

# HOME *Buyer's* GUIDE



*I'm Here When Life Moves You....*

# BUYER'S GUIDE

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# MEET YOUR AGENT

*Hi, I'm Brenda Limming*



Meet Brenda Limming, your dedicated REALTOR® with over 18 years of experience. Originally from Edmonton, Alberta, Brenda's passion for real estate shines through in every transaction. Specializing in home buying and certified as an Accredited Buyer's Representative Specialist, she's your go-to for navigating the market.

Known for her drive and hospitality, Brenda excels in helping buyers, particularly with relocations. Whether it's your first home, a family upgrade, or transitioning into retirement, Brenda has your back.

*Let's Connect*



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Real Broker LLC, Parksville, BC

You can also find me on:





# BUT 1ST, GET PRE-APPROVED!

*Be Ready to Make an Offer*

*House shopping is an exciting time!*

*Get pre-approved for a loan first so you can be ready  
To make an offer when you find a home you love.*

## PRE-QUALIFIED VS PRE-APPROVED

**Did You  
Know?**

### *Pre-Qualified*

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get pre-approved.

*VS*

### *Pre-Approved*

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.

# PRE-APPROVAL CHECKLIST

## *Documents Typically Required by Lenders*

*To determine loan eligibility, lenders typically require the following types of documents from each applicant:*

### INCOME DOCUMENTS

- ☐ Tax Returns: Notice of Assessments last 2 years
- ☐ Any other Self Employed if required T2 or T4A's, etc.
- ☐ Recent Pay Stubs
- ☐ Additional income documentation: pension, retirement, child support, etc

### ASSET DOCUMENTS

- ☐ Bank statements: 2 most recent chequing and savings account statements
- ☐ RRSP or retirement account statement and summary
- ☐ Other assets: statements and summaries of TFSA, stocks, bonds, etc.

### OTHER DOCUMENTS

- ☐ Driver's license or Gov't photo ID
- ☐ Addresses for the past 2-5 years.
- ☐ Student loan statements: showing current and future payment amounts
- ☐ Letter of Employment
- ☐ Letter of Gift (For Down Payment from ex. family members)

# HOUSE WANTS & NEEDS LIST

## *Important Features You're Looking for in a Home*

Determine the features you are looking for in your ideal home and prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

### TYPE OF HOME

☐ Single Family Home    ☐ Townhouse    ☐ Condo    ☐ Other \_\_\_\_\_

### CONDITION OF HOME

☐ Move-In Ready    ☐ Some Work Needed is OK    ☐ Fixer Upper

### DESIRED FEATURES

(Circle)

\_\_\_\_ Bedrooms    \_\_\_\_ Bathrooms    \_\_\_\_ Car Garage    Small or Large Yard

Ideal Square Footage: \_\_\_\_\_

Desired Location/Neighborhood/School District: \_\_\_\_\_

*Must Have*

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*Would Like to Have*

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# HOUSE HUNTING TIPS

## *Tips for Finding Your Ideal Home*



### *Investigate the Area*

Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.



### *Ask Around*

Talk to family, friends and co-workers to see if anyone might know of a house for sale in an area you're interested in. One of them may even know of someone that's thinking about selling but hasn't put the house on the market yet.



### *Keep an Open Mind*

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.



### *Take Pictures & Notes*

When you visit multiple houses it gets difficult to remember specific details about each one. Take photos and notes while touring houses so that you can reference them later when comparing the properties that you've seen. Or use Brenda's App custom tailored for you.



### *Be Ready To Make an Offer*

When you find a home you want to buy, keep in mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.

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Buy with Confidence  
with Brenda Limming



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