

THE HOME BUYING PROCESS

Your step-by-step guide to home ownership

Let's chat!

Are you a first-time buyer? Have you purchased a home before? Are you new to the city? Is this a military posting? What kind of home are you looking for? I want you to love where you live, so it's important that I have a clear understanding of your wants, needs, and it-would-be-nice-to-haves.

View properties

Now that I know what you're looking for and your budget, we can start viewing properties. This is the fun part!

Acceptance of offer

Your offer has been accepted. Yay! Now, you provide a deposit that will be held in trust, solidify your financing, book your inspections, and hire a lawyer.

Meet with lawyer

Bring a certified cheque that covers your down payment, land transfer tax, and any associated fees and adjustments, as well as proof of home insurance.

Mortgage pre-approval

Before we start looking at properties, it's a good idea to meet with your lender to determine how much house you can afford. This info will help us narrow our search and avoid any disappointing surprises after an offer to purchase has been accepted.

Offer to purchase

You found a house you love. Now it's time to submit your offer, including a dollar amount, terms and conditions. The most common conditions are financing and a home inspection, but every transaction is different. Expect a quick back-and-forth negotiation at this stage.

Removal of conditions

With your financing secured and your inspections completed with no issues, you remove your conditions. Congrats! You just purchased a house!

Closing day!

Your lawyer will handle the transfer of funds and pay all associated fees and adjustments. Then you can pick up the keys to your new home!