

Buying your Dream Home
A complete guide

Marilyn & Michelle
SCRIBNOCK



REALTORS®

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Step 1 Mortgage Pre-Approval

- ❖ Do you know your credit score? How do your debts affect your borrowing power? Do you need to sell your current property to buy again?
- ❖ There are several factors that influence your ability to borrow
- ❖ Know what your budget is and stay within it
- ❖ Provides you leverage when the time comes to put in an offer
- ❖ Don't have a mortgage specialist yet? Ask us for a referral



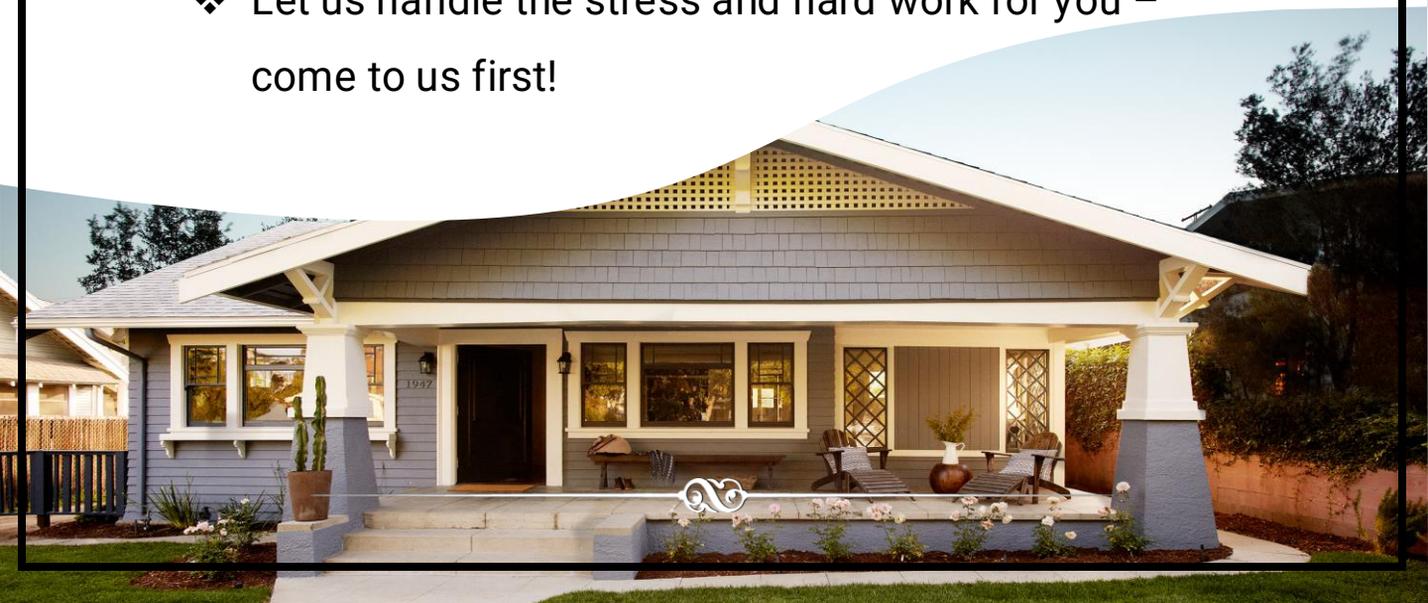
Step 2 Work With a Realtor

- ❖ We will ensure you receive access to Exclusive listings, coming soon, and MLS
- ❖ We are a full-service, full-time real estate team, to make your real estate dream a reality
- ❖ Working with an agent is completely free when buying a home
- ❖ You receive access to MLS as quickly as Realtors do
 - Search Portals – ensuring the fastest access to homes

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Step 3 Shopping for your Home

- ❖ We will listen to your needs and wants and ensure the homes you are receiving in your Search Portals are those that suit your wish list
- ❖ We will arrange viewings of homes, getting you in the door as soon as possible ensuring we are staying ahead of the market
- ❖ Whether it be a For Sale By Owner, New Home Builder, or home on MLS, we will represent your interests free of charge, ensuring you are making a great investment for the best price possible
- ❖ Let us handle the stress and hard work for you – come to us first!



Costs of Purchasing

- ❖ Deposit Amount: approximately 2% of your purchase price
- ❖ Home Inspection: approximately \$500 for a city inspection, and \$1500 for a rural inspection (and can vary)
- ❖ Lawyer fees: title insurance, legal services, etc.
approximately \$1700
- ❖ Land Transfer tax: 1.1%-1.2% of your purchase price
- ❖ Status certificate: If you are purchasing a condo, there is an approximate \$100 legal fee to review the status documents

Step 4 Making an Offer!

- ❖ We will go through the steps of making an offer on a home prior to house shopping, ensuring when the right home hits the market, you are ready to make an offer
- ❖ This will include what standard clauses and conditions we recommend our buyers to use to protect themselves in the purchase of a home
- ❖ Deposit cheque – you will need approximately 2% of your purchase price **readily available** in cheque form when you make an offer on a home most brokerages are accepting wire transfers as well

Step 5 Fulfilling Conditions

- ❖ Once an offer has been accepted, we will take care of sending it to your mortgage broker to get full financial approval
- ❖ We will recommend home inspectors who we have had great experiences with, to arrange a full inspection of the property (upfront cost varies based on what type of inspection will be required)
- ❖ Prior to firming up the sale, that you are satisfied with the condition of the home, and have your firm approval
- ❖ We are there to guide you safely through these steps



Step 6 Countdown to Closing

- ❖ **Congratulations, you have bought your dream home!**
- ❖ As we move closer to the closing date, we will connect you with the appropriate resources you need – lawyers, handymen, movers, etc.
- ❖ We will arrange a final walk-through prior to the closing date to ensure everything is in order in your new home
- ❖ From beginning to end, we are available to you to make the buying process seamless
- ❖ We are also here to support you after you have moved into your new home

