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We have access to the widest variety of lenders — to find the right solution for you. We are experts at helping you achieve your homeownership dreams. Access your best options! REFERRALS WELCOME!

# 10 steps to buying a home

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**1 Determine how much you can afford.** Based on your down payment, income, existing debt, regular expenditures, and other key financial information, we can help you determine how much you can afford to pay every month and the price range that works within your budget.

**2 Team up with a real estate agent.** Finding a real estate agent to help you search for your dream home is important to the home buying process. The best real estate agent will be a combination of a personal advisor, consultant, and negotiator. This expert will show you homes that match your criteria, guide you through the home buying process, and negotiate the best possible price for your home.

**3 Make an offer.** When you've found a place that you'd like to call your own, your real estate agent will help you draw up an Offer to Purchase to present to the seller. This legal document specifies the price, the closing date, and any conditions.

**4 Retain a lawyer.** It's important to hire a lawyer who specializes in real estate. You could find yourself in a bidding war for the home you want, and you may want a lawyer to look over any offer to purchase before you submit.

**5 Arrange the home inspection.** Many buyers consider including a home inspection as one of the conditions on their Offer to Purchase. A professional inspection is a good way to uncover major problems with the home. If the home doesn't pass the inspection, you can adjust or withdraw your conditional offer.

**6 Get the mortgage approved.** With a copy of the signed Offer to Purchase and the necessary financial information, we'll submit your application to the mortgage lender that we have selected. The lender will qualify the application and complete a valuation on the property you have purchased.

Mortgage insurance gives you the ability to buy a home with a down payment of less than 20% of the purchase price.

**7 Get property insurance.** Apart from the mortgage, you'll need to purchase property insurance that protects your home against fire and other damages. Once you have a policy in place, forward a copy to your lawyer and your lender.

**8 Check the legal details.** With the deal finalized and the financing in place, your lawyer can now search the title and check whether there are any unpaid property taxes outstanding. Your lawyer will arrange for a survey to be completed, if necessary.

**9 Complete the paperwork.** A few days before the deal is set to close, you'll meet with your lawyer to review, sign, and get copies of all the documentation. At this time, you'll also provide the remainder of your down payment and pay legal fees and any additional costs, such as prepaid utility expenses for which the seller should be reimbursed, that are due on closing.

**10 Pick up the keys.** On the closing day, your lawyer and the seller's lawyer will exchange documents and cheques. Your lawyer will also register your new home in your name. When these tasks are complete, you'll get the deed and your keys to your new home, and you can move in.