

HOW TO

The Home Buying Process



9 Steps to Home Ownership

Selecting Your Realtor

Selecting the right person can make a world of a difference in your home buying experience.

The foundations of client service should be at their forefront with three key factors; Trust, Loyalty and Candor



Scheduling Showings

Select the top homes which you feel you will fall in love with and have your Realtor set-up private showings where we can openly discuss the pros and cons of each property



Hunting For Your Home

Narrowing down the location, the type of home, it's features and all other factors that are important for your future home to have



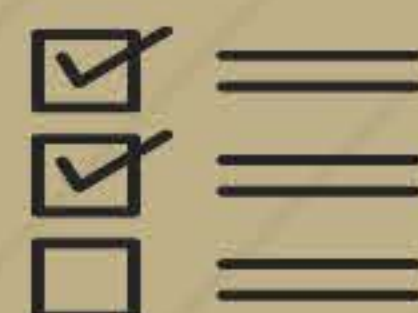
Pre-qualifying For A Mortgage

Informs you of how much your lender is willing to lend you based on a number of factors, such as your credit rating, income and debts. Helps you establish your budget along with your down payment so that you can hunt for the right house



Making An Offer

You've found the home you love and would now like to make an offer to purchase it. You will be working with your Realtor to draft an offer to best secure the property as your while at the same time protecting and promoting your best interests in the deal



Fulfilling Conditions Of The Offer

After an offer is accepted, the conditional period begins. This is the time where you would go back to your mortgage provider to secure the financing, contact your industry experts such as a lawyer to inspect and verify the title of the home or reach out to a home inspector if you choose to want a home inspection completed



Closing Period

Time to start packing! The earlier the better so that you are not overwhelmed the week of the move. Make sure you start setting up you change of address for government IDs, mailing, ect, setting up utilities and insurances so your house is move in ready DAY 1.



Welcome Home



Moving/Closing Day

Final costs such as land transfer taxes, settlement of property taxes, utilities are completed. A final inspection of the home is completed to ensure there are no damages. Your new set of keys are delivered and you can start unpacking!

Raffaella Colonna