

Huzaiifa Khawaja

Huzaiifakhawaja94@gmail.com

Contact# +923349890555

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Employer Details

M. Hamza Khan

Creative content writer

Dear HR Manager,

In my search for new creative endeavors, I was thrilled to find the Creative Content Writer opening with you. As an ambitious professional experienced in SEO, I believe that I would make an excellent addition to your team.

Identifying improved approaches and enhanced solutions to business challenges are activities that drive and inspire me. Exploration, pursuit and motivation are my frameworks for success. I believe that fresh perspectives and trying new techniques help businesses evolve and grow. Like you, my goal is to be on the cutting-edge of industry advancements.

Contributions to my former Content Writer/ DMM Executive role, and this field at-large, revolve around my essential talents in deadline management and technical writing. I have developed strong abilities in communication and fostered a reputation as a key contributor through critical thinking and leadership skills. As a team player, I am collaborative with peers and search for ways to integrate valuable insights. Through these qualities, I have confidence in my ability to facilitate positive change and collective effort.

For a greater illustration of my background and qualifications, please review my enclosed work portfolio. I am eager to speak with you about this opportunity and thoroughly appreciate your consideration.

Kind Regards,

Huzaiifa Khawaja

Netflix error code: m7353-5101; causes and possible fixes

If you are looking for an answer to the questions like; why am I getting **error code: m7353-5101**? Or how to fix **error code: m7353-5101**? Then you are at the right place.

Here in this article, we are going to elaborate steps to fix Netflix error code: m7353-5101.

Netflix is world's leading streaming app, and very convenient to use. They started as a DVD rental service, and eventually evolved as a tech savvy solution to all our streaming needs. Since then, Netflix is an undisputable king in the industry with their novel "Netflix originals". In our opinion, when it comes to streaming media for infotainment, there is no one parallel to everyone's favorite Netflix. However, the situation doesn't remain very much ideal when something like error code: m7353-5101 arises.

In the next section we are going to discuss the main reasons/ causes of this error, and its possible solution.

What causes the Netflix error code: m7353-5101?

Netflix error code: m7353-5101 usually arises when you stream using a web browser. It is typically due to the prevention that is being caused by any extension on your system. In addition to this, another thing that brings this error is the presence of conflicting third-party software. However, sometimes times there is no complex situation like this and the error arises only due to the stored cache and cookies.

How to fix Netflix error code: m7353-5101?

Following is the run-down of operations that you can perform to kill or prevent Netflix error code: m7353-5101.

Turn browser extensions off

Sometimes the Netflix error code: m7353-5101 only arises when it faces conflict with an extension. Here's a step to step guide to disable extension.

- Go to three dots on top right corner in your browser.
- Hover on more tools
- Click extensions
- Toggle the blue circle to disable all the extensions, or you can just click remove to remove them permanently
- Open Netflix after you disable all the extensions in your browser
- If it's working fine, then try to enable extensions one by one to find the culprit one

Clear your browser cookies

Often the Netflix error code: m7353-5101 arises due to cookies present in your browser. You can clear cookies by following these steps.

- Press and hold **Ctrl + shift + delete** to go to clear browsing data page
- In the “time range” drop-down choose “all time”
- Then opt for cookies and other site data, in this check-list
- Click the blue clear data button
- Open the Netflix website again to check whether it is working fine or not

Search and install window updates

Another fix to the Netflix error code: m7353-5101 is updating the windows system. Here is a step to step guide for doing this.

- Open **settings** under the hood
- Go to “windows update” tab
- Click check for updates
- If your system is not up to date windows will automatically look for any updates.
- Download these updates, and then install them
- Restart your system to complete update process
- Try browsing Netflix again to check if it is working or not

Disconnect any secondary displays

If you are using multiple displays, this can also cause Netflix error code: m7353-5101. Try to disable any secondary displays, to make it work fine. Here is the procedure to do so.

- Press and hold **Windows key + P** at the same time to open projection options
- Click “PC screen only”
- Try browsing Netflix. We believe it works well on your PC or Laptop screen.

Turn off anti-virus applications

Anti-viruses often come as a savior when a malicious code or file hits your system. It defends the system from such attacks often in their lifespan. However, sometimes they unintentionally interfere with other programs, and hold them from operating normally. Similar is the case with Netflix error code: m7353-5101.

Disclaimer: If you are not well-aware of anti-virus systems and their behavior. Don't try this on your own. As in many cases doing so increases your online vulnerability, rather contact your antivirus provider or try replacing it

Endnote

We have listed and elaborated 5 possible methods to kill and prevent Netflix error code: m7353-5101. We hope that they work fine for you. If the problem still pertains, contact Netflix support at Netflix.com at <https://help.netflix.com/>.

Daniel John Gregory bio, career, marriage, and Net Worth

Daniel John Gregory is a well-known American business man. In recent days, he has joined the list of most googled Americans. Daniel John Gregory is the vice president of Gregory Packaging Incorporation, founded by his father. But this is not the main reason of being searched on Google for so many times. Actually Daniel John Gregory is searched a lot due to the fact that he is the husband of popular Fox News anchorperson, Martha MacCallum. That's why we believe that Daniel's charisma is somewhat overshadowed by his better-half.

Our today's post is about Daniel John Gregory, husband of Martha MacCallum. So if you are interested in knowing about him in-depth, then this post is the right choice for you.

Daniel John Gregory: Facts

We have compiled a list of all the available facts about the well-known American business man, Daniel John Gregory, husband of Martha MacCallum.

Name	Daniel John Gregory
DOB	1963
Place of birth	Upper Montclair, New Jersey, US
Age	58 years
Education	Bachelor degree in Business studies
Mother institute	Villanova University
Height	5'10"
Weight	Around 75 kg
Profession	Business man
Industry	Food processing and packaging industry
Company name	Gregory Packaging Incorporation
Position	Vice-president
Marital status	Married
Spouse	Martha MacCallum
Net-worth	\$1.2 million

Daniel John Gregory: Bio & Early life

Daniel John Gregory husband of Martha MacCallum is of white ethnicity. He was born in Upper Montclair, New Jersey, USA. His father, Edward R. Gregory is also a successful American business man and founder of Gregory Packaging Inc. His mother's name is Mary Gregory, who's a talented artist, currently involved in her own glass painting business.

Daniel John Gregory attended Father Judge High school, located in New Jersey for early education. Along with his academic endeavors, Daniel was also an active participant in athletics. He used to participate in various sports, including hockey and soccer.

Daniel John Gregory: Career

After the successful completion of high school, Daniel John Gregory enrolled at Vilanova University to get a business degree. As soon as Daniel finished his university, he joined his father's business. Gregory Packaging Inc. was there family business, and was in operation for almost 3 generations. Being an heir of this industry, Daniel put his heart and blood in his forefather's company and earned great respect and revenue for it.

As a result of all the hard work put in by Daniel, this company was able to broaden their area of business from New Jersey to Georgia and Arizona. For now, their food is being supplied to different entities including schools, day care centers, and even prisons.

Daniel John Gregory: Married to Martha MacCallum

Daniel John Gregory and Martha MacCallum had been dating for a long time. Finally they got hitched into a social contract on August 22, 1992. The venue of their marriage was St. Elizabeth Church in upper Montclair, New Jersey. The couple is living a healthy married life for 29 years now.

Recently, the rumors started spreading like the couple is on the verge of divorce, as Martha MacCallum was dating one of her co-hosts. However, all these rumors were marked false by the couple. And later, when the whole ball of wax started going out of the hands, Martha had to add "Love Dan" to her twitter bio.

Daniel John Gregory: Income & Net-worth

Daniel John Gregory may not be into Hollywood business, but still he is earning well. His company's packaged food is being delivered to several Federal and private entities. According to a recent research it was found that all of his businesses bag him a good amount of money. Daniel's net worth is around \$1.2 million. This figure may seem so little as compared to his wife Martha, whose net worth is around \$8 million.

Bonus facts

Daniel John Gregory is in his late-50s, but he has still maintained his charm and energy like his younger self. Daniel's age is showing up on his face and body, but the businessman still looks amazing in his light brown hair, and charming blue eyes. Moreover, Daniel doesn't seem much interested in social networking, as his social media presence is almost zero. He is not active on social sites, not even facebook, twitter, or Instagram.

How to fix [pii_email_e7ab94772079efbbcb25] error in emails (RESOLVED)

Many Microsoft Outlook users are coming across this error these days. If you are looking for an out of the box method to resolve [pii_email_e7ab94772079efbbcb25] error on your Microsoft outlook, then you are at the right place. We have compiled a list of methods that are helpful in resolving this error code.

Microsoft outlook is one of the best desktop email applications of its kind. Its numerous applications are not only limited to sending, receiving and managing emails. Rather, it is often used in conjunction with other applications to keep track and account of all the correspondence that is ongoing with the other party. However, all of these utilities are undermined by a small error like [pii_email_e7ab94772079efbbcb25]. One of the easiest ways to resolve this error is updating the application to the latest version. If this is not working, keep reading through this page for some helpful tips to resolve this error.

Possible reasons of Microsoft outlook error [pii_email_e7ab94772079efbbcb25]?

There are certain reasons for the arousal of this error code [pii_email_e7ab94772079efbbcb25], like

- You have installed the application recently, and the system is not compliant with the requirements of Microsoft outlook.
- There was some sort of conflict that was there while installing Microsoft outlook.
- Some other desktop app is not allowing Microsoft Outlook to function properly.
- It is equally possible that you have logged into Microsoft outlook with multiple emails.

How to resolve [pii_email_e7ab94772079efbbcb25] error in Microsoft Outlook?

The error code [pii_email_e7ab94772079efbbcb25] might be appearing due to one of the above listed reasons. So, we have compiled a list of methods for troubleshooting.

- If you have logged in from multiple accounts, try logging out from all the accounts and log in from a single account, as it conflicts with SMTP.
- You can just simply uninstall and reinstall the desktop application that automatically brings it to the latest version and kills this error code [pii_email_e7ab94772079efbbcb25].
- Another way to combat this issue is using website version of Microsoft Outlook on a third-party browser, rather than using desktop application.
- You can also use incognito or private browsing in the browser.
- Few users also prevent this error code by buying the original software, as the pirated copies are not much trusted and are also malicious sometimes.

- Window auto repair tools also helps in resolving error code [pii_email_e7ab94772079efbbcb25]. For this, you just have to open “**settings**” and click “**troubleshoot**”. Rest is done by the application on its own.

Conclusion

In this article, we have elaborated 6 exclusive methods to resolve this error code [pii_email_e7ab94772079efbbcb25] in Microsoft outlook. Hopefully, by following these steps you will be able to resolve this error code. If in any case if none of these methods is working, you can always count on us. You can connect with us by commenting on this post. Or you can directly contact the Microsoft Outlook support to effectively resolve this error.

HUZAIFA KHAWAJA

Wcoanime – watch online dubbed and subbed anime

Animated cartoon series or anime has become viewer's favorite lately. I also love watching anime, and hope that it keeps coming forever. Currently, the best source for watching anime series is wcoanime, but the video quality there is not HD all the time. In today's post I have collected a list of websites where you can stream or download anime series. To name a few, kissanime and crunchyroll are the market leading anime websites where you can get your daily dose of anime under one URL. Apart from them, there are few other websites where you can watch online or download subbed or dubbed cartoon anime series. If you are interested to learn about where you can watch anime online, this post is going to be your new bookmark.

But, before diving into the main article let me tell you one thing. I always enable VPN before watching anime series, and it is considered as the best practice too. I also recommend you to do the same. As turning on the VPN reduces geo-restricted ads, ISP throttling, and government surveillance.

So far, the best VPN to stream anime series is ExpressVPN. Download and install ExpressVPN on your system and enjoy a secure connection.

10 BEST websites to watch anime online

I have compiled a list of 15 best websites where you can watch dubbed or subbed anime series, when wcoanime is down for some reasons.

Amazon anime

Amazon prime video gives you the leverage of buying the best and in-demand anime CDs with an ease of a click.

Features:

- **Ease of access**
- **Subtitle in almost every language**
- **High video quality UHD and 4K**

Contv

Contv is a platform to watch, stream and download modern and classic animations. The content over here is 100% original and high-quality

Features:

- **Original content**
- **Apps available for IOS and Android**
- **Watch-list to save for later**

9anime

9anime allows you to watch animated series. It contains series from almost every genre, including comedy, drama, game, and more.

Features:

- **Customized list**
- **Real-time search options**
- **Movies on request**

Animedao

The next website that we have is animedao. On this website you can stream Japanese and English high-definition anime series.

Features:

- **Various sorting options**
- **Offers dark and light themes**
- **Notifies about upcoming series**

Gogoanime

Gogoanime is also very helpful in searching and watching animated series. You can sort the content on the basis of their date of creation and upload.

Features:

- **Watch ongoing series**
- **Chinese and English content**
- **Movie on Demand (mod) available**

Masterani

Masterani is also a great website to watch animated series. They provide you with unlimited WATCH-TIME.

Features:

- **UI is user-friendly**
- **One of the fastest anime site**
- **No user id needed**
- **Watch on the go with mobile app**

Kissanime

Kissanime.ru is very popular animated series streaming website. It has advanced filters in search for the best user experience.

Features:

- **Advanced search filters**
- **Ongoing and completed series**
- **Movie on Demand available**
- **Almost every niche available, including horror, action, adventure, etc.**

Anime Planet

Animeplanet is also an amazing animated movie spot. It allows you to surf through over 45,000 episodes.

Features:

- **Watch ongoing series**
- **English content**
- **Movie on Demand (mod) available**

My Anime List

Myanimelist offers recommended anime series according to your choice. It allows the user to choose from a large directory of series.

Features:

- **Watch ongoing series**
- **Get notified**
- **Clips sorted by movie characters**

Animefrenzy

Animefrenzy is also a great source of enjoyment when it comes to watch animated series. User friendly UI of animefrenzy comes handy for every user that visits their website.

Features:

- **Thousands of episodes**
- **Mobile friendly**
- **User friendly UI**
- **Latest series, with exceptional speed**

Conclusion

Wcoanime is no doubt an exceptional source of entertainment when it comes to watching and downloading animated series. But, there are certain times when the site goes down and you are left in the middle of the ocean. We have compiled a list of 10 websites that can be beneficial when you want to watch animated web series. All these websites offer episodes form numerous

categories, with the peace of mind of a valid SSL certificates. On these websites you can watch animated series on mobile, tablets, PCs or smart TVs.

HUZAIFA KHAWAJA

How to fix [pii_email_b47d29538f12c20da426] error in emails (RESOLVED)

The worst thing that can happen to us on a business day is [pii_email_b47d29538f12c20da426] error code appearing in mails. If you are looking for a holistic way to resolve [pii_email_b47d29538f12c20da426] error on your Microsoft outlook, then you are at the right page. We have compiled a list of methods that are helpful in resolving this error.

Microsoft outlook has become one of the most used desktop email applications lately. Its mighty applications are not only restricted to sending, receiving and managing emails. Rather, outlook is often used in collaboration with other desktop applications to keep track and account of all the correspondence that is being currently done with the other party. All of these benefits seem to be fading off by a minor bug like [pii_email_b47d29538f12c20da426]. One of the easiest ways to resolve this error is updating the application to a newer version. If this doesn't work, browse through the page for some tips to resolve this type of error.

Why does Microsoft outlook error [pii_email_b47d29538f12c20da426] afflict?

There are certain reasons for the affliction of this error code [pii_email_b47d29538f12c20da426], like

- It's a new installation and the system is not compliant with the core module of Microsoft outlook.
- There was some sort of mistake that you did while installing Microsoft outlook.
- Microsoft outlook conflicts with other desktop applications that you already have on your system.
- It is equally possible that you have logged into Microsoft outlook from more than one account.

Methods to resolve [pii_email_b47d29538f12c20da426] error on Microsoft Outlook

The error code [pii_email_b47d29538f12c20da426] might be appearing due to one of the above listed reasons. So, we have compiled a list of methods for such troubleshooting.

- If you have logged in from several accounts, try to log out from all the accounts and try logging in from a single account.
- You can just simply uninstall and reinstall the desktop application to kill this error code [pii_email_b47d29538f12c20da426].
- Another way to counter this issue is using web version of Microsoft Outlook, rather than using desktop application.
- Users also resolve this error by buying the original software rather than using the pirated copy.

- Using windows auto repair tools also helps in this regard. Users also combat this error [pii_email_b47d29538f12c20da426] by simply running windows auto repair tool.

Conclusion

Here in this article, we have elaborated 5 discrete methods to resolve the affliction of error code [pii_email_b47d29538f12c20da426] in Microsoft outlook. Many users report that their error was resolved in the first place by following these easy steps. We hope that these steps will help you killing the bug too. However, if this issue still persists we suggest you to directly contact Microsoft Outlook support for brief assistance.

HUZAIFA KHAWAJA

Scott Mackinlay Hahn – Interesting facts about Winona Ryder’s boyfriend

Winona Ryder is a well-known TV and film actress. We have experienced her timeless beauty, and exceptional talent in famous shows like, “celebrity”, “reality bites”, and “the age of innocence”. Not only these but she is also a recipient of several unparalleled awards like “golden globe award”, and has also been nominated for two academy awards.

We have not forgotten her marriage with famous Canadian super-star Keanu Reeves, neither has she allowed anyone to forget. She is never reluctant to admit how freaking much she loves Keanu Reeves. She has also promised to NEVER DIVORCE HIM.

Although the couple seems very happy together, but it’s been rumored that Winona Ryder is dating someone else these days. And, his name is definitely not Keanu Reeves.

YESSSS! She has been dating Scott Mackinlay Hahn since 2022 (claimed by renowned fashion journals). But for now, they tend to keep this affair out of public eye.

So, we have decided to dig deep into the matter. If you are interested in knowing some amazing facts about Winona Ryder’s boyfriend Scott Mackinlay Hahn, then this post is an amazing source for you.

Scott Mackinlay Hahn is younger in age than Winona Ryder

Yes yes yes!!! We know that age is just a number, but this was a worth mentioning fact. We have tried to research the real age of both super-stars, and seems like Scott Mackinlay Hahn is 9 and a half year younger in age than Winona Ryder. Both of these actors are in their 40s, rather Winona is approaching 50 in few days. But applauses to their health and fitness routine, none of them seem to approaching this age. Their recent couple photos have made us all droool over.

Winona vanished from the lime light after “frackenweenie”, and made a comeback in 2016 in a Netflix’s science-fiction series “stranger things”. Both of them have kept this relationship low-key, but paps are everywhere.

Scott Mackinlay Hahn is fashion designer

Hahn started a brand called “ROGAN”, collaborating with Rogan Gregory. He has teamed up with Rogan again to create a label named “EGUN”. Afterwards, in 2004 Hahn started another line collaborating with Rogan once again, called loomstate. His mission statement regarding this brand is quite vivid. They claim that they help the conventional fashion industry to grow their business in organic cotton, and food. This brand is totally organic and sustainable, and that’s why they are still in the business, fully and completely functional.

Scott Mackinlay Hahn doesn't remain in spotlight much

Looking for Hahn on the social media, it was quite evident that he doesn't like to stay in the limelight much. However, he has recently made an appearance in the premiere of "stranger things". Later on, it was highly anticipated by the audience that this beautiful couple is soon going to tie a knot. Subsequently, Winona has clearly denied this, saying that she doesn't want to marry someone, if they are going to get divorced one day. It's not that she fears divorce; she has set some high standards, watching her parents married for 45 years, claimed by her.

Scott Mackinlay Hahn takes home a big bag of \$

Although there is not much known about them, it was found that Hahn takes a good deal of money home. According to sources he earns around USD 1 million, per annum; and that is a HUGE amount. His net worth is also estimated to be in ten-millions of dollar, making him a billionaire. As, Winona's net worth is around USD 18 million, this makes them one of the wealthy, and powerful couple.

Knowing all the facts, it's quite convenient to believe how happy this couple would be. Also, they know the ingredient of staying happy; keep your love life personal and private. With Hahn's background and past, we are quite confident that Winona is in good hands.

HUZAIFA KHAWAJA

10 Things to ask your real estate agent when buying property

Real estate agents are no less than a blessing in today's real estate market. They are much considerate whenever you are up for a sale or purchase of property. Selling property in the market has become lot more easier than past because of the novel real estate portals that market your property all over the world with a single click. They allow you to buy, rent, sale or invest into property easily and conveniently. On the other hand, the conventional method of hiring a real estate agent is also very much effective. Both these methods have their own pros and cons, but in today's post, as the topic elucidates, we will stick to later.

Hiring a real estate agent is imperative in current marketplace due to several reasons. We have listed the real estate agent benefits to make this notion more clear for our readers.

Benefits of hiring real estate agent

Following are the possible benefits that you are going to get, if you hire a real estate agent for you when buying property.

Knowledge of the market

First thing first, real estate agents have the knowledge of the market where you are going to buy the house. They ensure that you get the best deal in the market in order to improve their portfolio in the community. Also, they try their level best to settle the deal within the price bracket that is currently being followed by the surrounding areas.

Approach to resources

Buying a property is the biggest purchase anyone does in their lifetime. Therefore, everyone wants that it gets done in a hassle-free environment. Real estate agents also come helpful in saving your time and money. Say if any problem arises during the process they will help you resolve it instantly. E.g. if there is an issue with water, electricity, gas or anything, they must be knowing anyone from that specific field, and call someone on spot within no time.

Lesser paper-work

“Every table has a price” is a very well-known and familiar proverb in Pakistan. And property papers, God forbid, is the biggest chaos and headache. From looking for the right documents, getting Xerox copies, to finding offices, patwaris, agents, typists, this process has a lot of pandemonium. Real estate agents feel like a blessing at that moment. Because, all this chaos is taken over by them and they are only responsible to provide you with the final document, the property file (best known).

Negotiating skills

Although, real estate agents are not well qualified or learned (a general notion), they are no way less than someone having a master degree in communication, when it comes to negotiating. As, buying a property is a multi-step process including raising property, giving your offers,

negotiating, settling, transactions, paper-work, etc.. Agents do recognize everything about the process; they negotiate for you and get you the best deal.

Managing transactions

Last but not the least, when a deal is finalized and it's the time for transferring settled amount to all the involved parties, benefits of real estate agents is well recognized. They know how to make both parties honor deadlines, and can schedule everything to work smoothly. In this way, they make the deal closing way more efficiently and hassle-free.

Questions to ask estate agents when buying

Till now we are well aware of the importance and benefits of keeping a real estate agent on board. Now the prime thing that arises in our mind is how to know which person suits the best with you. In that regard, we have compiled a list of questions that you need to ask from your real estate agent when buying property!

1. Have you successfully closed any deal in this area before?

The first thing before hiring the real estate agent for you must know is that whether he has a profile in that specific area or not. If he has done sales in this area lately, he must be aware of the properties on list, competitive rates, offices for paper-work, and above all connections in that area. In this way, he can help you to his most in getting the best properties for sale. However, real estate agents are always up and doing in expanding their areas so it won't matter a lot if it is his first deal in that area, because they can find their professionally courteous "*paity bhai*" anywhere and everywhere.

2. What is your rate of commission?

Real estate agents work on commission basis. They get a chunk from the owner and buyer to make their both ends meet. But, the rate of commission does vary depending upon the area, and volume of sales. Ideally, this rate vibrates in the bracket of 0.7-2 % in major cities of Pakistan. But for a plot or house bought for residential purpose, you will easily get a rate of 2%. Where, you pay 1% of the total amount, and the other 1% is paid by the seller.

It's always better to fix this amount beforehand to avoid any inconvenience in future.

3. When will you take your share?

Real estate agents usually take the payment in small chunks, one chunk after completion of one step. And full payment in the end. If yours want the same, it is great. However, if he wishes to get all the payment cleared on first meeting, he might not be the right person for you.

4. Is there any issue with the property?

Real estate people are not like other salesmen. They don't hide from you anything in order to maintain a good profile. Because referrals are the only option through which they are getting leads. Ask them to satisfy yourself before making any purchases.

5. Is there any additional charge?

You need to know in advance about all the charges that they take additionally. Some societies have different bodies embodied to take all the chores against a fee that you pay. Ask them for any taxes or maintenance or any other changes so that it would cause any headaches in future.

6. How long have the property stayed in market?

Usually, in real estate market properties list and sell immediately. If a property stays on the list for a longer span of time, there must be something wrong. Figure it out before it's too late.

7. How long has the previous owner stayed here?

People usually buy houses after a long research, because of the fact that they will stay there for a longer period of time. If in the property you are interested, the owner has shifted in a shorter span there must be something fishy in the bottom. It can be caused by noisy neighbors or may be bad construction quality; you have to double-check all this before making any decision.

8. Why is the owner selling?

This question is very important. You will get to know from your real estate agent that why is the owner selling? By that you can know about any issues with the neighborhood. Also, if you find that the owner is in a hurry to sell, they may take a price bit lower than the market.

9. Can you speak to the owner?

This might be one of the most hated questions in the real estate agents community. But believe me talking directly to the property owner will make your mind clearer about various things. Real estate agents may tell stories cooked and concocted, but the owner who is not a professional sales-person can answer all your questions honestly.

10. Can we make the commission round?

This is not a question, rather it is a pro-tip. Currently, market is saturated with real estate agents all over. It's a common proverb in Pakistan that there are fewer properties than the sellers who want to sell it. Cash this! Ask your real estate agent to lower the rates of commission, and I believe he won't take another second. Since chances for them of getting work are lower to none, chances are that they will settle on less. Never mind, you can decorate your bedroom with few bucks that you have saved.

End-note

For a successful hassle-free property deal you have to hire a real estate agent when buying property. To make this process smoother, we have presented you with a brief note on the benefits of hiring a real estate agent, and what things you need to ask them? Go through these lines to know the complete process and prerequisites of hiring an agent for you.

Meta description:

10 questions to ask your real estate agent before buying a property; a must read guide to know about the benefits of real estate agent.

HUZAIFA KHAWAJA

10 lowest-interest house financing companies in Pakistan

Renting property and living as a tenant, is very much frustrating and annoying. Everyone wants to own a space they call HOME. Renting property doesn't only drain your pockets in the very beginning of the month, but it also doesn't let you get the peace of mind that you require. we know that buying a piece of land, and constructing your own home is not easier these days. The prices of land, construction costs, labor costs, raw material are so hefty in these times of inflation. However, there are certain companies, mostly banks, who are making this process of owning a house way more convenient and hassle free.

Thanks to the facility of house finance, offered by different banks, the whole process of building and owning a home has become way more easier. All you have to do is pay your bank installments like you pay rent and within few years your home will be totally yours.

In this article we are going to tell you about the whole process including requirements, interest rates and processing fee of the best financing companies. For now you need to remember two things. Firstly, the amount taken from bank has to be returned with additional charges and banks term it as Annual Percentage Rate (APR). Secondly, the repaid amount is equal to the principal amount that you have taken from bank, plus the interest amount.

Now, let's talk about your part that you have to play! All you have to do is estimate the cost of buying land and construction on your own and then fill up a bank form, attaching all the necessary documents. If you are confused in costing thing, never mind! We have your back. You can check the complete cost breakdown of construction of a house, including grey structure and finishing [HERE](#).

10 low-interest rate banks providing home loan in Pakistan

We have sorted a list of 10 banks that have comparatively lower interest rates than the market, with a streamlined process.

Bank Name	Period of Repayment
Bank Alfalah Home Finance	3-25 years
Habib Bank Limited	5-20 years
Askari Bank	3-25 years
United Bank Ltd.	3-20 years
Meezan Bank	3-25 years
National Bank	3-20 years
Dubai Islamic Bank	1-20 years

Allied Bank	3-25 years
Khushhali Microfinance Bank	1-20 years
Al Baraka Bank	2-25 years

Bank Al-falah Home Finance

Bank al-falah home finance is providing home loans on easy terms. The amount you can get is from 20 lacs to 5 crore, depending on your income. You can pay this amount back in 3-25 years.

Requirements

- Must be a filer
- Salary requirement: 70,000 min.
- Age limit: 23-60 years
- CNIC
- Salary slips
- 12-months bank statement
- 2 year of employment certificate

Habib Bank Ltd.

Who doesn't know Habib Bank Ltd., with a branch almost everywhere? "HBL Home Loan" is also giving away house loans on easy installment plans. The amount you can get is from 20 lacs to 1.5 crore, depending on your income. You can pay this amount back in 5-20 years.

Requirements

- Salary requirement: 100,000 min.
- Age limit: 22-60 years
- CNIC
- Salary slips
- 12-months bank statement
- 5 year of employment certificate
- Pakistani nationality, whether residing or not
- Employer's recommendation letter

Askari bank

Askari bank is also a well-known commercial banking company administered by military. So there shouldn't be any doubts regarding the authenticity of them. Askari Bank is also providing home loan under "Mera Pakistan, Mera ghar" scheme. The amount you can get is from 5 lacs to 2 crore, depending on your income. You can pay this amount back in 3-25 years.

Requirements

- Salary requirement: 50,000 min.
- Age limit: 22-60 years
- CNIC
- Salary slips
- 12-months bank statement

United Bank Ltd.

United bank is also one of the Pakistan's leading banks. They are also providing flexible home loans. The amount you can get is from 10 lacs, depending on your income. You can pay this amount back in 3-20 years.

Requirements

- Salary requirement: 50,000 min.
- Age limit: 23-65 years
- CNIC
- Salary slips
- 12-months bank statement
- 12 year of employment certificate
- Pakistani nationality, whether residing or not

Meezan Bank

Meezan bank is an "asianmoney" certified Islamic bank, and are currently providing riba-free loans. The amount you can get is from 5 lacs to 5 crore, depending on your income. You can pay this amount back in 2-20 years.

Requirements

- Salary requirement: 40,000 min.
- Age limit: 25-65 years
- CNIC
- Salary slips
- 12-months bank statement
- 2 year of employment certificate

National Bank

NBP is Pakistan's government shared bank, and has an immensely authentic reputation. NBP is also providing home loans under "NBP Saibaan" programme. The amount you can get is upto 3.5 crore, depending on your income. You can pay this amount back in 3-20 years.

Requirements

- Salary requirement (Govt. employee): 10,000 min.
- Salary requirement (private employee): 15,000 min.
- Age limit: 23-65 years
- CNIC
- Salary slips
- 12-months bank statement
- 12 year of employment certificate
- Pakistani nationality, whether residing or not
- Two attested copies of CNIC of references.
- Cheque for the processing charges.
- Cheque in favor of legal counsel for a legal opinion.
- Cheque in favor of Valuator for valuation report.
- Cheque in favor of income Estimation Company for income estimation report, if applicable.
- Property Documents: attested copy of title documents available.
- Bill of quantity (BOQ) in the case of HC and LPC.

Dubai Islamic Bank

Dubai Islamic Bank is providing home loans according to Islamic principles. If someone doesn't want to get involved in interest, then they should definitely look towards Dubai Islamic Bank. The amount you can get is up to 7.5 crore, depending on your income. You can pay this amount back in 1-20 years.

Requirements

- Salary requirement (employees): 40,000 min.
- Salary requirement (self-employed): 50,000 min.
- Age limit: 25-60 years
- CNIC
- Salary slips
- 12 Copy of primary applicant's CNIC
- Copy of co-partners CNIC
- 2 passport size photographs
- Tax returns
- Copy of utility bill
- Professional degree (for self-employed professionals only)
- Salary certificate/proof of profession
- Latest salary slip
- Bank statement of the last 12 months & bank certificate

Allied Bank

Allied bank is also a renowned Pakistani bank for provision of home loans on easy terms. The amount you can get is up to 4 crore, depending on your income. You can pay this amount back in 3-25 years.

Requirements

- Salary requirement: 50,000 min.
- Age limit: 23-65 years
- CNIC
- Salary slips
- 12-months bank statement
- 5 year of employment certificate
- Pakistani nationality, whether residing or not

Khushhali Microfinance Bank

Khushhali Microfinance bank is financing on micro level, and they have teamed up in the market lately. Currently they are providing loans for renovation and refix. You can get up to 10 lacs for this purpose, and have to return it in 6 months to 10 years.

Requirements

- Salary requirement: 50,000 min.
- Age limit: 25-60 years
- CNIC
- Salary slips
- 12-months bank statement
- 2 year of employment certificate / business experience

Al Baraka Bank

Al Baraka is also a well-known startup and are providing small loans from 3 lacs to 3.5 crore, payable in up to 20 years.

Requirements

- Salary requirement: 50,000 min.
- Age limit: 21-60 years
- CNIC
- Salary slips
- 12-months bank statement

Bottom line

Before signing up for a home financing/loan you should take two things into account. First thing first, it's different from personal loans that you repay in 2-5 years. Home loans are long-term loans, and you have to check whether you are ready for such financial commitment or not. Secondly, you don't own the house on the very first day rather the property stays in the name of the financing company until you finish paying installments.

Moreover, if you don't stay to your commitment and fail to pay back you can be evicted from the house, and company takes the possession. It's better safe than sorry. We recommend you to evaluate your liabilities and all the income streams before signing up for a home loan.

HUZAIFA KHAWAJA

Eighteen 18; an archetypal grandeur in Islamabad

Outline

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2. Pricing plan of Eighteen 18, Islamabad
 - Villa
 - Apartment
 - Commercial
3. Legal status of Eighteen 18, Islamabad
4. Owner and developer information of Eighteen 18, Islamabad
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6. Promised facilities at Eighteen 18, Islamabad
7. Location of Eighteen 18, Islamabad
8. Master plan for Eighteen 18, Islamabad

Eighteen 18, Islamabad is a premium real estate project, that aims to provide the ultimate luxury, and world-class lifestyle to its occupants. Located in Islamabad, a pinnacle of natural beauty and contemporary architecture, this project in no time gained all the limelight that it deserved.

Eighteen 18, Islamabad is a brainchild and a joint venture of three huge real estate tycoons, Ora Developers, Saif Group, and Kohistan Builders and Developers. It is estimated to be around \$2 billion project. Eighteen is all set to set new standards for the real estate marketplace by offering a state-of -the-art project that redefines the meaning of elegant living, and luxury lifestyle.

Eighteen 18, Islamabad engulfs all the basic to advanced amenities including, but not limited to designer homes, lavish apartments, golf course, and a high-end business hub, designed to meet all the international standards.

Eighteen 18, Islamabad is anticipated to be the most lucrative real estate project in Islamabad. All thanks to the location of this project, it has gained the most prestigious position in the market in no time. Eighteen 18 is located just on the drive of ten minutes from new Islamabad airport, between Islamabad motorway link road and Srinagar Highway. It's a perfect deal for locals and corporates, looking for a modern day base to set up in Pakistan.

Pricing plan of Eighteen 18, Islamabad

Keeping in view the demand of pricing plan of Eighteen 18, Islamabad, we have compiled the projected prices of the plan.

If you want to own a residential villa in Eighteen 18, Islamabad, here's the list

Size	Price Range
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10 marla	PKR 4.66 to 6.95 crore
1 kanal	PKR 8.72 to 10.52 crore
2 kanal	PKR 16.27 to 18.62 crore
4 kanal	PKR 28.41 to 33.81 crore
8 kanal	PKR 52.23 to 53.92 crore

Similarly, if you are interested in buying an apartment, following rates will be applicable,

Apartment type	Area	Price Range
Studio apartment	775 sq ft	PKR 1.38 to 1.40 crore
1-bed apartment	969 sq ft	PKR 1.67 to 1.77 crore
2-bed apartment	1,668 sq ft	PKR 2.82 to 2.99 crore
3-bed apartment	2,196 sq ft to 2,207 sq ft	PKR 3.71 to 4.10 crore
5-bed penthouses	4,409 sq ft to 4,579 sq ft	Contact for price

You can book your property in Eighteen 18, Islamabad by simply paying 15% of the funds upfront. Rest of the amount will be divided into 14 quarterly installments. Additionally, the society may charge some amount in terms of possession fees or miscellaneous, the schedule of which is not yet notified.

Owner and developer information of Eighteen 18, Islamabad

Eighteen 18, Islamabad is a project of Egyptian-based giant firm Ora Developers. It is being constructed as a JV with Saif group, and Kohistan builders. All these three firms are renowned in innovative, when it comes to real estate development.

Ora Developers is owned by Mr. Naguib Sawiris, an Egyptian billionaire. This is not his first time investing in Pakistan. Before this, he had also acquired Mobilink Telecom within Pakistan. In addition to this, Ora has also done a lot of development work in UK, Cyprus and Egypt.

On the other side, Saif Group is also well known Pakistani firm since 1960s, and they also have huge endeavors in the past to showcase. Similarly, Kohistan Builders & Developers also has a great portfolio, marking their excellence with projects like, Hamza Tower - F-11, Midway Centrum – Rawalpindi, and Royalson Hotel - Wah.

Looking at the facts, stats and figures, it is established that all of the enterprises involved in this mega project hold a great reputation in the marketplace along with a well-built portfolio. This marks another beginning of future under the kind command of Ora, Saif, and Kohsar. Likewise, the project holds great significance and credibility by virtue of the great names involved.

Why invest with Eighteen 18, Islamabad

Eighteen 18, Islamabad is an enormous upcoming project. However looking at the prices and payment plans of this project it is certain that this real estate giant is on the land to cater only the elite stratum of the society. Moreover, since this is located in zone 4 of CDA, it also implies that the project will have maximum yield in terms of return. Overall the project is an unparalleled option for investment as well as residential purpose.

Coming to the main point, few names that are associated with Eighteen 18, Islamabad make it stand out in the market place. An Egyptian mega firm ORA, and Pakistani real estate giants Kohsar builders and Saif group, make this project win hearts of many out there waiting for investment opportunities, residential option or pied-à-terre.

Promised facilities at Eighteen 18, Islamabad

Eighteen 18, Islamabad is all visionary to provide all the top-of-the-line luxurious facilities. In fact, this society is specially designed for residents having great taste, and pockets too.

Therefore, all the lavish and luxurious facilities are carefully designed and provided here. We have sorted them in a list below as below:

- 18 hole Standard Golf Course
- Country Club
- Natural sights
- Aesthetically designed villas
- World class schools
- Shopping Centers, malls and business hubs
- Well-equipped Hospitals
- 5 Star Resorts
- Almost every top notch brand in the business district
- Wide thoroughfares and streets
- Mosques
- Fire, Post & Police Station
- Sports Facilities

- Grave Yard

Location of Eighteen 18, Islamabad

The most particular decision process before making any investment decision is location of the project. Therefore, the developers have carefully chosen the location for Eighteen 18, Islamabad. The prime location of Eighteen 18, Islamabad is the key facility that makes the society stay up to the mark in the market. It is located beside M-2 motorway and Kashmir/Srinagar Highway. The time required to other civic hubs is,

- 5 minutes to Islamabad International Airport
- 10 minutes to Golra-Mor interchange

Currently, the developers are working to get a separate interchange for Eighteen 18, Islamabad from NHA & FWO. They have already applied through proper channel and patiently waiting for the approval to come.

Master plan for Eighteen 18, Islamabad

Eighteen 18, Islamabad offers luxury villas and apartments that vary in size, dimension and outlook. According to the latest layout plan of Eighteen 18, Islamabad, there are approximately 1068 Luxury Villas & 971 Apartments in the first phase. Also, there are around 28 Apartment Building plots, and none of them are for sale. This implies that the developer keeps all rights reserved in order to provide the best-of-the-best services to the residents. Moreover, villas which are a prime focus for both investors and residents are divided into 10 sections.

The villas come in 5 different categories. Each of which have been listed below:

- 10 Marla (4 Bedroom, 4 Bathroom, 2 Parking Spaces, 1 Maids room along with bath).
- 1 Kanal (5 Bedroom, 6 Bathroom, 2 Parking Spaces)
- 2 Kanal (5 Bedroom, 7 Bathroom, 2 Parking Spaces, Swimming Pool)
- 4 Kanal (6 Bedroom, 8 Bathroom, 3 parking Spaces, Swimming Pool)
- 8 Kanal (7 Bedroom, 8 Bathroom, 6 parking Spaces, Swimming Pool)

One thing that was carefully kept particular was that all of the buildings face 18-hole lush green golf course. In fact, the gold course stretches from across the whole society, making it a wonderful residential destination.

Club at Eighteen

Eighteen 18, Islamabad is a masterpiece that is looked forward by everyone due to the uniqueness that it has to offer. You can call it the heartbeat or soul of the whole project. It has an amazing 18-hole standard golf course visible from every window that opens.

Square at Eighteen

Open air square constructed for the residents to give an outclass dining and shopping experience.

Core at Eighteen

Specially designed business district to cater the needs of every business personal interested to lead their businesses within this gated community.

Clinic at Eighteen

Well-equipped and loaded with the elite staff, clinic provides medical services just few seconds away from your residence.

Resort at Eighteen

A resort that is being specially dedicated to out-bound residents loaded with all the amenities that are essential for a luxurious living experience. After all, everyone needs a bit of Eighteen.

HUZAIFA KHAWAJA