



Molena Gould's Easy Step By Step Guide For Buyers!



Getting Started!



**From Start To Finish It Doesn't Get Any
Simpler With This Guide!**

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Step 1: Determining How Much You Can Afford!

Before we can do anything we must determine what you can afford.

I will have a Mobile Mortgage Specialist come to you so you can determine your credit is good and your income is acceptable. Knowing what you can afford first will prevent us from viewing any homes that are not within your budget and then we can determine what your monthly payments will be!

Step 2: Determining What You & Your Family Want In Your Home!

We need to consider what property features are important to you & your family.

- Location, city or town you want to reside in
- Close amenities (community centres, parks, preferred banks)
- How many bedrooms, bathrooms, flooring type, house style (bungalow, backsplitted, townhouse etc) and other things like how any parking spots you need.

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Step 3 & 4

Step 3: Reviewing The Properties Available & Selecting The Ones That Appeal To You!

After we discuss your needs & home criteria I will do a detailed search of all homes available on the MLS and other sites and email them to you. You can review these homes and select from them the top ones that you feel have home potential in them.

We will go & view these homes over a day or two period depending on how many homes there are. I can either meet you or pick you up and take you myself!



Step 4: Making An Offer!

Once you feel you have found the home of your dreams and are excited and ready to make an offer we will sit and discuss how much you would like to offer and what you want in return for the money you are offering.

For example any chattels and fixtures, completion date and clauses and conditions you may have. An example of a condition and clause are a home inspection and financing.

The financing clause is there to make sure your financing is fully approved by the bank. The home inspection clause is there to ensure there is no damage or problems with the home that you cannot visibly see when you viewed it.

We will then submit a formal offer using the Purchase and Sale Agreement which will include your offer, requests, name of buyer & sellers, clauses, title search date, completion date etc. We will set an irrevocable date for the seller (typically 24 hours) to review and determine if they want to accept your offer or counter offer. Once they do we will move on to the next step!



Step 5: Home Inspection & Final Mortgage Approval!

Your initial mortgage pre-approval determined what you could afford. A final approval takes into fact the property you are buying and now a final assessment can be made to ensure you *can* afford the home.

We must also go and inspect the home with a certified experienced home inspector. He will check out the interior and exterior of the home for any defects that need to be remedied immediately. The last thing you need is to move into a home that has any major issues that will cost you money and ruin your home buying experience. Sometimes minor issues are discovered that result in price reductions.



If you do not have a home inspector I will recommend you to certified inspectors who uses infra-red technology!

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Step 6: Finalising the Deal!

We have done the home inspection and secured your mortgage! All the conditions have been met so we can now have you sign a waiver saying that all clauses have been met or filled.

Your lawyer, mortgage specialist and I will handle it from there. You will make one final deposit before you move in and then you're good to go!

It's time to get your keys and move in to your new home!



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I appreciate your valuable time!

