

**TORONTO EDITION**

# TOP AGENT

## MAGAZINE

**5** REASONS  
WHY YOU NEED  
A MENTOR

**COVER STORY**

**CLAUDINE  
MONTANO**

HOW TO SPEED UP  
FIRST-TIME  
HOMEBUYER  
TRANSACTIONS

HOW TO  
INCORPORATE  
CURRENT EVENTS  
TO YOUR EMAIL  
BLASTS AND  
STAY RELEVANT

3 EASY AT-HOME  
DIY PROJECTS  
TO INCREASE  
PROPERTY VALUE

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**CLAUDINE MONTANO**

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# How to Speed Up First-Time Homebuyer Transactions

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Working with first-time homebuyers can be among the most rewarding real estate transactions an agent can embark upon. Not only are you helping guide newcomers into the housing market, but you're also witness to the excitement and triumphs along the way, including handing over those keys for the first time. While

helping first-time homebuyers navigate the transactional process can be a reminder of real estate's benevolent power, it can also come with its own bumps and bruises. So, what's the best way to streamline the homebuying process for first-timers, while maintaining the magic and keeping your sanity along the way?

***While helping first-time homebuyers navigate the transactional process can be a reminder of real estate's benevolent power, it can also come with its own bumps and bruises.***

## **Set expectations upfront and often.**

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It's no secret that communication is a cornerstone of a successful real estate practice and client relationship. Amidst a transaction as complex as buying (or selling) a home, it's important that no wires get crossed, no questions go unanswered, and no information gets lost in translation. To accomplish this, create communication parameters with your clients up front. Inquire about the communication medium they're most comfortable with—a text, a call, an email, etc. Then, tailor your outreach accordingly. Also, consider setting a weekly time to check in, even if no official progress has been made. This helps clients and agents touch base, float questions and concerns, and get ahead of any problems or developments. Another helpful tool is to draft a transaction timeline for your client that outlines the major milestones along the way, what sort of information will need to be gathered, what steps taken, and what outcomes are possible. This might seem like exhaustive work, but in the era of digital research, clients will come to their own conclusions and biases

whether you like it or not. To stay on the same page and timeline, be the foremost resource for your client, and don't leave their questions up to chance.

## **Know your first-time homebuyer programs and perks.**

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There are a variety of national, state, regional, and local grants and programs that aid first-time homebuyers as they pay their down payment, shop for home or mortgage insurance, and otherwise deal with the financial implications of becoming a homeowner. Sometimes these programs are neighborhood-specific in certain cities, with incentives to buy in up and coming areas. In some cases, there are grants that support underrepresented minority communities breaking into homebuying, and these can go a long way in making the burden of a down payment and associated fees doable. In other words, do your research. The right program or grant could make the difference in nabbing a dream starter home for your client, while setting them up for future financial success.

## Get pre-approved for a mortgage—and shop around for the best rate.

Not all mortgage rates are made equal. As an agent, you likely have good relationships with area lenders that you trust, but it's still important to complete your due diligence when helping first-time homebuyers find the rate that suits their long-term housing goals. Also remember that first-time homebuyers are new to this process, and while real estate transactions are complex in their own right, the borrowing and lending processes can be alienating in their complexity. As an agent, it's your job to play intermediary and teacher, ensuring your clients know their options, are prepared to make an educated decision, and

feel confident that they've chosen correctly. Talk with your preferred mortgage partners to best outline options for your clients' understanding, laying out a framework that's informative, projected into the future, and allows them to feel empowered by knowledge.

All in all, working with first-time homebuyers can be an exciting and joyous occasion, as long as you're adequately prepared for some hand-holding and instruction along the way. Aside from the enthusiasm of successful first-timers at the closing table, you'll also enjoy the lasting benefit of strong referrals to their friends and family, many of whom will be shopping with you for their own first dream homes.





# TOP AGENT

MAGAZINE

CLAUDINE  
MONTANO





## CLAUDINE MONTANO

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*As the Broker of Record for RE/MAX Hallmark Montano Group Realty, and the mastermind behind the brand “Penthouse Queen,” Claudine has made a name for herself by specializing in the crème de la crème of Toronto properties.*

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In the glittering skyline of Toronto, Claudine Montano isn't just another name in luxury real estate, she's its reigning Queen. As the Broker of Record for RE/MAX Hallmark Montano Group Realty, and the mastermind behind the

brand “Penthouse Queen,” Claudine has made a name for herself by specializing in the crème de la crème of Toronto properties. Her legacy stems from a rich family history in the real estate business, with her family selling billions since 1981.





Having cultivated 16 years of her own expertise, she's not only a top producer in the Greater Toronto Area but stands proudly among the top 2% in North America, with many notable accolades and designations in real estate.

With an impressive portfolio of clients, from CEOs, athletes and celebrities, Claudine is known for her no-nonsense approach and exceptional concierge service that guarantees privacy and a regal experience. Fluent in both English and French, her influence goes beyond Canada. She's licensed in South Carolina and Georgia, ensuring her international clientele is always in good hands. Outside the world of negotiations and sales, Claudine's heart beats for charity, and when she's not advocating for various causes, she's penning down her experiences for a book set to release next year. Every deal, every transaction, for Claudine, is more than just business - it's a lifetime of passion and dedication coming to fruition.

Claudine's success in the real estate industry is unmistakably tied to her bespoke service, setting her miles apart from her peers. With





about 65% of her business stemming from repeat and referrals, she attributes this to her determination and attentiveness. “I’m honest, fair, and firm, and I get results,” she explains. Her clientele typically values privacy, and Claudine has perfected the art of keeping their transactions confidential. With access to off-market properties, she adds another layer of exclusivity for her clientele.

Rather than a generic approach to







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*Outside the world of negotiations and sales, Claudine’s heart beats for charity, and when she’s not advocating for various causes, she’s penning down her experiences for a book set to release next year.*

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property marketing, Claudine focuses on a customized strategy, determining the right target market and then creating a specific marketing plan. “I’m not a one size fits all type of person,” she explains. Whether it’s orchestrating an opulent event reminiscent of “Million Dollar Listing Toronto” or crafting a tailored

marketing strategy, Claudine’s mantra is clear: “analyze, prepare, and attack.” And when it comes to maintaining relationships, Claudine blends traditional methods, like snail mail, with digital touchpoints, but always prioritizes genuine, personal connections. As she rightly puts it, there’s “nothing that can replace a





phone call or a face-to-face meeting.”

Claudine’s heart is deeply intertwined with her community. Guided by personal experiences, she supports various charities from the Heart and Stroke Foundation to the Sick Kids Hospital. Her family’s Catholic faith leads her to contribute to the Archdiocese of Toronto, and she has a burgeoning passion to address homelessness. Outside of her professional and charitable efforts, Claudine finds joy in life’s simplest moments. She treasures reading sessions with her daughter and loves visiting the beach.

The coming years look bright for Claudine. Recently, she took an exciting leap by committing to pen a book. Teaming up with the publishers of renowned titles like “The Secret,” she aims to share her wealth of experience, especially with young women entrepreneurs. Through this endeavor, Claudine hopes to empower readers with valuable insights, drawing from her rich journey in real estate and life, emphasizing that sharing knowledge is truly empowering.



**Claudine Montano, Broker of Record, Owner**

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## 3 Easy At-Home DIY Projects to Increase Property Value

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Most homeowners have a lengthy list of chores and bit projects they intend to accomplish around the house. Oftentimes, those to-do items are completed piecemeal over a long stretch of time, or else sometimes not at all. However, when it comes time to prepare a home for market, all those tasks begin to pile-up and overwhelm. The

list of things to do before the photographer comes or the first open house is held might seem endless, but not if you tackle just a few things here and there as you go. These sorts of projects—easy, DIY, at-home tasks you can accomplish in a few hours or less, with tools you most likely have on hand—go a long way with marginal effort.



## Complete a quick rehab of closets and storage areas

---

Many agents advise clients to declutter and depersonalize their spaces ahead of professional photography and home showings. The idea is to provide prospective buyers with a neutral palette. Not only does this allow them to imagine their own lives unfolding within those four walls, but it also helps make a home's square footage stand out. One way to add visual space to your home without calling in the contractor is to declutter common storage areas and closets. When buyers can get a complete look at a closet's capacity, or a pantry's depth, or the garage's full functional potential, they get a better sense of a home's potential and thus, its value. In that vein, consider decluttering and cleaning your high-traffic storage spaces: the garage, pantries, closets, attics, and basements. Besides, organizing and discarding unwanted items help you prep for a move anyway, while giving potential buyers a peak at how spacious your home really is.

## Add easy curb appeal with a bit of sweat equity

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Sure, curb appeal can arrive in the form of a new mailbox, pathway lighting, or updated house numbers, but it can also come cheaper than that. Curb extends to the upkeep of your lawn, landscaping, and home's façade, and there are plenty of ways







you can give these zones a refresh without spending anything but time. Keeping your front and back yard green and uniform adds a lux layer to exterior square footage. Likewise, polishing the outside of your windows, trimming hedges, and sweeping the walkway can make a tidy and well-cared for first impression. There are other measures you can take too. Planting wildflower seeds in empty beds, or collecting some landscaping rocks to frame mulched areas can add a bit of character to your residence. Repainting the front door, ensuring trees are trimmed, and keeping back patios

neat and uncluttered also underscore a home at its finest, which is ripe for buyers to snatch up.

### **Transform tiled spaces into sparkling clean surfaces.**

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Bathrooms and kitchens are where sellers can stand to add plenty of value in the process of selling a home. While pricey renovations might be out of the question for some, there are still affordable and time-effective ways you can transform for these spaces for the better. Cleaning,



bleaching, or redoing your tile grout—in either kitchens, bathrooms, or other tiled spaces—can give these high-trafficked areas a new lease on life. Ensuring windows, mirrors, stainless steel appliances and backsplashes are streak-free and polished also demonstrate to buyers that your home is well-cared for and practically move-in ready. Sometimes, the devil is in the details. You might consider relining drawers, changing out knobs and fixtures,

or else decluttering cabinets and shelves for a fresher look.

No matter the challenges ahead as you prepare your home for sale, completing a few small tasks every weekend or so can put you miles ahead of the competition. Without spending a dime, you can add serious value to your home's bottom line, setting you up for success as you begin your own home-shopping adventure.





# 5 Reasons Why You Need a Mentor

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As great as it might feel to start your own business, and be solely responsible for its success, at some point, every entrepreneur reaches the limit of their potential, and needs a boost that only experience can provide. But how do you get a lifetime of experience when you're just starting out? Sure you can read countless books, but no book can replace the real life experience and advice of a mentor.

Mentors not only provides valuable insights, but they also have access to valuable connections as well. In fact a majority of the

most successful CEOs and entrepreneurs in the country have said that having a mentor early on was instrumental in their success. Here are some of the reasons why.

## **1. They're able to see where you need improvement, when you can't**

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When you're working non-stop to get your business off the ground, you might feel sensitive to any criticism from people who aren't going through what you are. A good



mentor knows exactly what you're going through, and has probably made every mistake. When you're in the thick of it, you might not be able to see where the problems are. A knowledgeable outsider, who knows exactly where you're at and has only your best interests at heart is just what you need. When you have a trusting relationship with someone like that, you will be more willing to listen to that brutal honesty, even if that constructive criticism stings.

## **2. They will encourage you to think outside of the box**

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Years of experience can give someone a great idea of what works and what doesn't. They've seen things first hand, not just in theory. At the same time, mentors recognize the importance of taking chances, calculating risks, as well as cutting losses and moving on. A good mentor isn't trying to encourage you to be a carbon copy of them, they are trying to create the best 'you' possible. That includes encouraging you to take chances, and then being there pushing you to keep going forward if it doesn't work out. A good mentor knows that even failures can be opportunities.

## **3. They take the emotion out of decisions and help set boundaries**

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Unlike you, a mentor has no emotional investment in certain business approaches that you might have decided to try. There's nothing harder than admitting something isn't working when you've put a lot of time and

energy into it. They can see things in a completely logical way and guide you based on the facts rather than emotion. A good mentor helps you work smarter, not harder. They help you focus on your goals and how to get there, as well as setting boundaries for you so you don't overextend yourself. They teach you how to say no and help you let go when you need to move on from a setback.

## **4. Networking**

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In addition to expertise, building a strong network is something that can only come with time. A mentor will most likely have that already, giving you access to people and resources that would take others years to gain. These connections will lead to opportunities that might never have happened otherwise. It's also a great confidence boost knowing that your mentor trusts and believes in you enough to invite you into their inner circle.

## **5. Encouragement**

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At the heart of it all, a mentor offers you encouragement and motivation along the way, in good times and in bad. After a failure, it can be hard to get back on track and keep forging ahead. It helps to have someone who has spent years getting back up after being known down and coming out stronger than ever. It's during those moments, when you feel alone and isolated, that having someone around offering you advice and positive feedback will be a much needed salve. They're your cheerleader, they want you to succeed, and hopefully, you'll pay it forward one day when you become as successful as them.



# How to Incorporate Current Events to Your Email Blasts and Stay Relevant

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Email marketing is a cost effective and straightforward method of getting your name and services in front of clients with just a few keystrokes. This tried-and-true approach to digital marketing is a favorite of many, and there are countless ways to customize (and maximize) your email blasts to reap superior results. Despite this, many real estate profes-

sionals are content to standardize their email advertising and take a broad, one-size-fits-all approach to capturing interest and leads. While an up-front sales pitch certainly has its uses and benefits, it doesn't hurt to shake up your routine and refresh your email marketing approach by adding specifics that draw renewed interest from your audience.



One way to accomplish this is by tying in current events and local happenings to your email blasts. After all, your sphere of influence likely receives countless marketing emails per day. To cut through the noise, sharpen your message with a few specifics that separate your communications from the pack. Not every email should be focused on closing a sale, or else your audience will learn to stop listening. How do you build your brand, stay top of mind, and keep the lines of communication open with your clientele? Here are a few ideas to get you started.



### **Sports news makes a splash**

People love to rally behind the home team. Is a regional, local university, or professional sports team in your area headed to the playoffs or the championship? Are they facing off

against an old rival? Do they host themed fan days honoring veterans or catering to families? Tailoring your communications to a local sports franchise's big news or next event can draw intrigue and provide added value for your clients. Remember, not every communication you send should be focused on pitching and closing a sale, otherwise your audience will tune out your emails altogether. Instead, incorporate fun, community-oriented content that lets readers know you're a resource for much more than real estate.



### **Become a one-stop-shop for holiday fun and seasonal ideas.**

From Mother's Day to Thanksgiving, anyone can send an email wishing clients a happy holiday. While the sentiment is a good one, you'll be one of dozens flooding inboxes with

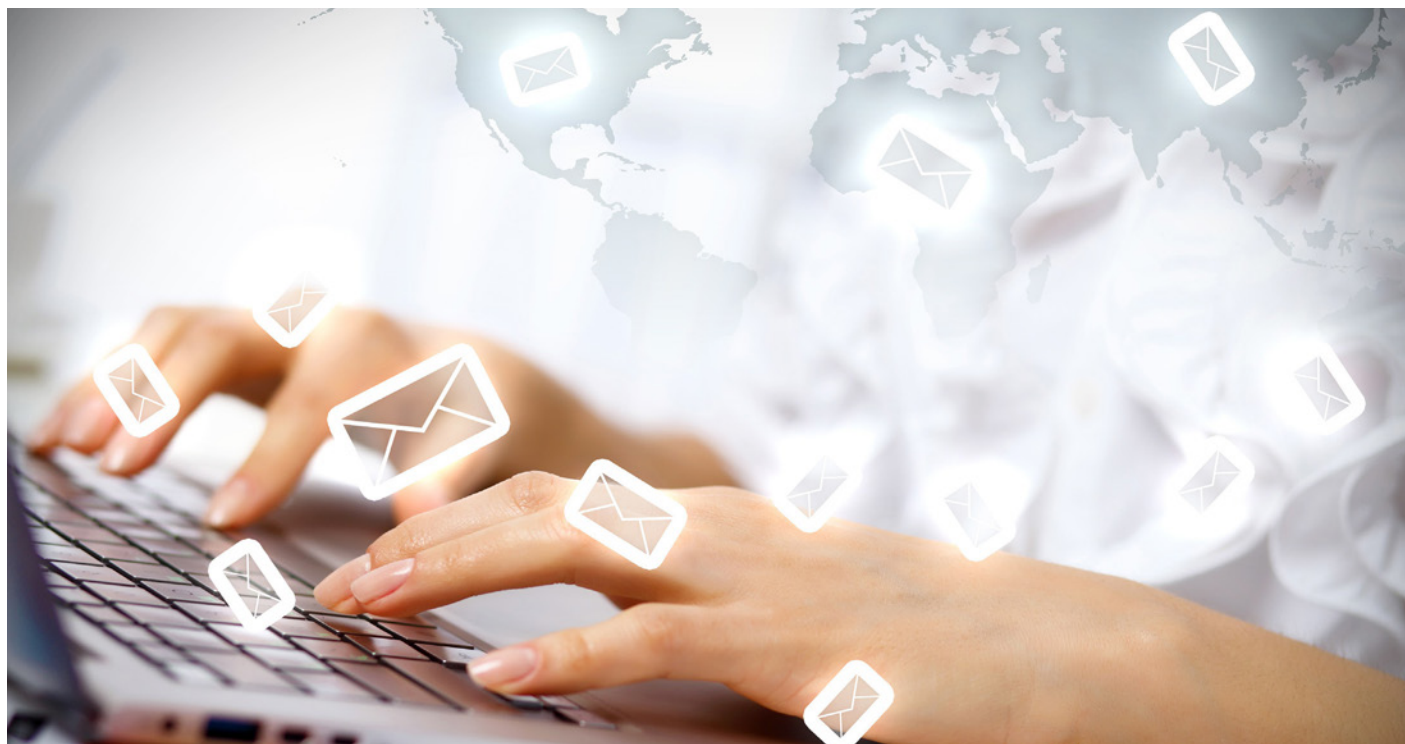
your well-wishes. Instead, go beyond the traditional greetings and good tidings and become a hyper-specific resource for clients. Create a gift guide for Mother's Day, outline family-friendly local events occurring in your area around the holidays, or engage in a promotional partnership with a local business who's offering a holiday special of their own. In other words, don't settle for just saying hello during certain times of the year. Instead, up the value of your email blast by offering clients curated information that relates to their interests and area. Doing so makes your emails a must-read, while demonstrating your ability to go the extra mile.

## **Pop culture serves as a fun and timely tie-in.**

Is a new gaming app sweeping the nation? Have your social media feeds been flooded with the same viral video? Is everyone gossiping about the same TV show premiere? Pop culture tie-ins in your email marketing campaigns can be extremely effective, but in order to for

them to work, you'll need to move quickly and keep your focus on the phenomenon, rather than your service pitch. The goal behind pop culture marketing tie-ins is communicating the progressiveness and hip factor of your brand, while capturing timely, topical interest that's at a fever pitch. Everyone wants to be in on a running joke or trend, and if you leverage trending pop culture moments in your email marketing, you'll be able to draw views and clicks from a wide audience.

Plenty of services offer standardized email marketing templates and content for today's real estate professionals, and while the motivation behind marketing is transactional, your communications don't have to be. The surest way to make an impact in your clients' inboxes is to add original value and break apart from the pack. Consider updating some of your routines with these current events oriented techniques and your email audience is sure to take a second look.





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