## The steps we'll take towards the purchase of your home

- 1. Establish your budget and your specific home buying criteria.
- 2. Review and understand your closing costs.
- 3. Learn about about all the various aspects of your home purchase.
- 4. Perform an initial search for your new home based on your criteria using all resources available and then daily follow on new properties that come on the market. You are advised by e-mail as soon as these new properties that match your home buying criteria appear on our database (Matrix).
- 5. Closely scrutinize all properties that may be of interest to you to determine if any have deficiencies or declarations made by the sellers that would be a concern, this to keep you away from overly problematic homes.
- 6. Appointments for your home visits made on days and times that are convenient for you.
- 7. Once you decide to move forward on a home and put together an offer all sections of the various documents required are thoroughly explained to you. These documents once accepted are legally binding and it is critical that you completely understand their terms and conditions. An important part of this process is our review of the Sellers Declaration.
- 8. Your offer (Promise To Purchase) will be presented to the sellers.
- 9. Negotiations take place between you and the sellers once the offer is submitted to them.
- 10. Once your offer is accepted a building inspection is performed, the mortgage financing process is initiated and whatever other conditions that may have formed part of the offer are addressed.
- 11. Once all the conditions of your offer are satisfied and you have a "finalized" transaction. You will then be provided with detailed instructions and a checklist as to what remains to be done prior to the signing at the notary.
- 12. The signing at the notary at which the transfer of ownership takes place.

