

GET YOUR HOUSE AND YARD READY FOR THE SUMMER

CLOSING ON A HOME? AVOID THESE 5 COMMON MISTAKES

Summer has finally arrived. It is a good time to sit back and relax but also a good time to address a few maintenance items around your home. Take advantage of the warmth and sunshine by doing some sprucing up.

The best way to prepare for your home prep tasks is to visit your local hardware store and reap the benefits of the Father's Day tool sales, possibly saving as much as 30% on package deals that will make your spruce-up jobs easier.

Start with cleaning the mould and dust off the siding of your home. To make sure your siding lasts for years and years, use a soft cloth or a soft-bristle brush with a long handle. A jet nozzle on your hose will help you be more efficient when you rinse.

Due to weather changes and general wear and tear, your asphalt driveway could be ready for a makeover. Since sealing asphalt is more successful in warmer weather, June is the perfect time to do the job. New asphalt sealer needs at least a 50-degree outside temperature to effectively seal your driveway.

Your deck is where you will spend many hours relaxing and entertaining. Give it a facelift with a fresh coat of paint or stain if it needs reviving. Early summer is best for this job because the deck surface temperature shouldn't get above 90 degrees.

Please call or email me for other ideas to take advantage of the early summer warmth to help maintain your home and its value. If you can properly prepare yourself ahead of time for closing on your home, you won't be so overwhelmed with the process. Watch out for these typical missteps in your preparation. 1. All contracts and agreements are legal documents, so take the time to carefully review them prior to signing. Any email or document that you receive from your agent, lender or title officer demands your attention prior to moving forward. Don't fall prey to just scanning materials that require electronic signatures

2. Pay full attention to what the sellers have stated on their property disclosures. Look for ambiguities and vague responses and investigate any concerns prior to closing. The same care should be part of your thought process when reviewing the title report.

3. A simple but costly mistake is having your name appear in conflicting versions on different documents. Many signatures require notarization, so be sure your driver's license matches your name on your paperwork. The lender and title officer must be in sync on your legal name, or delays will result from having to have documents redrawn.

4. It is important to have your closing funds ready to wire to the title company upon request. If you don't allow enough time for the transfer to take place, you won't be closing on time. If you are planning on handing over your funds drawn on a cashier's check, it is a good idea to see if the closing agent will accept a cashier's check. Many do not.

5. Constant communication with your agent, lender and title rep about any financial or life changes will help avoid last-minute modifications in your loan documents and any needed adjustments on other closing paperwork.

Call me anytime with questions regarding your closing so we can avoid any possible delays.





ASK THE AGENT: WHAT IS A BUYER AGENCY AGREEMENT?

When a buyer and an agent enter into an agreement for the agent to represent the buyer in the purchase of a home, that agreement is called a buyer agency agreement.

The buyer has no obligation to continue working with the agent if the agent is not performing per the agreement. It is important for the buyer to make sure the right conditions are outlined in the agreement. A buyer agency agreement usually spells out the duties the agent has towards the buyer in finding and closing on a home. The buyer can participate in negotiating the terms of the agreement.

Buyer agency agreements have typical term lengths of 90 days but can be negotiated for any length. A buyer can specify the kind of property being sought so the agent keeps on track during their search. The terms of the agent responsibilities should also include negotiating on behalf of the buyer and making sure the sales transaction successfully closes.

WHAT ARE THEY SAYING ABOUT THE TOWNSEND TEAM!

I have bought and sold houses with Roger and his team over the past 7 years and throughout those experiences I was never disappointed. I have complete and utter trust in Roger and his team for all my real estate needs. They are dedicated, reliable, easy to work with, thorough, relentless when is comes to getting the client what they want, and understands this industry inside and out. As long as I continue to buy/sell houses, I will continue to work with Roger, he makes this whole process seamless. I would 1000% recommend Roger and his team to anyone buying or selling. They are absolutely amazing:) – *Tanisha Brown* Michael Lau is an amazing realtor, he has helped our family find our dream home, very knowledgeable of what is going on in the market, he was available to his clients and work very efficiently, stress free when you work with Michael, you tell him what you are looking for and he will deliver . Also he does care for his clients, he is very patient and as always open to changes to your schedule. He made our experience very enjoyable. Thank you again Michael for helping us secured our dream home! - Julia Valera It was such a pleasure dealing with Anthony. He is patient and very responsive. Despite having to view multiple places and having to go back and forth, he was always ready to accommodate and truly put his client's needs first. I was grateful for his expertise and patience.- Meron Elias _____ Taleeba was incredible. She helped me and my family find housing in a very competitive rental market. She is fast, thoughtful, humble and willing to do all she can to help! I would recommend Taleeba to anyone looking for a home. I can't wait to call her when I am ready to buy a home. - Cody Dujon -----



SCAN AND FIND HOMES IN YOUR AREA

BANANA MUFFINS



Swap out the all-purpose flour for glutenfree flour for an easy gluten-free muffin

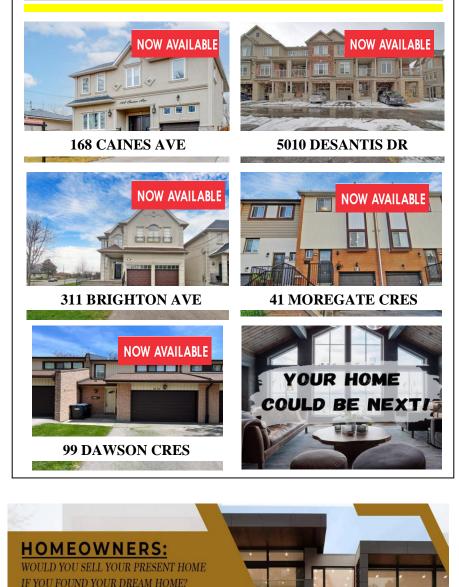
> mix! Serves 12 muffins

3-4 very ripe bananas
1/2 cup butter, softened
2 eggs
2 tablespoons milk
1/2 cup brown sugar
1 teaspoon vanilla extract
2 cups all-purpose flour
1/4 teaspoon salt
1 teaspoon baking powder
1 teaspoon baking soda
1/2 cup chocolate chips (optional)

Preheat oven to 350°F. Line 12 standardsize muffin cups with paper liners. In large bowl, mash bananas. Add butter, eggs, milk, sugar and vanilla extract. Whisk together to combine. Stir in flour, salt, baking powder, baking soda and chocolate chips until evenly mixed. Evenly divide batter into prepared muffin cups and bake for 20-22 minutes or until cooked through.

Instead of chocolate chips, you could try walnuts, pecans, hazelnuts, dried cranberries, raisins or apricots. *Enjoy!*

WEALTH BUILDING CORNER



I TOUTOUND TOURDREAM HOME.

Our exclusive VIP Home Finder system helps Buyers find the **PERFECT** home. Simply tell us exactly what you are looking for and we will find it.

We invest the time and marketing dollars to specifically target the neighbourhoods you are interested in to find you the perfect home, including homes that are not yet listed for sale or available to the public.

This means you will know about these unlisted homes before other buyers allowing you to negotiate the best price possible. So if you have considered a possible move, Call us to discuss our VIP Home Finder Services Today!



WORTH READING



10 Best Refillable Everyday Items to Help Reduce Plastic Waste Emma Stessman

Today

If you're looking to do your bit to help reduce plastic pollution, this is a handy list of everyday products that can be refilled and reused, cutting down on your monthly waste output. From mouthwash to shampoo, sunscreen and detergent, the list also contains reviews of each product to help you make your choice. More:

https://tinyurl.com/worth0622c



Buy a Home: Step by Step *Houselogic*

Getting onto the property ladder for the first time is a daunting step that can be overwhelming if you don't know the processes. Houselogic provides a useful and insightful infographic to assist those thinking about making their first move, starting with deciding to buy a house before moving through what actions to take and who to turn to at each stage. More:https://tinyurl.com/worth0322c

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BROUGHT TO YOU FREE BY THE TOWNSEND TEAM

		1			3	9		4
			6					
9			2	1		5		6
				9	7	3		
	9	2				1	5	
		3	1	4				
1		9		7	6			5
					1			
8		6	4			2		

Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact us for the solution!



NOURISH YOURSELF WITH THESE SIMPLE SELF-CARE RITUALS

As we move into the warmer months of the year, hopefully many of us have begun to shake away some of the blues that can capture us during the winter. However, it's important not to let your vital self-care rituals also slip away. Here are four tips for continuing to grow your health and happiness throughout the year.

Practice deep breathing. A tried and tested self-care routine is to spend a few minutes a day breathing deeply, focusing on nothing but your breath. It's an excellent ritual for improving your mental health and an entry point into meditation.

Get lots of sun and fresh air. Simply getting outside and breathing in fresh air each day can greatly reduce your levels of stress and anxiety, while sunlight provides us with a constant source of health benefits, including helping our bodies to create vitamin D.

Stretch regularly. Taking a moment to stretch each day helps to keep your body mobile and free of aches, benefiting both your physical and mental health. It doesn't have to be an intense yoga session, either: just a few minutes of simple stretching in the morning is an easy routine to get yourself into.

Keep hydrated. Have you ever reached late afternoon only to realize you haven't had a glass of water all day? It's easy to forget to drink enough in a day, so make sure you stay hydrated in order to keep your energy levels up and your mind focused and feeling positive.





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REFER YOUR FRIENDS, NEIGHBOURS, ASSOCIATES OR FAMILY MEMBERS CONSIDERING MAKING A MOVE:

You can text **647-360-6433** and include the name and contact info of someone you know considering a move and we will follow up with them.

You can pass along our business card to them. We have enclosed one here for that purpose.

You can go to www.SeeTorontoAreaHomes.com and forward the link to someone you know is considering a movie

Of course you can call us directly at 647-360-6433