

MAKING IT EASY Home Buyer Guide

\$ Determining Your Price Range

- Find out your monthly payments using our mortgage calculator
 - Contact Lori to get a pre-approval. We will require a firm mortgage approval from our lender within 10 days of purchase
- Lori-Lee Bosco Mortgage Specialist,

 RBC Royal Bank Royal Bank of Canada. 53 Bayfield Street,

 Barrie ON L4M 3A6 T 705-728-9901 F 705-792-2021
- The name of the person registering MUST be identical to the name that will be on the Agreement of Purchase and Sale
- Take advantage of 1st time homebuyer tax credits, RRSP homebuyer plan and other rebates for energy efficient homes



Benefits Of Buying New From Sean

- Better construction, insulation and air quality
- Lower energy and maintenance bills
- 1st time homebuyer incentives and rebates need parking for two cars or flex space?
- Start building equity our sales rep will help you through the entire process

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Picking The Right Home

- Opting for a design with an extra bedroom gives you room to grow
- Parks, shopping, recreation, schools and accessibility are key



Working With The Right People

- A mortgage rep will help you choose the right mortgage with a rate cap till closing
- > A lawyer will handle all the paperwork
- Your family and friends can help you make informed decisions



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Getting Ready To Close.



Set up or transfer your utility (Water, Hydro, Gas, Postal) and any communication accounts (Rogers, Bell) 1 month prior to closing





Hire a mover and plan to move in the day after closing. This will ensure you're not wasting time and money waiting for your keys, which are typically released late in the day





Get familiar with your Pre-Delivery Inspection (PDI) Checklist so you can know what to look for during your PDI. You can find it here bit.ly/UQZyGy





Your PDI is a chance to get to know your home and how it works so don't be afraid to ask lots of questions. Our site rep will lead this and give you a video copy





Sign all final paperwork with your lawyer 2-5 days prior to closing





Closing day is the day you take legal possession of your new home

