

Hello!

Here is my Home Buyer Information Guide, designed to help you through the home buying process. Whether you're buying or selling, It's so important to find a Realtor that you trust, and understand what a Realtor can do for you. Acting with Professionalism and Integrity are of utmost importance, and a Realtor must have a clients best interests in mind.

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www.kempstonwerth.ca

Provide new listings, comparables, neighbourhood trends

Advises, provides support and expertise

Undertands the current local market

Roles of a Realtor In the home buying process

Acts with Professionalism, Integrity and Competence

Helps navigate contracts

Connects you with other Resources

The Home-Buying Process

Consult with a realtor



Obtain a Pre-approval



View properties that fit your budget and criteria



Make an offer on your dream house



Submit deposit and Fulfill Conditions



Close the deal!

Additional Costs In The Buying Process

**Down
Payment**

Deposit

**Land
Transfer Tax**



**Lending
Costs**

Legal Fees

**Home
Inspection**

Budget Considerations

Monthly Costs

Mortgage Insurance

Home Insurance

Property Tax

Hot Water Rental

Heating

Condo Fees

**Maintenance
Costs**

**Renovation
Costs**

Wants vs Needs



Consider all of the things you are looking for in a home and prioritize them

- Location (town/school/neighbourhood)
- New Home vs Re-Sale
- Style
- Size of Home/Property
- Specific Features
(# of Beds/Baths/garage/accessibility)
- Timeline of Purchase
- Willingness to do Improvements/Renos

Now You Can Start Your Search!

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