

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 purchasing.

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 chose an Agent who specializes in the Neighbourhood and type of home that you are looking for.

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 the day before closing to sign documents and pay for your down payment and closing costs. On your closing date, you will receive your new keys from your lawyer.

10

Congratulations!
YOU ARE A HOMEOWNER!



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