

ROADMAP TO BECOMING A SUCCESSFUL HOMEOWNER

1

GOAL SETTING & BUDGETING

Save for a a down payment, closing costs, property taxes and living expenses.

2

IMPROVE YOUR CREDIT SCORE

This can be done by reducing your debt load and lowering the balances on credit cards and lines of credits. A higher credit score results in a lower interest rate.

3

OBTAIN A MORTGAGE PRE-APPROVAL

A pre-approval determines how much you can borrow and assures sellers that you are a qualified buyer for the home that you are considering buying.

4

DECIDE WHAT YOU WANT IN A HOME

What are the most important aspects of a home to you? Is it the kitchen, the backyard, the general area in which the home is located? Make a list of what is negotiable and non-negotiable and be sure to stay within your budget.

5

CHOOSE A REALTOR

It is important to choose an agent that is available when you are and who will keep your best interests in mind!

6

HOUSE HUNTING

Take pictures, ask questions and use a House Hunting Checklist in order to keep track of all of the homes that you visit. Test the commute, research the neighbourhood and get a feel for the community.

7

MAKE AN OFFER

This document will include the price, conditions, deposit, and closing date. The seller can either accept, reject, or counter the offer.

8

SCHEDULE A HOME APPRAISAL

The lender will schedule a home appraisal to verify the purchase price and condition of the property being purchased.

9

LAWYER'S APPOINTMENT & CLOSING DAY

You will meet with your lawyer a day before closing to sign documents and pay your down payment and closing costs. On your closing date, you will receive your keys from your lawyer.

10

YOU ARE A HOMEOWNER!



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