

CC Sells!
COLETTE COOPER
& ASSOCIATES
CC SELLS TEAM



BUYING A HOME

Your guide to purchasing & estimating costs



Finding the right home should be one of life's happy memories. It represents new beginnings, new expectations, new neighbours, and a new way of life. We can help by working with you every step of the way. We begin by not taking for granted that you know all the 'ins and outs' of buying a home. Let us explain the steps involved in purchasing a home.

BE FINANCIALLY PREPARED

Before starting your home search, it is important that you review and prepare your finances.



ORGANIZE FUNDS FOR UPFRONT COSTS SUCH AS;

- a down payment
- home inspection and appraisal fees
- closing costs: legal fees, land transfer tax, insurance
- potential renovations
- moving costs

DETERMINE HOW MUCH HOUSE YOU CAN AFFORD

- Get prequalified for a mortgage
- Keep in mind how much you're approved to borrow vs how much you're actually willing to spend on a mortgage every month

FIND THE RIGHT REALTOR

Your Real Estate agent is an important part of the home buying process. You want to partner with someone you can trust to oversee all aspects of the transaction while providing honest, informative guidance throughout. The CC Sells Team will:

1. Discuss with you the current market and what you can expect
2. Listen to your wants and needs and incorporate them into your budget
3. Notify you of available homes that fit your criteria and walk you through the properties that interest you
4. Negotiate with the Seller (and their Realtor) on your behalf
5. Draw up the necessary paperwork to complete a transaction
6. Answer all of your real estate questions along the way

SHOPPING FOR A HOME

Now the fun part! Browsing listing and previewing homes. Let your Realtor know your must-haves and have them set you up with auto-notifications of new listings. Feel free to browse other home search avenues as well. Notify your Realtor right away when something catches your eye. Here are some items to consider when setting up your search criteria:

1. Know your options: Freehold or condo?
2. Set your price range
3. Decide on a location: A specific city or town? Urban or rural? Close to schools, restaurants, highway access?
4. How many bedrooms? How many bathrooms?
5. Are you looking for one-level living? Do you need to have a garage? Is an in-law suite necessary for extended family members living with you?

MAKE AN OFFER

Before submitting an offer, ask your Realtor any questions you might still have about the process or the property. Your Realtor will:

1. Provide you with the information needed to make a confident decision when deciding on a purchase price
2. Help you decide which conditions, if any, would be best for you to include
3. Present the offer to the Seller and their agent:



- **If the offer is accepted, your Realtor will finalize all the paperwork and deliver the documents to your lawyer.**
- **If the offer is returned with a counter-offer, be prepared to make adjustments to your purchase price and/or conditions or consider walking away**
- **If the offer is not accepted, stay optimistic and trust that your Realtor will help you find the right home**

CLOSING

Prior to closing, it is common for the Buyer to revisit the property one or two times to take measurements, assess the space for furniture purchases, and ensure that items have not been removed as agreed upon in the purchase agreement and promised tasks are being completed.

On closing day, your lawyer will notify you when the transaction is officially complete and keys are ready to be picked up or delivered.

PREPARING TO MOVE

Whether moving day falls on Closing day or some time after, you want to be sure you are prepared. The CC Sells Team will provide you with a 6 week moving checklist when we've firmed up your purchase. In the meantime, here are a few general things to consider when planning your move:

1. Schedule connection of utilities at your new home and disconnection for your old home
2. Reserve movers and a moving truck or make arrangements with friends and family to help
3. Request time off work if needed
4. Label boxes as you pack
5. Notify your bank, credit card companies, auto insurance provider, and anyone who would need to know of your change of address

AT THE NEW HOME:

1. Check that all utilities are working
2. Enjoy your new home!

COLETTE COOPER
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