



6-STEP GUIDE TO BUYING A HOME

Step-by-Step Guide to Buying A Home

1.

Pre-approval:

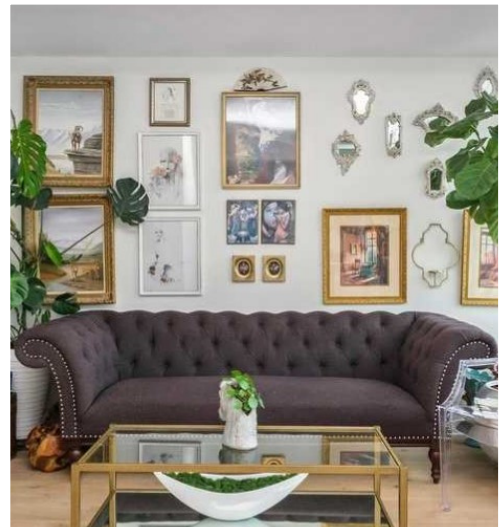
- a. Get pre-approved for a mortgage with a qualified broker. You are welcome to use your Mortgage Broker of choice.
- b. We are more than happy to introduce you to one of our trusted and preferred Mortgage Broker's whom we have a proven track record and resume. Please ask us if you would like an introduction.



2.

Pre-approval Letter:

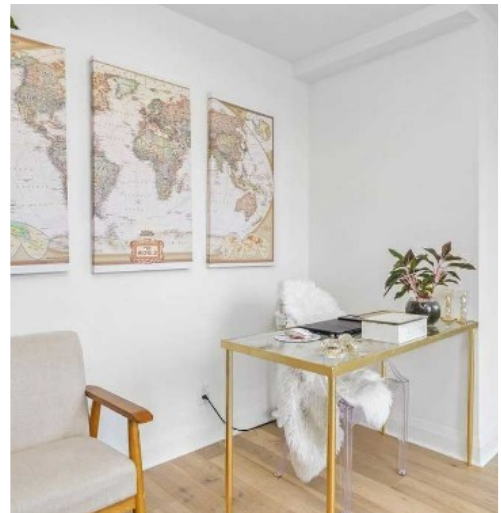
- a. Attain pre-approval letter and share with your realtors (this letter should state the pre- approval amount with down payment details)



3.

Down-payment:

- a. Outline your down payment amount - it is important to specify where the money will be coming from. For example: Will it be from savings, gift, investments etc.



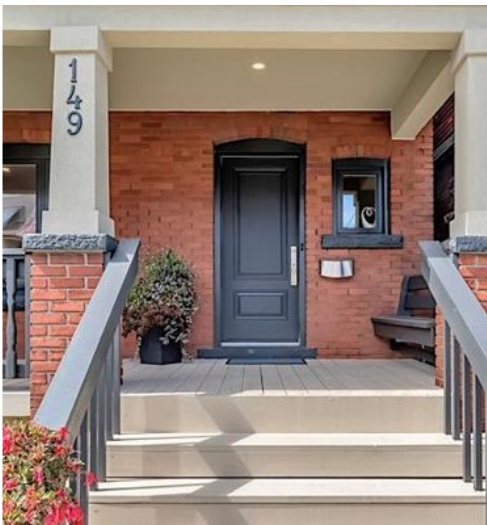
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4. Budget:
a. Outline budget and buying time frame

5. Working With A Realtor: Our team works hard to ensure we find you the best place to call home. We begin our search with a discovery tour to narrow down your likes and dislikes.

- a. Discuss must-haves
- b. Non-negotiable features of the home and/or the property
- c. Areas of interest
- d. Goals with your purchase
- e. Finally – We will go on a “discovery tour”. At this time, you will give us your top 4 or 5 properties of interest. We will schedule to view them back-to-back.



6. Other Costs to consider and budget for;
a. Lawyers
b. Land Transfer tax
c. Movers: MPR Movers (905-826-8045). If you say our name, you will get special rates!





Buying a home can seem difficult!

Fortunately, you will have a dedicated team of professionals to give you expert advice every step of the way.



ANA BASTAS

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