

OAKWYN REALTY

BUYERS GUIDE

SHOULD I USE A REALTOR®

Honestly, there's almost no good reason not to use an agent when buying a home. Here are what I consider to be the three most compelling incentives for why home buyers should use the services of a licensed Realtor®:

1. The majority of Sellers will be using a Realtor®. Therefore, they will have an expert representing them at all times to ensure that their best interests are protected. If you are trying to negotiate with a Seller in this position, you will always be at an unfair disadvantage. Find an agent who will provide you with the same level of expertise and commitment that the Seller is receiving to ensure that your interests are protected.
2. Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today typically exceed \$300,000. If you had a \$300,000 law suit on your hands, would you deal with it without the help of an attorney? If you had a \$300,000 income tax audit, would you attempt to deal with it without the help of an accountant? Make sure you have a professional to ensure that you are protected and properly advised throughout any transaction. It will save you time, money, and stress!
3. It's FREE. In the majority of cases, the Seller pays both 'sides' of the commission. This means that you are not only getting professional representation, but you are also getting it at the Seller's expense!

Considering how little you have to lose and how much you have to gain, it would be ill-advised to consider purchasing a property without the professional assistance of a licensed REALTOR®.



OAKWYNREALTY

ABOUT ME



I have never waited for a sale. I believe that we're entitled to the best price every time at any time. Besides, I love negotiating. My family would grudgingly agree. My clients, however, are more enthusiastic.

During the course of my 15+ year-career in real estate, I have earned awards for client satisfaction. Among them was the prestigious MLS Medallion Club Award, which, based on sales, recognizes the top 10% of realtors belonging to the Real Estate Board of Greater Vancouver.

In addition to professional accolades, I graduated from UBC with a Bachelor of Commerce Degree specializing in Urban Land Economics. Bringing these elements together, I am able to provide an educated analysis of market value to my clients - one that goes beyond list price. I see trends, opportunities - even pitfalls, where others might not.

I have helped clients purchase homes in which they could live and prosper throughout their life stages. I have also executed sales during some of Vancouver's most competitive cycles.

I am plugged into the latest technology too, so that every transaction happens promptly. Beyond the practical aspects of real estate, I bring a courteous and respectful professionalism that I would expect in any business transaction of my own.

I mentioned earlier that I love negotiating - and I do. But what I love best about my work is seeing the very real joy it brings my clients. That is the true reward.

Your Partner in Real Estate,

A handwritten signature in black ink that reads "Steve Triantafillou". The signature is stylized and cursive.

Steve Triantafillou

FULL SERVICE BUYERS PROGRAM

It's my objective to make purchasing your home an enjoyable and successful process. In so doing, my commitment is to provide you with all the essential information so that you can make an informed decision, guide you through all your options and choices throughout the entire process, and to develop a relationship built on trust and respect.

My Full Service Buyers Program includes:

1. A comprehensive assessment of your needs, budget, and preferred neighbourhoods.
2. Direct access to Listings Management Software to ensure that you see properties first!
3. A comprehensive Market Report showcasing current trends and statistics to bring you up-to-date on market conditions.
4. An in-depth overview of your financing options.
5. A complete overview of the Contract of Purchase and Sale and all documents pertaining to a real estate transaction.
6. Property viewings and open house tours arranged to make the most of your time.
7. A thorough Comparative Market Analysis to determine the actual market value of attractive properties.
8. Carefully prepared contracts and subjects (conditions) to ensure you are protected throughout the transaction.
9. Negotiation advice and expertise to achieve the best price possible.
10. A thorough review of all the property documentation to ensure that there are no surprises.
11. Quality recommendations for service providers, including Mortgage Specialists, Building Inspectors, Notaries/Lawyers, Accountants, and Trades people.
12. An "Exclusive Buyer's Agency" contract outlining my commitments and obligations to you in Writing!

If desired by both parties

I enjoy working with people who enjoy working with me. If you are not happy with my services at any point, please let me know. If I cannot resolve the issue immediately, I will provide you with an immediate and unconditional release from our agency agreement.

CHOOSING THE RIGHT HOME

Fully Detached Home

A detached home is one of the most sought after and secure investments you can make today. It offers ample space for a growing family and more privacy.

1/2 Duplex

It is one house with two separate homes either built side by side or front and back. The homes will share a roof and party-wall.

Townhouse

An excellent alternative to owning a detached home due to the generally lower cost, smaller size and less upkeep. But remember, there are strata or association fees and other restrictions that you need to fully understand before buying.

Condominium

Condos allow for legal ownership of a private unit within a larger unit or building—low-rise and high-rise arrangements. They too have fees and restrictions and are the most affordable types of homes for first time buyers or older couples seeking to downsize.



MORTGAGES

Mortgages are sums of money that you borrow for purposes of owning property. It is extremely important to sit down with your mortgage broker and/or financial planner to get your finances assessed to see how much you can afford. Mortgage payments are based around your net income, mortgage rates, how much you borrow and how much your down payment is.

Why Get Pre-Approved?

Understanding exactly how much you can afford is crucial to the property search process. This will save you and your Real Estate Agent time and money.

The lender or mortgage broker can generally save a mortgage rate for 120 days after getting pre-approved. This is valuable in case mortgage rates decide to go up.

Pre-approval has increased advantages because you can offer what you can afford immediately and get deals finished quickly. Sellers are always looking for a fast deal and since you know what you can afford, you don't need to wait for the bank.

What Will a Mortgage Broker Require?

- Personal Information
- Employment Details
- Investment and Banking Information (i.e. - RRSP, Mutual Funds, Stocks).
- Assets (i.e. - a car, boat, any other property)
- Debts (i.e. lines of credit, car payments, support payments)
- Permission to do a Credit Check.

Don't accept the first rate, the mortgage market is currently very competitive. Many lenders would rather reduce their posted rate than lose you as a customer, haggling can gain a small decrease in your rate, which can make a huge difference in the long-term payment. Your REALTOR® can help you in finding the right lender.

TYPES OF MORTGAGES

Conventional

A conventional mortgage is where the down payment is equal to 20% of the property value/purchase price. This type of mortgage does not normally require mortgage insurance.

High Ratio

A high ratio mortgage is where the borrower contributes less than 20% down, usually as a first time home buyer. The minimum amount down is 5%. A mortgage ratio this high must have mortgage protection insurance through the CMHC.

Fixed Rate

The interest rate is fixed and locked in for a duration specified by the lender. These types of mortgages usually result in higher interest rates but allow for more security.

Variable Rate

The interest rate fluctuates with the economic trends at the time which are calculated at specified intervals. The repayment and length of the mortgage may vary depending on the interest rate at the specified interval. These interest rates are usually at or under the prime lending rate.

Short Term

These are mortgages that range from 6 months to 10 years and usually come with lower interest rates. The shorter the mortgage the lower the interest rate will be.

Long Term

These are mortgage of 10 years or more and come with the prime lending rates at the time. If you have a conventional mortgage (20% down payment) you can qualify for up to a 30 year or less amortization period. If you have a high ratio mortgage (5% down payment) then you will only qualify for a 25 year or less amortization period.

Amortization Periods

This is the length of your mortgage repayment plan. Most mortgages are on average 25 years. If you have a high ratio mortgage, a 25 year amortization would be the highest amortization you would qualify for. If you have a conventional mortgage with 20% or more down then you can qualify for up to 30 years.

7 STEPS TO PURCHASING

- 1** Meet to discuss your wish list, your preferred neighbourhoods and the current market values in each.
- 2** Get pre-approved for a rate guarantee. Determine what price range suits your current financial status.
- 3** Start the search by selecting the properties that fit you financially and satisfy your wish list.
- 4** When you have found a property, we will prepare an offer and I will negotiate on your behalf.
- 5** Once we have an accepted offer you will have the opportunity to conduct home inspections and/or appraisals.
- 6** When you are satisfied with the documents and inspection/appraisal you will remove the subjects.
- 7** Meet with lawyers to prepare for closing and get ready for your move in date.

FIND AN AGENT
DETERMINE
LOCATION AND STYLE OF PROPERTY



GET PRE-APPROVED
FIND A HOME
SEARCHING WITH STEVE



SELECTING A HOME
MAKING AN OFFER
NEGOTIATING THE DEAL



HOME INSPECTION
MORTGAGE
SETTING UP A MORTGAGE



LAWYER/NOTARY
CLOSING
MOVE IN

FIRST TIME BUYER

Home Ownership

Home ownership has been part of the Canadian mind set for generations and pride of ownership is a very sought after goal. With no landlord looking over your shoulder you are able to make improvements how you want! Home ownership is also one of the best investments you will ever make.

A Solid Investment

Real Estate will always be a good investment with the least amount of risks and the most amount of gain. After all, how many investments can you actually live in? In recent years, Canadian Real Estate has appreciated dramatically and many homeowners have benefited from this increase in property value.

Building Equity

Instead of paying rent you're paying down a mortgage. A portion of each payment goes toward the principal. Why help to pay someone else's house off when you can build equity in yours!

Are You Ready to Buy a Home?

First, ask yourself if you have the financial resources. First time home owners need a minimum of 5% of the purchase price of a home for the down payment and 20% or more is preferable. If you don't have other financial obligations, buying a home should be a priority. And remember, your job and home life should be stable before considering buying a home.



THE RIGHT PROPERTY



Approach the home buying process objectively and without emotion:

- The perfect house does not exist.
- Well priced, good deals go quickly.
- Avoid “Buyers Remorse” – the grass is not always greener on the other side.



After viewing each property, ask yourself 5 important questions:

- What did I like/dislike about the property?
- What would you consider changing?
- Should you keep looking?
- If the price were right, could I see myself owning this property?
If so, what price?
- Did the home feel “right”? Trust your instinct.



Things to pay attention to:

- How much natural sunlight was there?
- Layout of the suite and which direction it was facing.
- Does it have a view?
- Street noise and elevation from ground level.
- Neighbourhood, surroundings and potential developments.
- Walk score, parking and accessibility to things you find important.

HOW TO MAKE AN OFFER

There are many components of an offer that you should be aware of and understand. I will answer your questions and explain the entire process to you so that you are comfortable with the steps involved.

Purchase Price

This is the amount that the buyer is offering to pay for the property. The price is usually dependent on market conditions and may differ from the seller's current asking price. There is no "normal" amount or percentage that a price will differ from its asking price, as the final price will be determined by many factors including the seller's motivation and how close the asking price is to actual "market value".

Terms

An offer includes certain "terms" which specify the total price offered and how the financing will be arranged. For example if you arrange your own with a financial institution or mortgage broker or if you wish to take over the seller's mortgage (assumability).

Deposit

A deposit is provided from the buyer to the seller as a token of the buyer's assurance and intention to buy the property involved. The deposit is applied against the purchase price of the home once the sale has closed. I can assist you in proposing a certain and appropriate amount for the deposit. The deposit is typically at least 5% of the purchase price. The deposit is payable by way of a certified bank draft to: brokerage

Conditions or "Subjects"

Items that are usually put in place to protect a party's interests upon selling or buying the property and refer to things that must occur or be in place before the sale closes.

Completion/Possession Dates

Completion date is usually the date that the legal ownership of the property transfers from the seller to the buyer and, unless otherwise noted, when the funds for the purchase are concluded. Possession date is when the buyer takes possession as specified in the contract of purchase sale and adjustments are made for pre-paid taxes, maintenance fees, etc.

COST GUIDE

GST

If you buy a newly constructed home you must pay the 5% GST.

Property Transfer Tax (PTT)

When a residence is purchased a Property Transfer Tax (PTT) is applied. The tax is calculated at a rate of 1% on the first \$200,000, 2% on the portion of the fair market value greater than \$200,000 and up to and including \$2,000,000, 3% on the portion of the market value greater than \$2,000,000, and if the property is residential, a further 2% on the portion of the fair market value greater than \$3,000,000 as required by the Property Transfer Tax Act.

The First-Time Home Buyers' Program offers a full exemption to the PTT if the fair market value of the residence is up to \$475,000. In all regions there is also a proportional exemption for first-time buyers of homes with a fair market value up to \$25,000 above the thresholds. (Proportional tax is applicable between \$500,000 - \$525,000)

Mortgage Loan Insurance and Application Fee

If you get a high-ratio mortgage (a mortgage where you pay less than a 20% down payment) you will have to buy mortgage loan insurance from CMHC or a private company. This insurance can range from 3.25% to 1.75%.

Appraisal

Before your lender approves your mortgage, you may be required to have an appraisal done. Sometimes your lender covers the cost otherwise you are responsible for covering the cost. The fee ranges from \$150 to \$350.

Survey Fee

Your lender may require an up-to-date survey of the property. If the seller did not provide you with one, you will have to pay to have one done. The fee ranges from \$150 to \$350.

Home Inspection Fee

Most REALTORS® recommend that you get a home inspection by a certified home inspector. It will cost you anywhere from \$350 to \$1000 depending on type and size of dwelling.

Legal Fees

Lawyers/Notary fees for closing the sale vary according to the complexity of the deal but they should range from \$600 - \$1500. Disbursements to Land Titles Office - These fees are approximately \$300. Your lawyer/notary will arrange the payment and transfer of funds.



WHY I REFER STEVE

Let some of my past clients tell you what it's like to work with me..

I recently had the pleasure of working with Steve, who helped us find an amazing new townhouse near Trout Lake. While my partner has owned several properties and is familiar with real estate this was my first time buying a home. I appreciated Steve's patience, empathy, responsiveness and diligence he demonstrated, starting from our introductory meeting to well after the transaction was complete. Steve is a down-to-earth guy and rather than just talk to my partner, he took the time to explain things and addressed us equally, which I found particularly impressive. While he is extremely knowledgeable about the market, he also is well connected and respected amongst his peers, which contributed greatly to the purchase of our home. If there's one thing that I learned about real estate it's that 80% of the realtors in Vancouver sell 20% of the homes, and 20% of the realtors sell 80% of the market. Steve belongs to the latter group. That's who you want. Without hesitation, I would use Steve again and recommend him to family, friends and those who want to buy or sell property in Vancouver. - **Paige**

Finding a realtor you trust, let alone one you get along with, let alone one you like a lot, is something special, and Steve T. is one of those rare finds. Helping to guide us through a sale and a purchase in a wild market, Steve was a friend, a marriage counselor, and psychologist and a great realtor with patience and knowledge that things would work out. Thanks to him, we found a wonderful home and will happily recommend him to anyone looking for the guidance and support that Steve generously provides. Thank you Steve. - **Jim & Jose**

I was buying my first place and didn't really understand the process of purchase including the role of realtor (agent) and how one is involved with transactions and legal etc. Steve has definitely filled me in on details and helped me gain more confidence moving forward. At that time, I purchased a presale, and the construction on the project was delayed. However, when I would ask for updates Steve would actively follow up with the builder to fill me in with all the news. During the walk through Steve helped me identify deficiencies, and looked for my best interest. I much appreciate his guidance and the positive experience, which I think was very important to me. Steve is a great guy, and I am happy I had a chance to work with him. - **Maciej**

For first time home buyers like us, trying to break into the Vancouver real estate market can be downright depressing. Now that we've secured the perfect home, it's clear that having the right realtor made all the difference! Steve was recommended to us by a close friend who was thrilled with her experience. From our first meeting, we were really impressed with Steve's professionalism, efficiency, and expertise. He has been in this business for a long time and it really shows. Throughout our search, he kept us realistic without crushing our dreams, and most importantly he was very honest when it mattered most - on a couple of occasions, he gently steered us away from risky situations, for which we are SO thankful! He clearly cares about more than just closing the deal, and that's a rare quality in this ruthless market. At the end of the day, we found the perfect home that checked off all the boxes on our wish list. Steve was on a family holiday when we closed the deal, but he stayed fully involved the whole time - he might as well have been in the room with us! We never expected that level of commitment, he truly went above and beyond for us. Buying a first home is the most significant purchase you can make, and your decision will literally alter the course of your life. It's a stressful and emotional time, and you will second guess yourself a million times along the way. One thing you should never, ever doubt is whether your realtor is competent, trustworthy, and has your best interests at heart. Steve proved to us time and again that he was on our side, and we will be eternally grateful that our paths crossed at this important time in our lives. Thank you for everything Steve!!! - **Flore-Anne and Maurits**

Having completed three condo purchases and one sale with Steve, I can attest to his consistency and professionalism. Each time we meet, Steve has new ways of researching the market, analyzing the pros and cons of various properties. We proudly say Steve is our realtor. As busy as Steve can be, we are his top priority when it matters. Taking the time to help us understand the document reviews and even calming our emotions when things get tough. Providing excellent negotiating skills for buying and selling. It doesn't matter if it's your first tiny condo or multi-million dollar home, Steve Triantafillou is the realtor you want on your side. - **Chris and Heather**

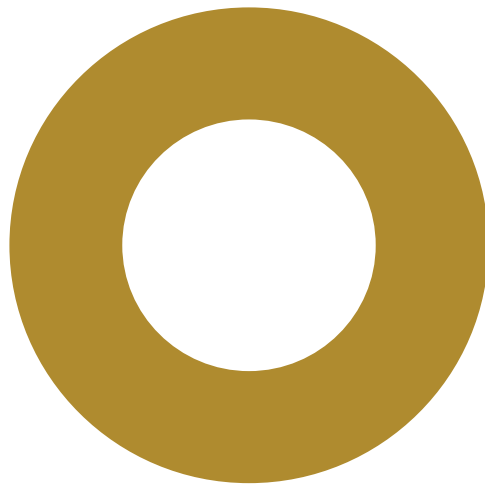
STEVE TRIANTAFILLOU
PERSONAL REAL ESTATE CORPORATION
B.COMM (URBAN LAND)

stevet@stevet.ca

C: 604 779 8590

stevet.ca

Oakwyn Realty Ltd
3195 Oak Street, Vancouver, BC, V6H 2L2
P: 604 620 6788



OAKWYN REALTY

SELLER'S GUIDE

Honesty

Integrity

Reliability

FOR ME, REAL ESTATE IS ABOUT

building life-long relationships based on **trust** through an **honest** approach to Real Estate with an emphasis on **client care** and a high level of professional services.

FOR ME, REAL ESTATE IS ABOUT

building life-long relationships based on honesty, integrity, and reliability.

ABOUT ME



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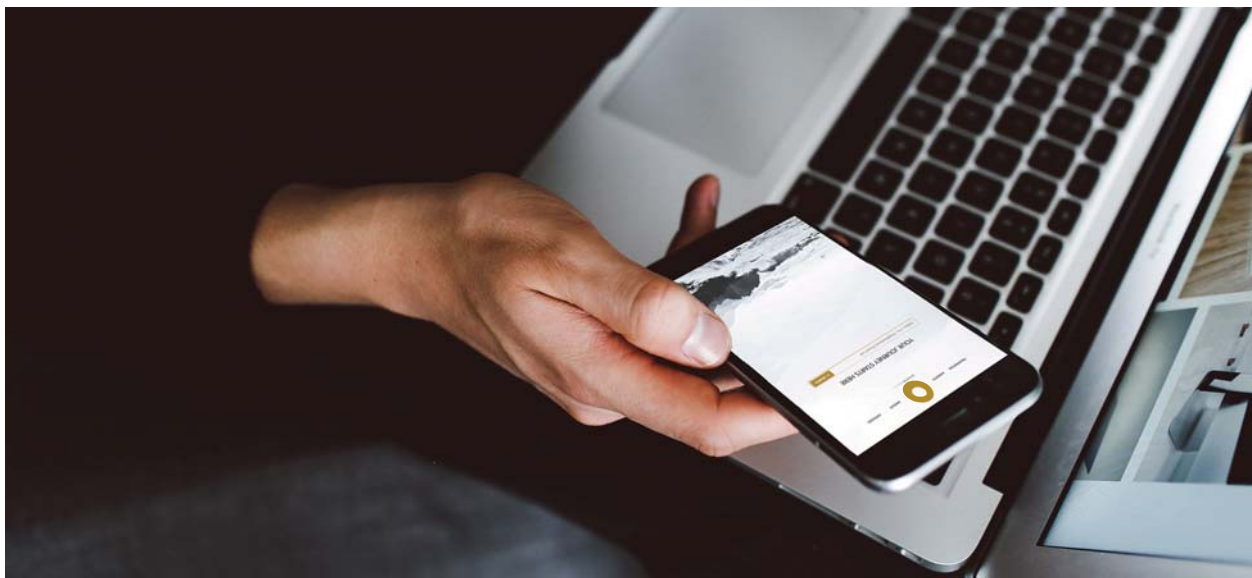
Steve Triantafillou

OUTSTANDING SERVICE

To provide the best service to my clients and exceed your expectations, I invest heavily in the business of selling your home.

Some of these expenses include:

- Signage Marketing
- Listing Fee Expenses
- Website Fees and Internet Marketing
- Professional Photography and Floor Plans
- Design Fees & Printing Costs for Marketing Materials (Feature Sheets for Buyers)
- Staging Consultation
- Virtual Tours
- Strata Documents for Condos
- Oil Tank Scan for Houses
- Broker Fees
- Regular Real Estate and Business Education
- Advertising Costs
- Consultant Fees
- Business Insurance & Errors and Omissions Insurance



THE 4P'S OF REAL ESTATE



YOUR HOME IS MADE UP OF MORE THAN A FLOOR PLAN AND A LIST OF FEATURES.

It holds memories of time spent with loved ones. Putting a price on these intangible things can be hard.

As your REALTOR®, my role is to provide to you an objective assessment of your home's value and deliver an effective marketing strategy that promotes the important features of your property.

My goal is to sell your home at the right price, in a timely fashion. It takes more than simply presenting pretty pictures (although I will certainly use great photography!) and a tacky sales pitch.

I will employ a comprehensive marketing strategy that incorporates four marketing principles that are fundamental to every Real Estate transaction: Product, Pricing, Promotion and Place.

Our approach to selling your home begins, and ends, with diligently applying these four important principles:

PRODUCT

Your home is a product - it's something that a potential Buyer covets and wants. Whether it's an open kitchen, a beautiful view, or a convenient location close to transit, your property represents a collection of features that a Buyer is searching for. Our role is to identify the desirable qualities of your home and highlight them in a way that is attractive to the Buyer.

PRICE

In an ever-changing and competitive Real Estate Market, determining the listing price of your home will be one of the most critical decisions we make together. A variety of factors will affect how we determine the listing price of your home, including recent sales of comparable properties.

PLACE

In the context of marketing, place refers to making your product available to your consumer in the right places. In Real Estate, we can't physically bring your home to potential Buyers, but we can certainly bring Buyers to your home. We will deploy a variety of proven tactics to gain exposure and bring potential Buyers to your property.

PROMOTION

Your home is unique! There is no generic marketing strategy that fully captures every detail, component, and feature. The Real Estate Market is regularly changing and technology is constantly evolving. Your unique home requires a customized marketing plan that promotes your home in a dynamic selling environment.

RESPONSIBILITIES OF THE 4P'S

PRODUCT and **PRICE** are in your control with our guidance. My duty as your REALTOR® is to present your home in a way that reflects its best potential and to attract the right audience that will generate an offer to purchase your home.

If we price your home correctly and promote and advertise to potential buyers, we will generate offers. On the flip side, if we promote and advertise the home effectively, but don't price the home accurately, your home may sit on the Market for a lengthy period of time.

My approach will be to ensure that all 4Ps of Product, Price, Place and Promotion successfully work together to achieve the sale of your home.



DETERMINING MARKET VALUE

There are many factors in determining the Market Value of your home.

Some circumstances are not within our control:

- The general Real Estate Market
- Competing comparable listings
- Financing environment
- General economic conditions
- The Buyer's perception of the property's condition
- Property location

And some circumstances are in our control in determining the value:

- Marketing effectiveness
- Listing price
- Condition of property

VALUE OF YOUR HOME

REMEMBER :

Ultimately, the true Market Value of your home is what a Buyer is willing to pay today

HOW THE BUYERS FIND THEIR HOMES

51%
INTERNET

34%
REALTOR®

8%
YARD SIGN

4%
FRIENDS,
RELATIVES OR
NEIGHBOURS

2%
HOME
BUILDER
OR AGENT

1%
SELLERS

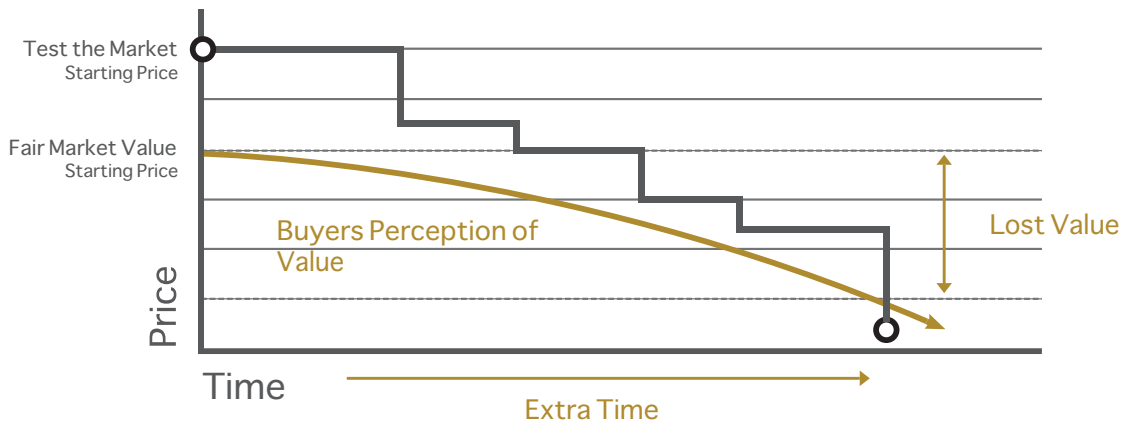
1%
PRINT NEWSPAPER
ADVERTISEMENT

DID YOU KNOW?

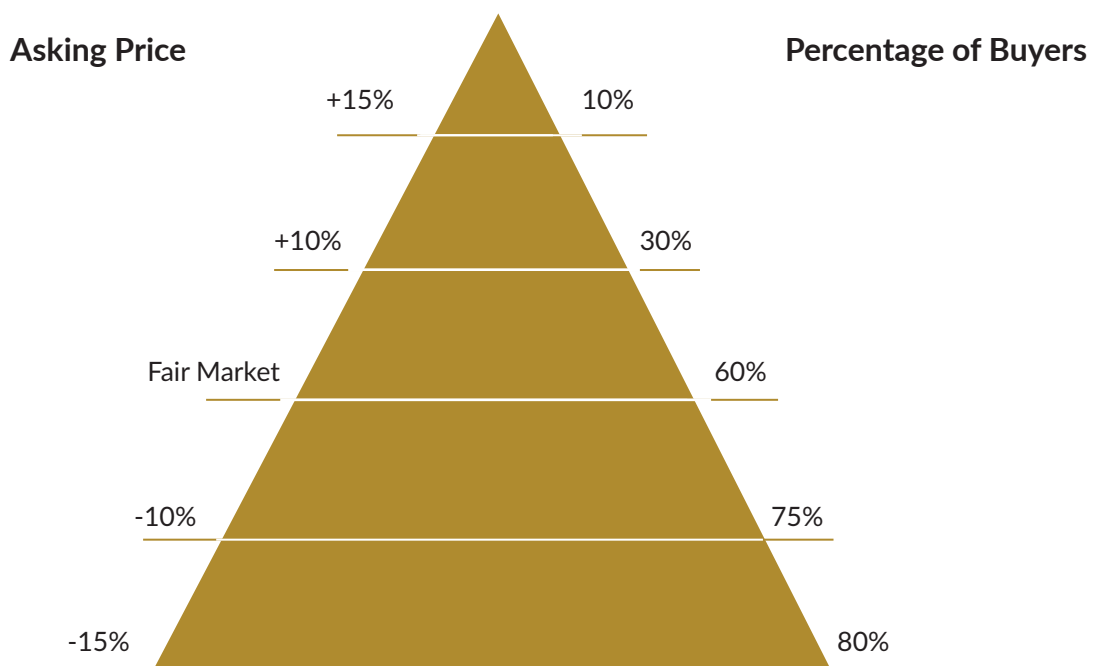
The majority of Buyers find listings directly or indirectly from online sources (REALTORS® find listings for their Buyers through the online MLS database), so we focus our marketing efforts online with the primary goal of getting them to view your property.

COMPARATIVE MARKET ANALYSIS

When listing a property, timing is extremely important in the real estate market. The graph below demonstrates what happens to a property that is listed and remains on the market too long. At the very beginning the property attracts a great deal of attention, as time progresses the property loses more and more interest on the market. Buyers start to wonder what is wrong with it, even if there is absolutely nothing wrong. Pricing is very critical when selling a property for the most amount of money and in the least amount of time possible.



THE IMPORTANCE OF INTELLIGENT PRICING



THE PROCESS





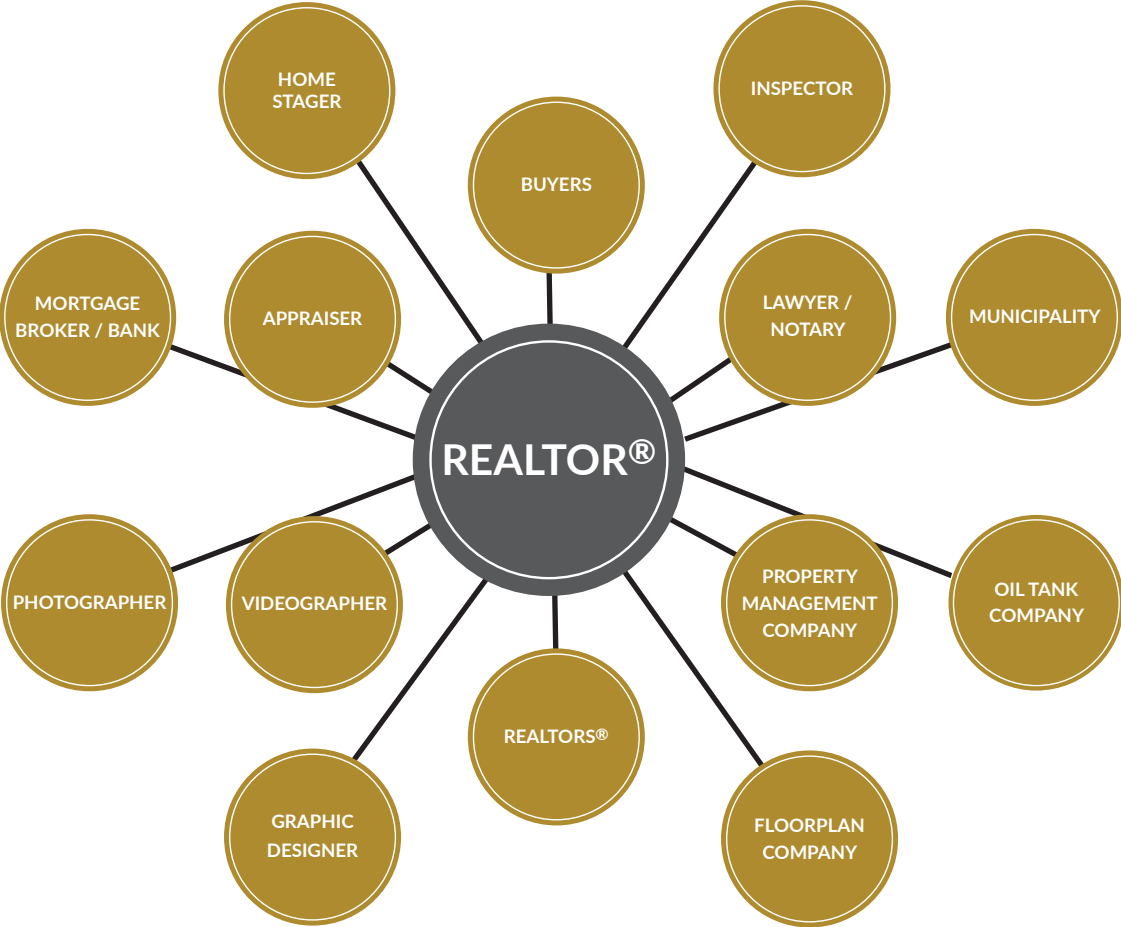
PUT PEOPLE F
INNOVATIVE
CREATE A CO
REAL ESTATE
LEAD BY EXA
PURSUE GRO
EMBRACE & D

THE FIRST
SERVICE
COMMUNITY
THE NERDS
EXAMPLE
GROWTH & LEARNING
DRIVE CHANGE



YOUR TEAM

When you hire me as your REALTOR®, you are hiring a team of professionals with specific roles. It is my role to coordinate and lead the team to achieve your goal of selling your home.



TESTIMONIALS

We can't thank Steve enough for his exceptional work during the recent sale of our childhood family home in Vancouver. Throughout the entire process - from our first meeting to the Open House, to the day we viewed the offers - Steve was the consummate professional and was never too busy to return our many calls and emails. Steve handled all the offers and negotiations with integrity and respect, and we ended up with a final sale price that left us in awe. We received 29 offers on our house and it sold \$145,000 over asking, after only 8 days on the market! His negotiation skills are extraordinary. We recommend Steve to all of our family and friends and will remain his loyal clients. Thank you again, Steve, for all of your incredible work! - **Doris, Andrew and Grace**

From our introductory meeting through to the completion and post completion of our sale, Steve has been a model professional; organized, knowledgeable, and well-spoken. He correctly identified the likely motivating factors and "buy buttons" of the target market for our townhouse, and tailored the marketing approach accordingly. We received three offers - all well above asking, no subjects, and two with a deposit in hand - after the first open house. Steve worked the offers flawlessly. It is without hesitation we recommend you consider Steve for your real estate needs.

- **Frank & Stacy**

Steve was fantastic to work with when selling our townhouse. We appreciated the fact that he listened to our needs from the outset and strategically guided us along the way. We got the sense that he is not into just making a quick sale, but rather willing to put in the time and effort required to make all parties happy. He is extremely professional but laid back and easy to talk to. We also liked the fact that he works virtually paperless so documents and transactions were in my inbox within moments of being signed. His attention to detail and quick response time made our transaction very smooth. We would highly recommend working with Steve for any real estate transaction. - **Kimberley & Marcelo**



I cannot stop thanking you! Not only have Scott and I been able to count on you time and time again in the sale of our homes, but I am also able to constantly recommend you without hesitation to family, friends, and clients. Words cannot express how comforting it is to know that you are working with a true professional. Your level of detail, market knowledge, and pragmatic advice are rarely found in today's market. We will, now and always, be loyal clients to you. Thanks for everything! - **Jenn & Scott**

I have known Steve for over 12 years, during that time he has assisted me in buying and selling multiple properties. Steve's morals and ethics are beyond reproach, and as a result, I consider him more than a professional, I consider him a friend. I believe that Steve's background in urban planning allows him to offer a more educated opinion than most. I have no question that he looks out for my best interests above all else. Steve is a genuine human being, who's honesty and trustworthiness is unparalleled. I am humbled at the opportunity to provide a professional reference for him. - **Adam**

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