

HOME BUYER'S GUIDE



Collective
Millson
real estate team



STEP 1: INTIAL CONSULTATION

The journey begins with a consultation to understand your needs, goals, and budget. During this meeting, we'll discuss:

- Your preferred type of home (e.g., detached, condo, townhouse).
- Desired neighborhoods and commute preferences.
- Must-have features like the number of bedrooms, bathrooms, or specific amenities.
- Your timeline for buying and moving in.

We'll also go over the home-buying process in detail, ensuring you feel **confident** and **informed**.



STEP 2: GET A PRE-APPROVAL

Getting pre-approved for a mortgage is crucial. It sets a realistic budget and shows sellers you're a serious buyer.

To get pre-approved:

- Connect with a mortgage broker or lender.
- Gather necessary documents, such as proof of income, credit history, and debt information.

Understand your borrowing limit and lock in an interest rate.

A pre-approval letter will strengthen your position when making offers.



STEP 3: HOME STRETCH

This is the exciting part! Together, we'll:

- Set up customized property alerts based on your criteria.
- Schedule showings and attend open houses.
- Discuss the pros and cons of each property.

Be sure to ask questions and consider future resale value when evaluating homes.

STEP 4: MAKING AN OFFER

When you find the perfect home, it's time to submit an offer. We'll:

- Review comparable sales to determine a competitive offer price.
- Draft an offer that includes terms, conditions, and your desired closing date.
- Negotiate with the seller to reach an agreement.

STEP 5: MEET THE CONDITIONS

Once your offer is accepted, you'll work on meeting the conditions outlined in the agreement. Common conditions include:

- Home Inspection: Hire a professional inspector to ensure the property is in good condition.
- Financing Approval: Finalize your mortgage with your lender.
- Other Conditions: These may include appraisals or selling your current home (if applicable).

We'll coordinate timelines to keep the process on track.

STEP 6: CLOSING

Closing is when ownership officially transfers to you. Leading up to this:

- Your lawyer will review the property's title and handle legal documentation.
- You'll pay closing costs, which may include land transfer taxes, legal fees, and adjustments.
- On closing day, funds are transferred, and you receive the keys to your new home!



STEP 7: MOVE IN

Congratulations, you're now a homeowner! Here's how to make moving day smooth:

- Arrange for movers or a rental truck well in advance.
- Transfer utilities, update your address, and set up internet services.
- Conduct a final walkthrough of the property to ensure it's as expected.

Celebrate this milestone and enjoy your new space!

THANK YOU FOR ALLOWING ME TO HELP GUIDE YOU THROUGH THE HOME BUYING PROCESS!

#LOVEWHEREYOU LIVE

It would be greatly appreciated if you wrote a google review on my page

Google Review Link: <https://g.page/r/CecOUuZNtU1hEAE>



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MATTHEW ROMEO

MILLSON COLLECTIVE
REAL ESTATE TEAM

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