

# The 12 Steps to Buying Your Home

## STEP 1: Make sure you're ready to buy.

- Are you ready? Is your bank account ready? Be sure.
- Is now a good time to buy? Here's the hottest market tip you'll ever get.

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## STEP 8: Make an offer.

- Preparing the offer.
- Submitting the offer.
- Offer accepted — so when can you move in?



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## STEP 5: See what's out there.

- Read all about it.
- Open houses — come on in!
- Stay objective.
- Welcome to the wonders of mls.ca — hunting smarter.



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## STEP 1: Decide when to sell.

- Status report. Is it a buyer's or a seller's market?
- How quickly do you need to sell your home? • Buy first or sell first?

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# The 12 Steps to Buying Your Home

## STEP 4: Find a REALTOR® who is right for you.

- REALTORS® — highly trained and constantly training.
  - Selecting a REALTOR®. • How REALTORS® help buyers like you.
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# The 10 Steps to Buying Your Home

## STEP 3: Sign a listing agreement.

- The 'Listing Agreement' authorizes your REALTOR® and their brokerage to market and sell your home. This agreement serves three purposes.
- The importance of a Seller Property Information Statement.



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# The 12 Steps to Buying Your Home

## STEP 2: How much you can afford.

- A home is a big purchase.  
**Cost of home = one-time + monthly costs.**
- Yes, you need a mortgage.
- How much will a bank lend you?

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## STEP 9: Arrange a mortgage.

- Who do you talk to?
- Mortgage terminology.
- The RRSP Home Buyers' Plan — a little sweet relief.
- The extra costs.

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