

SUMMARY

Results-driven real estate professional with hands-on experience in pre-construction sales, builder inventory, and investor client advisory across the GTA. Proven ability to guide clients through the full purchase cycle from unit selection to closing while aligning opportunities with financial goals. Brings a strong background in financial services, enabling effective client qualification, financing alignment, and deal execution, resulting in smoother transactions and reduced fall-through risk.

BUILDER & PRE CONSTRUCTION EXPERTISE

- Experience working with builder inventory and quick-closing units
 - Strong understanding of Statement of Adjustments, closing costs, and deposit structures
 - Deal structuring, negotiation & closing
 - Knowledge of HST implications, rebate structures, and pricing strategies
 - Experienced in managing tight closing timelines and financing coordination
 - Cross-functional Collaboration with lenders, lawyers, and builder sales teams
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EXPERIENCE

Realtor / Sales Representative

Right At Home Realty, Brokerage
Mississauga, Ontario 2021 - *Current*

- Sold pre-construction condos and freeholds across the GTA, working with builder inventory and time-sensitive opportunities from Mattamy Homes, Great Gulf, and Ironstone Building Company.
- Guided clients through unit selection, pricing, deposit structuring, and APS execution.
- Worked with investor and end-user clients, aligning purchases with ROI and market trends.
- Coordinated with lenders, lawyers, and builder sales teams to ensure timely closings, including quick-close inventory.
- Qualified and converted prospective buyers through financial discussions, ensuring deal viability and minimizing fall-through risk.
- Managed end-to-end transaction lifecycle, including documentation and compliance requirements.

Financial Planner

TD Wealth Management / TD Waterhouse Inc.,
Burlington, Ontario 2019 - 2021

- Advised clients on investment and financial planning strategies aligned with their long-term goals and risk tolerance.
- Built and maintained strong client relationships, generating repeat business and referrals.
- Developed and managed a strong book of business through relationship-driven client engagement, referrals, and ongoing financial advisory support.
- Established strong referral channels with retail branch advisors and managers, creating a steady pipeline of qualified clients.

Financial Advisor

Scotiabank /Scotia Securities Inc.,
Milton, Ontario 2013 - 2017

- Qualified clients for lending and mortgage solutions by assessing income, credit, and overall financial position, ensuring readiness for home purchases.
- Advised clients on financing strategies and home affordability, supporting confident and timely real estate decisions.
- Built strong client relationships and generated business through needs-based conversations, contributing to consistent sales and referrals.

Business Development Manager

Purpler
Milton, Ontario 2017 - 2020

- Managed and scaled Amazon marketplace operations, optimizing product listings and driving online sales performance.
- Developed and maintained cross-border vendor partnerships, negotiating terms and streamlining operations to support consistent product supply.

Business Development Manager

REDZ Associates
Milton, Ontario 2009 - 2014

- Managed cross-border export operations, ensuring efficient execution of transactions and supporting business growth.
- Developed and managed vendor relationships, reviewing agreements and facilitating transactions to ensure smooth deal execution.

INDUSTRY ENGAGEMENT & ADVOCACY

- Engaged with municipal stakeholders including the City of Mississauga and City of Brampton, participating in discussions with councillors and the Deputy Mayor on housing affordability, supply gaps, and development challenges.
- Represented on-the-ground market insights alongside TRREB members, contributing to conversations on missing middle housing, development charges, and approval timelines.

EDUCATION & CERTIFICATIONS

Master of Public Administration (MPA) Finance, University of the Punjab

FINTRAC Compliance Training (2025)

WME (2019) | **CPH** (2019) | **CIFC** (2017) | **CSC** (2012)

Former MFDA | **IIROC** (RR) Licensed

RECO Licensed

AFFILIATIONS/MEMBERSHIPS

Member, Government Relations Committee - TRREB

Member, Consumer Relations Committee - TRREB