



The Road to Buying Your Home

1



MEET with your real estate agent

- Disclosure of representation in trading services
- Enter into agency relation
- Analyze your wants and needs
- Set-up your tailored online property search

2



DETERMINE your purchasing power

- Meet with a mortgage specialist to review your current situation
- Talk about your income, debt and credit scores
- Review down payments and the different options for your situation

3



TOUR properties together

- Time to see your new home!
- This step allows you to review your wants and needs in your future home
- Please follow the advice/protocols of your real estate agent when viewing a property

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BUILD your team - Working together for you

- Mortgage specialist- How you are going to fund the purchase of your home
- Lawyer- Protects your legal interest
- Insurance broker- You will need property insurance and/or content insurance
- Home Inspector- Provide you with a greater insight of the home

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WE FOUND YOUR DREAM HOME. What's next?

- After touring the property we will discuss the Title and Property Disclosure Statement (PDS)
- Now the fun really starts and your real estate agent gets to work for you

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PREPARING YOUR OFFER, with your agent

- Decide on key elements to your offer: Contract dates, condition precedents/subject or terms
- Review your deposit amount
- Your Realtor will present your Contract of Purchase and Sale (CPS) to the seller on your behalf



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ACCEPTED OFFER! Congratulations

- Well done, you deserve it!
- Enjoy this moment, we will chat soon



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TERMS & CONDITIONS Purchase is subject to conditions

- Your contract of purchase and sale will have certain terms, now we will work on each term
- You and your mortgage specialist will be spending a lot more time together at this stage
- The home inspection will be conducted (if a term) on your house (at your expense)



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REMOVE SUBJECTS Submit the deposit

- The terms have now been satisfied, and you will be removing the subjects as listed on the CPS
- The deposit amount as indicated on the contract will be submitted
- You are now in an unconditional contract for your dream home
- Contact your lawyer, their part starts nows



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WELCOME HOME! Key Day

- Today is possession day (3 days on CPS [Closing, Adjustment and Possession] not always the same)
- Prior to today, you would have arranged all your moving requirements
- Walk through with your agent, receive your keys. Welcome home! We are also very excited about today