

MORTGAGE PRE-APPROVAL

Preliminary documents include paycheques, T4's and Notice of Assessments

PLAN FOR **CLOSING COSTS**

Including down payment, Land Transfer Tax, lawyer's fees and property taxes

FIND A HOME

Assess your wants and needs, then let your Realtor® set up an MLS search to help you find the perfect home

MAKE AN OFFER

Once the offer is negotiated and accepted, sign all required documents

SUBMIT YOUR **DEPOSIT**

Required within 24 hours of an accepted offer

CONDITIONAL **PERIOD**

Typically 5 business

days during which

any included

conditions must be fulfilled

YOU'RE A **HOMEOWNER**

It's time to celebrate!



MOVE IN Welcome home!

CLOSING DAY Your lawyer

provides lockbox access to your key once closing is complete

FINAL WALKTHROUGH

Scheduled 1-3 days prior to closing to approve the condition of the house

SIGN DOCUMENTS

Meet with your lawyer 2-3 days prior to closing to sign the required documents

SCHEDULE MOVERS AND SETUP UTILITIES

Get estimates from movers and open utility accounts with service providers

THE HOME

BUYING PROCESS

REMOVE CONDITIONS

Once all conditions are fulfilled, sign documents to firm up the deal

INSURANCE

Arrange home insurance now as it is required in order to close on your mortgage

APPRAISAL

May be required by your lender and will be handled by them





MORTGAGE APPLICATION

Submit required documents and sign Mortgage Commitment once approved

HOME INSPECTION

Inspection completed by a qualified professional and report provided to you for review



