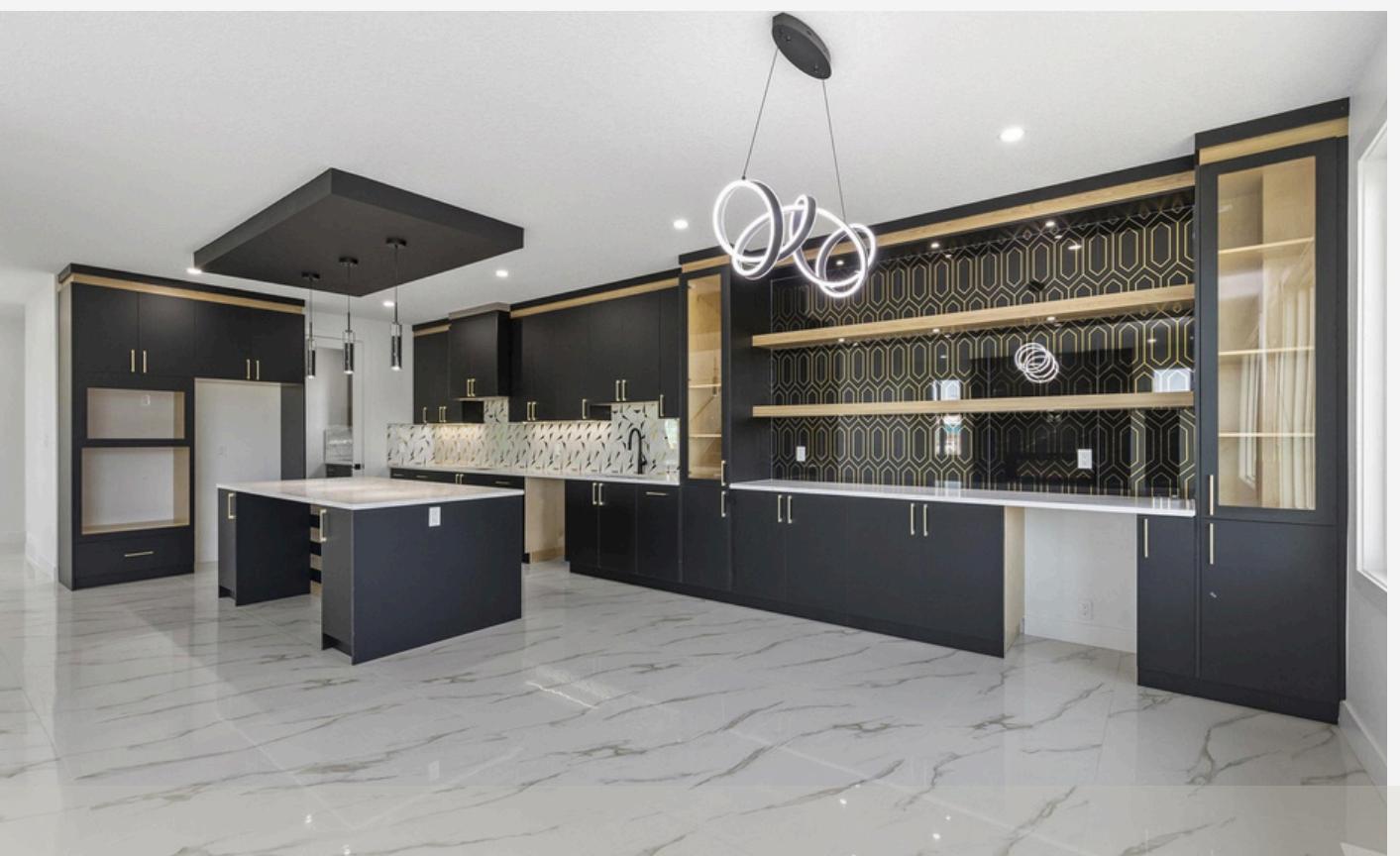
"I highly recommend Maninder! He assisted us with an investment property, managing the entire process remotely while I am in Ontario. Maninder provided guidance, ensuring we felt at ease and comprehended each step."

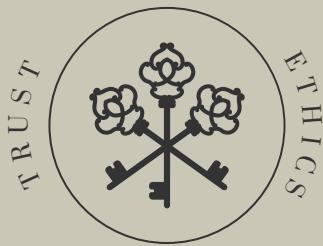


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Here are some of the homes I helped my clients close. **I'll help you find the right house, as well.**

These are just a few examples of the successful transactions I've completed. Whether you're buying or selling, I am here to guide you every step of the way to find a home that's the perfect fit for you.





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How I Support You

Committed to Your Success in Home Buying

Before You Find “The One”

- Understand your unique needs, preferences, and budget.
- Provide a curated list of properties tailored to your criteria.
- Share expert insights on neighborhoods, schools, and market trends.
- Schedule and coordinate viewings at your convenience.

When You Like a Home

- Analyze the home’s market value to ensure you’re making a smart decision.
- Advise on crafting a competitive yet reasonable offer.
- Handle negotiations to get you the best possible deal.
- Guide you through inspections, paperwork, and closing, ensuring a smooth process.



The Home Buying Process

Here are some essential steps to buying your first home.



Professionals Involved in the Transaction

Condo Document Reviewer (for condo purchases)

- Reviews condominium documents like bylaws, financials, and reserve fund studies to highlight potential risks.
- Cost: \$400–\$600

Realtor

- Helps you search for the right home, submit offers, and negotiate on your behalf.
- Cost: Paid by the seller (commission is split between listing and buying agents).

Home Inspector

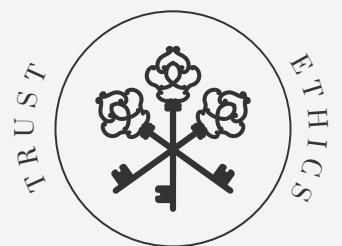
- Checks the physical condition of the home including structure, systems, and safety.
- Cost: \$400–\$600

Mortgage Advisor/Broker

- Assesses your financial situation and helps secure a mortgage.
- Cost: Typically free; brokers are paid by lenders.

Real Estate Lawyer

- Reviews the contract, handles the land transfer, title search, and mortgage registration.
- Cost: \$1,600–\$2,200 (depending on complexity)



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Find Out How Much You Can Afford.

Knowing exactly how much you'd be able to borrow sets your budget and shows sellers your seriousness as a buyer.

Understand Your Buying Power

Before you start house hunting, it's essential to understand what you can afford. I can help you review your budget, walk you through the different costs involved in buying a home, and ensure you're ready to make an offer when the right property comes along. This preparation gives you an edge in today's competitive market.

Choose The Right Lender

Research and compare lenders to find the best interest rates, loan terms, and customer service.

Get Pre-Approved with Expert Help

I can connect you with trusted mortgage advisors who will help you get pre-approved, ensuring you know exactly how much you can afford. This step not only sets your budget but also strengthens your position when making an offer.

Set a Realistic Homebuying Budget

Determine What You Can Comfortably Afford

While it's tempting to maximize your bank loan, it's essential to consider your overall financial health. Allocate a budget for monthly utilities, groceries, transportation, and other recurring expenses to ensure you can manage your lifestyle comfortably. Leave room for unexpected costs and future savings, so your home feels like a blessing, not a burden.



Find The Right Real Estate Agent

Do Your Research

Look into the agent's past transactions, read client reviews, and ask for recommendations from people you trust.

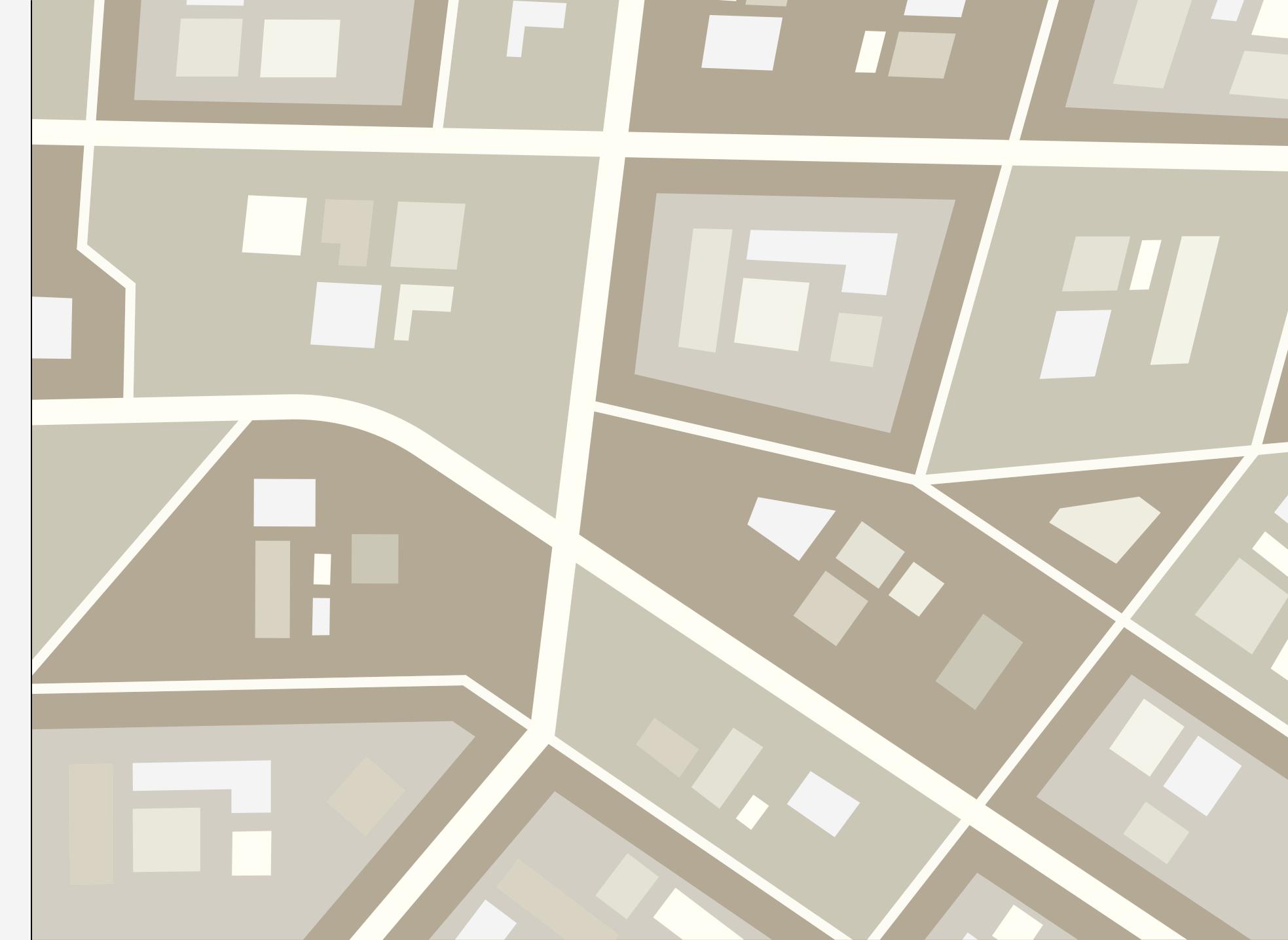
Choosing an agent with a proven track record and excellent client service will set the foundation for a successful homebuying experience.

Look for Expertise and Negotiation Skills

Your ideal agent should be well-versed in current market trends, have strong connections within the real estate industry, and possess excellent negotiation skills to ensure you secure the best deal for your future home.

Begin Your Search

Once you've identified your budget and preferences, start viewing homes that fit your criteria. Be open-minded and take notes as you explore different properties.



Tour Homes Strategically

Plan your visits to maximize efficiency. Focus on the properties that meet your needs, and don't hesitate to ask questions about the home's condition, features, and neighborhood.



Think Beyond the Home

Don't forget to consider transportation and school districts when house hunting.

The location of your new home matters just as much as the home itself. Take into account the proximity to work, public transit options, and the quality of nearby schools if you have children or plan to start a family.

Make Your Offer

Once you find a fitting house, make an offer that is neither too low or too high.



Determine a Fair Offer

Work with me to compare recent sales in the area to decide on a competitive and fair price. This step ensures your offer aligns with the property's market value.

Discuss Conditions

Consider adding conditions to your offer, such as inspection or financing, to protect your investment. These conditions can give you peace of mind and options if something unexpected arises during the buying process.

Having a Professional Inspect Your Potential Home Is Important

An inspection can uncover hidden issues, such as structural problems or needed repairs, that may not be visible during a walk-through. It's a crucial step before committing to the purchase.

Negotiate Repairs or Price Adjustments

If your inspection uncovers problems, you can negotiate with the seller to either address the repairs or lower the asking price to account for the costs.

Set a Date for Inspection



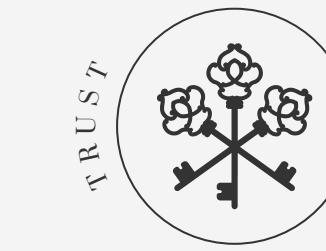
Understanding Condo Documents

If you're buying a condominium, it's essential to have the condo documents professionally reviewed. These include the bylaws, reserve fund study, meeting minutes, financials, and insurance certificate. A licensed condo document reviewer will assess the financial health and legal standing of the condo corporation to protect your investment. This step can reveal red flags like pending lawsuits, underfunded reserves, or special assessments.

Why it's important:

- You're not just buying a unit—you're buying into a shared community and its financial obligations.
- A professional review provides peace of mind and can help you make an informed decision.



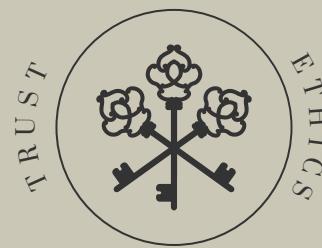


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Close The Sale And Move In

Remeber To Do a Final Walkthrough

Before signing the paperwork, thoroughly inspect the property to ensure it's in the agreed-upon condition and all repairs have been completed. This final check ensures there are no surprises after you move in.



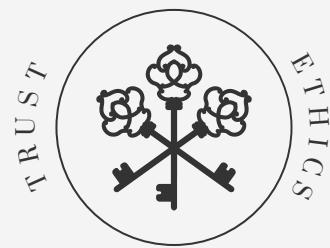
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The Home Buying Process: Summary

Let's recap all the steps you should go through.

- 01** Professionals Involved in the Transaction
- 02** Find out how much you can afford.
- 03** Set a realistic homebuying budget
- 04** Find the right real estate agent
- 05** Begin your search
- 06** Think beyond the home
- 07** Make your offer
- 08** Set a date for inspection
- 09** Understanding Condo Documents
- 10** Close the sale and move in





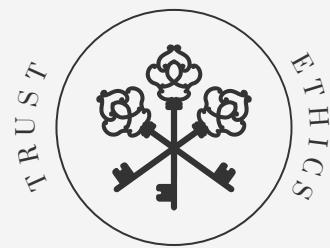
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Your Trusted Guide to Homebuying

Your Home Awaits

With the right agent by your side, the journey to finding your perfect home can be smooth and enjoyable. I'm here to guide you every step of the way, answer your questions, and ensure you make the best decisions. Let's work together to turn your dream into a reality.

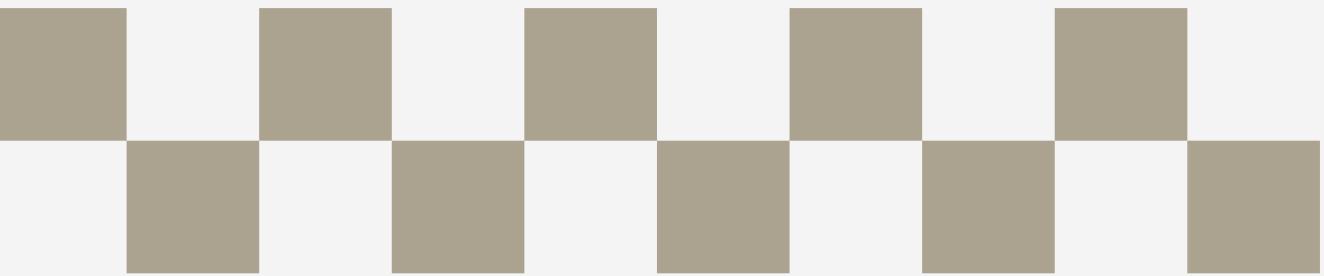




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Let's Get Started

Call today and get a free consultation!



Phone Number

780-205-0532

Email Address

info@investwithgrewal.com

Website

www.investwithgrewal.com