

A modern living room with a large window, a white sofa, and a black lamp. The room is bright and airy, with a white sofa and a black lamp. The window looks out onto a city street.

ULTIMATE

guide

BUYING A HOME IN VICTORIA, BC

Ion Ungureanu

REALTOR® & LICENSED PROPERTY MANAGER

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Hi and welcome!

If you're thinking about buying a home—whether it's your very first or your fifth—I'm here to help make the process as simple and stress-free as possible.

This guide walks you through every major step, from financing to move-in day. I've also included key updates for 2025, including:

- New first-time buyer incentives
- Lower upfront costs through tax exemptions
- Mortgage rule changes that may improve your monthly payments

Things change fast in real estate—especially here in Greater Victoria—so I've made sure this guide stays current and easy to understand.

Let's get you one step closer to your new home!

A handwritten signature in black ink that reads "Jon Ungureanu". The script is fluid and cursive.

Certified REALTOR® &
Licensed Property Manager

Jon-Ungureanu.c21.ca



Ion is an excellent realtor, and as a first time home buyer he provided all the documentation I needed to understand the process to buying a home.

He outlined all costs I should take note of and all important milestones in the process. He respected our decisions and ensured we were happy and satisfied every step of the way. We appreciated his work ethic and he communicated efficiently and accommodated our requests. I would recommend Ion as a realtor.

Cherry



Read more reviews on Realtor.ca



Ion Ungureanu
REALTOR & PROPERTY MANAGER

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03



01

Unlocking Financial Aspects

MORTGAGE PRE-APPROVAL • DOCUMENTS NEEDED
INTEREST RATES • COSTS TO EXPECT

Understanding where you stand financially is the first step to buying with confidence. Before we start looking at homes, it's important to have a clear picture of your budget, what lenders will look for, and the upfront and long-term costs of homeownership. This section breaks it all down — from getting pre-approved to knowing what paperwork to prepare and what expenses to expect.

Mortgage Pre-Approval: Why It Matters

Before you start shopping for homes, it's smart to get pre-approved. It gives you a clear idea of your budget and helps make your offer stronger when you find the right place.

With a mortgage pre-approval, a lender will:

- **Estimate how much you can borrow**
- **Give you a rough idea of your monthly payments**
- **Lock in your rate for 60-130 days**

💡 **TIP:** As of 2025, insured mortgages are now available up to \$1.5 million, and first-time buyers of new-builds may qualify for a 30-year amortization. Ask your mortgage advisor if you qualify.

If you're not sure where to start, I'm happy to refer you to a few excellent mortgage professionals – each with a different style and approach – so you can choose who feels right for you.

Bank vs. Mortgage Broker: making an informed choice

You can go through your personal bank, or work with a licensed mortgage broker who shops multiple lenders for you. Here's a quick breakdown:



Bank

Pros

- You might already have a relationship with them
- It can feel simpler to deal with one familiar contact
- Some buyers like the direct control and one-stop approach

Cons

- They'll only offer you their own mortgage products
- Less flexibility to shop for better rates
- You might not get the most competitive deal available

Mortgage Broker

Pros

- They check with multiple lenders to find you the best fit
- Often able to get better rates or more flexible terms
- Can tailor options to your specific situation
- Their services are free – they're paid by the lender

Cons

- It might feel unfamiliar if you've never worked with one
- Like anything, service can vary – which is why I only refer people I trust

Some lenders might offer you a slightly better rate, while others may be more flexible with your financial situation or quicker to approve. It's not just about the number – it's about who helps you move forward with confidence and makes the process smoother for your unique needs.

Before a lender can pre-approve you, they'll need a few documents to verify your financial picture. Don't worry – your mortgage advisor will walk you through it all.

Everyone

- Pay stubs & employment letter
- Recent Notice of Assessment (NOA)
- Savings or investment statements (last 90 days)
- Government-issued ID
- Info on debts (credit cards, car loans, etc.)

Only for repeat buyer selling a home

- Sale agreement of an existing property
- Recent mortgage statement
- Legal description of the home

If it applies to you

- T4s and T1 General tax returns (especially if self-employed)
- Additional income sources (rental income, spousal/child support, disability, etc.)
- Gift letter (if some of your down payment is gifted)
- RRSP withdrawal paperwork (if using the Home Buyers' Plan)

Once your documents are ready, your lender or broker will walk you through your mortgage options – including choosing between a fixed or variable rate.

It's a key part of the process, and understanding the difference will help you feel more confident with your decision.

Fixed Rate

VS

Variable Rate

How it works:

You lock in your interest rate for the entire mortgage term (typically 3–5 years). Your monthly payment stays the same regardless of market changes.

Pros

- Predictable payments – no surprises
- Easy to plan and budget long-term
- Offers peace of mind, especially in uncertain markets

Cons

- Usually comes with a slightly higher rate
- If you break your mortgage early, the penalty is typically higher

How it works:

Your interest rate fluctuates based on the Bank of Canada's rate. Some keep your payments fixed, while others adjust them with the rate.

Pros

- Often starts lower than fixed rates
- Lower penalty if you break the mortgage
- More flexibility – some let you switch to fixed later

Cons

- Rates can go up, which may increase your cost
- Can feel unpredictable if you prefer consistency

There's no right or wrong answer – it all depends on your goals, timeline, and comfort with change. A good mortgage advisor will take the time to understand your situation and help you choose the option that truly works best for you, both now and in the long run.

Must-Know Costs When Buying a Home

Buying a home involves more than just the down payment — here's a clear and up-to-date breakdown of the upfront and ongoing costs, so you're fully prepared. Whether it's your first time or you've done this before, knowing what to expect means fewer surprises and less stress.

Required & Upfront Costs

Deposit

Usually 5% of the purchase price. Paid after offer acceptance and goes toward your down payment.

Down Payment

- 5% for homes up to \$500K
- 10% on the portion from \$500K-\$999,999
- 20% for homes \$1.5M+

Mortgage Default Insurance (CMHC)

Lets you get a mortgage with as little as 5% down. This insurance protects the lender if you default on your payments. Applies if your down payment is under 20%. It's typically added to your mortgage, not paid upfront.

Property Transfer Tax (PTT) is a sliding scale tax

- 1% on the first \$200,000 of the purchase price
- 2% on the portion from \$200,001 up to \$2,000,000
- 3% on the portion over \$2,000,000
- Plus 2% more on any amount over \$3,000,000

Exemptions (as of April 2024):

First-time buyers:

- Full exemption if the home's value is \$500k or less
- \$8,000 credit if the value is \$500k to \$835k
- Partial exemption between \$835k and \$860k
- No exemption above \$860k

New builds: up to \$1.1M (partial to \$1.15M)

GST on New Builds - 5% federal tax

New Rebate (May 27, 2025):

- 100% for first-time buyers on homes up to \$1M
- Partial rebate up to \$1.5M
- Must be used as a principal residence

Legal Fees & Disbursements

\$1,200-\$2,000 depending on complexity. Paid at closing to your lawyer or notary.

Additional & Ongoing Costs

Title Insurance

Recommended by most lawyers. One-time cost of ~\$250-\$400. Protects you from issues with property title or fraud. (More in glossary)

Appraisal Fee

May be required by your lender. Around \$300-\$500, sometimes covered by the lender.

Home Inspection

Optional but highly recommended. Typically \$700-\$900 for a full report.

Survey Certificate (BLC)

Sometimes required for detached homes. Cost is usually \$400-\$800.

Rescission Fee

As of 2023, you have a 3-day cooling-off period after your offer is accepted, to cancel a signed offer on a home.

To cancel, you must:

- Notify the seller in writing before the deadline
- Pay a rescission fee of 0.25% of the offer price

Utility Hookups & Moving

New account setups: ~\$100-\$300

Movers or truck rental: \$300-\$1,000+

Ongoing Costs After You Move In

- Mortgage payments
- Property taxes
- Home insurance
- Strata fees (if applicable)
- Utilities (hydro, gas, water, internet)
- Maintenance & repairs



02

FINDING YOUR DREAM HOME

WORKING WITH A REALTOR® • SEARCH CRITERIA • SHOWINGS &
OPEN HOUSES • RESALE VS. PRESALE

This next stage is where things get exciting — you’ve got your financing lined up, and now it’s time to find the one.

Let’s dive in and explore how we’ll search smart, move fast, and make sure your next home truly fits.

Why Work with a REALTOR® When Buying?

Buying a home isn't just about scrolling through listings – it's about having someone in your corner who can guide you through the entire journey with confidence and clarity. My services as a buyer's agent most of the time are covered by the seller's commission – so they are free to you.

As your REALTOR®, I'm here to:

- Give you early access to the right properties – often before they hit public sites
- Spot red flags and help you avoid costly mistakes or hidden issues
- Negotiate strategically to get you the best possible price, terms, and conditions
- Make the experience organized, smooth, and even fun
- Recommend trusted professionals if you need them – mortgage brokers, inspectors, lawyers, and more



Keep in mind:

A seller's agent doesn't represent you. Their duty is to act in the seller's best interests – not yours. They don't owe you confidentiality, full disclosure, loyalty, or protection from conflicts of interest.



Instant Property Alerts: Your Custom Home Search, Delivered to You

I'll set up a personalized search tailored to your must-haves – and you'll receive instant alerts the moment a matching home hits the market. These alerts pull directly from the MLS® system (the same source REALTOR.ca and other sites use), so you're always in the loop with real-time, accurate listings.

Top Needs & Preferences

	Budget		Min Square Footage		Air conditioning
	# of Bedrooms		# of Parking Spaces		Number of stories
	# of Bathrooms		Garage		Age of building
	Location		Outdoor areas		Direction facing

Detached Homes

Lot Size	
Rental Suite	☐
Corner Lot	☐
Cul-de-sac	☐

Townhomes & Condos

Pets allowed	☐
55+ age restriction	☐
Wood Frame	☐
Concrete Build	☐

End/ Corner Unit	☐
Ground Level	☐
Penthouse/Top Floor	☐

Now that you know what matters most, let's find the right fit together.



Viewing Homes: Showings & Open Houses

Seeing a home in person is when everything becomes real — it's your chance to move past the photos and get a true sense of the layout, finishes, and feel.

Showings

Private showings let us walk through a home at a set time, giving you space to explore and ask questions without the pressure of a crowd. I'll be there to help spot red flags, answer questions, and point out things that might not be obvious in a listing.

Advance **scheduling** is essential, especially for tenanted homes where a **24-hour notice** is required by law. Remember: what you see online isn't always what you get. Photos can be flattering — an in-person visit reveals the true quality, layout, and vibe of the space.

Some listings on MLS may still appear active even if they've already accepted an offer or been withdrawn. I'll double-check availability to make sure you're not wasting time or energy chasing the wrong home.

Open Houses

Open houses are a great way to explore homes more casually — especially if you're still getting a feel for neighbourhoods or different property types.

💡 Important

Please be careful when you engage in a conversation with the agent hosting the Open House and **do not disclose** any personal information, finances or motivation to buy. That info can be used to the seller's advantage in negotiations.

Just keep in mind that **the agent hosting the Open House represents the seller, not you.**

Not sure what to look for or what to ask? That's where I come in. Here are a few common questions I can help answer:



- Is this home priced fairly for the area?
- How long has it been on the market — and have there been any price adjustments?
- Are there any visible red flags or things I should be cautious about?
- What's the neighbourhood like — schools, parks, traffic, noise?
- Are there any strata restrictions or upcoming levies I should know about?



Choosing Between Presale & Resale?

When buying a home in BC, you'll usually choose between a presale (new build) or a resale (already built and lived in). Each has its pros and cons — so let's break down the key differences to help you decide what fits best.



PRESALE (New Build)



RESALE(Existing home)

5% GST applies

New as of May 2025: First-time buyers may qualify for a **full rebate up to \$1M, partial rebate up to \$1.5M.**
Home must be primary residence.

GST

Resale properties are exempt from GST

Available for Canadian citizens or permanent residents buying new homes with value of up to **\$1.1M**

PROPERTY TRANSFER TAX

Exempt for first-time buyers on homes up to **\$835K (partial to \$860K)**, if used as primary residence.

Typically 10–20%, often paid in stages during construction.

DEPOSIT

Usually 5%, due upon subject removal.

Estimated and may be delayed.
You'll receive a general range but no fixed date until close to completion.

COMPLETION TIMELINE

Fixed date negotiated at offer. Generally 30–90 days after subject removal.

Choose layout, finishes, and upgrades — but you won't see the final product until it's built.

CUSTOMIZATION

What you see is what you get — fully finished home that you can inspect in detail.

Approval is typically done closer to completion, so mortgage rates and terms can change over time.

FINANCING

Secure your mortgage now with current rates and terms.

Covered by BC's 2-5-10 New Home Warranty program.

WARRANTIES

May still have warranty if recently built. Otherwise, buyer assumes full responsibility.

Pre-build: Final value may rise or fall till possession.
Completed builds: Price reflects current market.

MARKET VALUE

Purchase price reflects today's market, with current comparables.

Customizable, low maintenance, warranty coverage, no one's lived in it before.

PROS

Fixed timeline, known condition, no surprises on quality or finishes, no GST.

Delays possible, mortgage timing risk, can't inspect home before purchase, limited recourse on finish quality.

CONS

Might need updates, less control over features/finishes, potential for competition in hot markets.

Consider the pros and cons of both options based on your needs, budget, and timeline. Understanding the differences will help you feel confident about choosing the right fit for your next home.

Before you fall in love with a house — new or old — make sure you love the neighbourhood too.

It's easy to get swept up in beautiful finishes or modern upgrades, but the location is just as important.

Think about your daily life: schools, parks, commute times, walkability, local shops, and future development plans can all shape how happy you'll be in the long run.

Let's make sure the lifestyle fits just as well as the layout — because a house you love in the right area is what truly makes it home.



03

The Homebuying Process

FROM OFFER TO KEYS: WHAT HAPPENS AFTER YOU FIND “THE ONE”

This section walks you through what happens after you’re ready to make an offer – from negotiations, conditions, and inspections to subject removal, legal paperwork, and finally... getting the keys!

Let’s break it down, step by step.

Writing an offer - Key Components

Price

Before we write an offer, we'll chat about strategy.

What's the lowest you'd feel good starting with? And what's the absolute max you'd be willing to pay for this home? Once I know your comfort zone, I'll put together a CMA – a **Comparative Market Analysis** – using recent sales in the area so you have a clear picture of what the home is actually worth.

Just a note on **BC Assessment**: it can give us a rough idea of value, but it's not something we use to determine offer price. They're based on sales data from the previous July and don't consider the condition or updates of each home. Some might be fully renovated, others not – yet all can show similar assessed values.

Ultimately, **market value comes down to what today's buyers are willing to pay** – and that can shift based on timing, demand, and how many other people are interested. Features that matter to you may not matter to others, and vice versa. That's why we look closely at recent sales and current competition, so we can go in with a smart offer that's competitive but still works for your budget and your goals.

Deposit

The deposit is part of your down payment and shows the seller you're serious about moving forward.

In most cases:

- **Amount**: Typically around 5% of the purchase price (but this can vary).
- **Due**: Within 24 hours of subject removal.
- **Held by**: The buyer's brokerage, in trust, until the transaction is completed.

 **TIP**: If you're using **RRSP funds** (via the Home Buyers' Plan), be sure to talk to your bank a few days ahead. Withdrawals can take time, and the funds must have been in your RRSP for at least 90 days. You'll also need to fill out a form (T1036), so a bit of planning helps avoid last-minute stress.

Terms & Conditions

This section outlines specific obligations or actions agreed to by the buyer and seller. They're designed to bring clarity and reduce misunderstandings during the purchase process.

Examples might include:

- The seller will allow access for a home inspection with reasonable notice.
- The home will be professionally cleaned before completion (with a receipt provided).
- Appliances or fixtures listed in the contract must remain with the home.
- The property must be maintained in the same condition as when viewed.

Each offer is different, and we'll tailor the terms based on the property and your needs.



Dates

You'll decide the **possession date** — the day you want to get the keys and move in. Typically, completion and adjustment dates are set for the day before to allow time for the legal and financial side to wrap up smoothly.

Offer Expiry

Every offer includes an expiry time — usually a few hours to 24 hours after it's submitted. It gives the seller a deadline to respond and keeps things moving. If needed, it can be extended or countered, but it helps frame the negotiation window clearly from the start.

Subjects

Subjects (also called conditions) are clauses we include in the offer to protect you while you do your due diligence. They give you time to confirm financing, inspect the home, review documents, and make sure everything checks out before you're fully committed.

Here are the most common ones we'll consider:

- **Financing:** If you're getting a mortgage, we'll include a subject that gives your lender time to approve the loan for this specific property. It's not just about your pre-approval — the lender wants to be sure the home itself qualifies too.
- **Home Inspection:** This gives you a chance to bring in a licensed inspector to go through the property top to bottom. It's also a second look at the home, now with fresh eyes and less emotion.
- **Title Search:** the property's title will be reviewed through the Land Title Office to check for any charges, easements, or covenants that could impact you — especially common with newer builds or strata homes.
- **Property Disclosure Statement (PDS):** The seller fills this out to let you know if there have been any issues or updates with the home — things like past leaks, renovations, or known defects.
- **Strata Documents (for condos or townhomes):** They need to be reviewed carefully — they tell us a lot about the building's overall condition and how the strata is run. That includes things like AGM minutes, bylaws, financials, and the depreciation report.
- **Insurance:** This one gets missed sometimes, but it's important — especially in heritage homes or older homes with wood stoves, oil tanks, or unique features. This gives you time to get quotes and confirm you can get coverage.
- **Vacant Possession (if tenanted):** If the home is rented and you plan to move in, we'll need to include a subject ensuring it's delivered vacant. In BC, the seller must serve proper notice after subject removal, and tenants have the right to stay until completion.

Negotiation Focus The three most negotiated aspects of the contract are the **Price, Subjects, and Dates**.



- How will you respond to a counteroffer: accept, reject, or counter again?
- How flexible are you on the price vs. other terms?
- Any non-included items you'd like to negotiate (e.g., furniture)?
- Are there any red flags we need to address in the offer (e.g., permit issues, oil tanks, or major repairs)?
- Do we need to align this with the sale of your current home or notice to your landlord?

Removing Subjects

Once your offer is accepted, your due diligence period begins – this is when you work through each subject and make sure everything checks out before locking in the deal.

Here's what we'll do before removing subjects:

- **Financing:** Keep working with your mortgage broker to secure full approval for this specific property. The lender may still need documents about your income, credit, or the property itself.
- **Home Inspection:** We'll schedule this once everything else looks good. Inspections typically cost \$700–\$900 and take 1.5 to 5 hours depending on the property. It's your chance to spot issues and estimate future costs. If something big comes up, we can discuss solutions or walk away.
- **Reviewing Docs:** Make sure you've reviewed everything – title, PDS, strata docs (if applicable), insurance quotes – and flagged any concerns.

Tips for this stage:

- Start working on financing and document review right away – the clock is ticking.
- Leave the inspection for last. It costs money, so be sure everything else is in place first.
- If you're unsure about proceeding, we'll talk about options – you're not locked in until subjects are removed.

Once you're confident, we'll sign a **Subject Removal Addendum** and then submit your deposit

⚠ Note: Once subjects are removed, you're committed. Backing out after that could cost you your deposit – and more. I'll guide you through every step to make sure you're comfortable moving forward.

Subject Free Offers and the 3 day Rescission Period

A **subject-free offer** means submitting an offer **without any conditions** – no financing clause, no inspection, no waiting period. It can be appealing to sellers but comes with added risk for buyers.

Since January 3, 2023, every offer in BC – even subject-free – includes a **mandatory 3-business-day cancellation period** called the **Home Buyer Rescission Period (HBRP)**. During this time, you can walk away for any reason, but there's a penalty.

The HBRP cannot be waived, so it's best to go in informed and ready.

What You Need to Know

- **The Fee:** If you cancel during the rescission period, you owe the seller 0.25% of the agreed purchase price e.g. on a \$500,000 home, that's a fee of \$1,250
- **The Clock Starts Right Away:** You only have three business days to do your due diligence – reviewing documents, confirming financing, etc.
- **No Subjects, No Safety Net:** If you move ahead without doing that homework and discover issues after the rescission period ends, you're still on the hook.

Next Steps: Preparing for Completion

Once you've removed all conditions from your offer, your purchase becomes a **firm deal** – congrats! 🎉 Now it's time to prepare for the legal and financial steps leading to possession day. One of the first tasks? **Hiring a legal professional** to handle the closing paperwork.

Who Handles the Legal Side?

In British Columbia, buyers can choose between a **real estate lawyer** or a **notary public** to complete the transfer of property ownership. Both professionals are licensed to manage your transaction, but they differ in training, scope, and cost, and personally I would recommend a real estate lawyer.

Here's what they both do:

- Conduct a **title search**
- **Register the property** in your name
- **Transfer funds** between buyer, seller, and mortgage lender
- Ensure that everything **complies with BC real estate law**

Choosing the right professional can give you peace of mind and help avoid costly mistakes – especially if there are any surprises in the contract or the property's history.

Lawyer vs. Notary Public: What's the Difference?

 Lawyer		Notary Public 
Law degree + licensed to practice law	TRAINING	Specialized legal training focused on documentation
Can handle complex issues, give legal advice, and go to court if needed	SCOPE	Focuses on document preparation, registration, and verification
May deal with a wider range of legal issues	EXPERIENCE	Often highly specialized in real estate transactions
Often slightly higher, especially if complications arise	COST	Usually lower cost for straightforward real estate transactions

Tips for Choosing the Right One

- **Communication:** Do they explain things clearly and answer your questions promptly?
- **Availability:** Will they have time to handle your file before the completion date?
- **Reputation:** Have others (friends, family, or your mortgage broker) recommended them?
- **Clarity:** Are their documents and processes easy to follow?

⚠️ Start reaching out soon after subject removal to make sure everything is lined up for closing day. Don't wait until the last minute – your lawyer or notary will need time to prepare the file, coordinate with your lender, and make sure everything is ready for key exchange.

Completion & Possession Process

You've removed subjects, signed the documents, and lined up your lawyer or notary – now you are ready to **wrap things up and get the keys!** This final stretch includes a few important steps behind the scenes before you take possession.

Title Ownership

Your legal representative will ask **how you want to hold title** to the property. If you're buying as a couple, this usually means choosing between:

- **Joint Tenants:** Both owners hold 100% of the title. If one person passes away, the property automatically transfers to the surviving owner.
- **Tenants in Common:** Each person owns a specified percentage (e.g. 50/50 or 70/30), and their share passes through their estate if they pass away.

If you're unsure, they'll help you understand the pros and cons based on your situation.

Title Search & Adjustments

Before closing, your lawyer or notary will:

- Conduct a **title search** to confirm ownership and check for any liens or legal issues.
- Request tax and utility info to prepare the **Statement of Adjustments** – this shows the final amount of money required to complete the deal.
- Make **prorated adjustments** for property taxes, strata fees, or rental income (if applicable).

Closing Documents

Your legal expert prepares and coordinates all documents, including:

- Title transfer forms
- Mortgage registration
- Property Transfer Tax return
- Statement of Adjustments

They also work with the seller's legal team to ensure both sides are ready for closing.

Signing & Payment

Typically, a few days before completion, you'll meet with your lawyer or notary to:

- **Review and sign** all the closing documents. This is also when you'll need to **bring in the remaining funds for your down payment** or equity.
- **Make sure your ID is valid and not expired** – you'll need government-issued photo ID to complete the process.

💡 If you're a first-time homebuyer or planning to apply for property tax deferment, let your legal professional know ahead of time so they can prepare the correct forms in time for signing.

You're nearly there – just a few final steps before you hold the keys to your new home. Let's walk through what happens between signing the papers and moving in.



Completion Day

On completion day, your legal team will:

- **Register the property and mortgage** with the Land Title Office
- **Transfer funds** to the seller's lawyer
- Confirm with your agent that **the deal is officially closed**

Possession Day

Possession usually happens the day after completion, unless otherwise stated in your contract. That's when:

- Your agent receives the go-ahead to **release the keys**
- **You did it** – the keys are in your hand and you've officially stepped into your new home!



LET'S WORK TOGETHER

Congratulations — you've officially completed your crash course on buying a home! Now it's time to take that knowledge and turn it into action. Whether you're just starting your search or already eyeing a property, I'm here to help make your home-buying journey smooth and successful.

As your trusted real estate partner (and neighbour!), here's what you can always count on from me:

- ✓ Local insights & honest advice
- ✓ Step-by-step guidance from start to finish

Have questions? Want to explore your options? Ready to get started?

Reach out anytime — your dream home might be closer than you think.

Let's make your move happen.

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client testimonials

From: **Ana**



Working with Ion was a great experience. He walked us through the entire process and made sure we had the answers to all our questions about buying a house. Ion was patient, caring and made sure we felt comfortable every step of the way. He negotiated effectively on our behalf and helped us get a good deal in Victoria's difficult house market. Thank you Ion!

From: **Brian & Sarah**



Ion was incredible. We are thrilled with our condo purchase at Bear Mountain, and it's all thanks to Ion! From the first conversation, he made us feel confident and supported throughout the process. Ion's knowledge of the market, attention to detail, and ability to anticipate our needs made buying our dream home much easier than we imagined. He was always available to answer our questions (and there were many!), and his calm, professional approach turned what could have been a stressful experience into something delightful. If you're looking for a realtor who genuinely cares about finding you the perfect home, we can't recommend Ion enough!

From: **Lilia**



Ion was an amazing advisor on the process of buying our first home. He always listened to us and patiently help us to explore the market and finally find what was right for us. He was able to negotiate prices and act fast in our behalf, always communicating on every step of the journey. Thank you Ion, we are very happy with our experience!

From: **Emilio**



Ion is "the realtor." He was a great support during this journey of looking for a house. He always takes care of his client's interests. Especially for us, as a newcomer, we had to learn a lot, and Ion was the person who guided us to reach our goal. Ion is the person who anyone can trust.

From: **Karen**

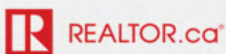


I have been working with Ion for two years looking for a condominium. He has been kind and patient helping me find the right place in the right location. He has been helpful and informative. I have bought and sold many homes over the years. I can truly say Ion has been the best realtor I have worked with. I have no hesitation in recommending him.

From: **Vigan**



Working with Ion was an absolute pleasure! Coming into the market as a first-time home buyer Ion made the process very easy and was very understanding. He understood my preferences and understood what was I was looking for. Ion would always answer my questions and calls right away and went the extra mile to ensure I was well informed and getting the best deal out there. I would highly recommend Ion to any one who is looking to buy !



notes

Handwriting practice lines consisting of multiple rows of dashed lines on a light blue background.





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CENTURY 21.

Queenswood Realty Ltd.