

SOLD BY ROMONA

GTA + SIMCOE COUNTY



Home Buying Roadmap

Plan your
next move
with confidence.

BUYING



Romona Okereke

Real Estate Salesperson | eXp Realty, Brokerage

01 / PREPARE TO BUY

Prepare to buy

Build your budget and define what you want your next home to make possible.

☐ **Clarify your goals**

Consider location, property type, space, lifestyle and how long you expect to stay.

☐ **Review your finances**

List income, savings, regular expenses, debts and the funds available for your purchase.

☐ **Check your credit profile**

Review your credit report and address errors with the appropriate credit bureau.

☐ **Plan purchase and closing funds**

Allow for the down payment, deposit timing, closing costs and moving expenses.

☐ **Speak with a mortgage professional**

Review pre-approval terms and a comfortable payment range. Pre-approval is not a guarantee of final financing.

☐ **Choose your real estate support**

Discuss representation, services and the buying process with Romona.

MY HOME BUYING PLAN

Target purchase timeline

Comfortable price range

Preferred locations

Find the right home

Compare each property against your priorities and the full cost of ownership.

- ☐ **Separate needs from preferences**
Identify essential features and the compromises you could comfortably make.
- ☐ **View suitable properties**
Tour homes that match your budget and ask questions about condition, layout and use.
- ☐ **Compare neighbourhoods**
Review travel times, schools, parks, shopping and services that matter to you.
- ☐ **Review the property details**
Ask about age, major systems, repairs, inclusions and property-specific documents.
- ☐ **Investigate intended uses**
If a basement apartment or other use matters, arrange the appropriate municipal and professional checks.
- ☐ **Discuss value and offer strategy**
Review comparable sales, competition and your budget before deciding what to offer.

MY SEARCH NOTES

Essential features

Favourite properties

Questions to investigate

03 / OFFER, CLOSING AND MOVING

Offer, close and move

Track the agreed deadlines and keep your professional team informed.

☐ **Prepare the offer carefully**

Review price, deposit, conditions, inclusions and closing date with Romona.

☐ **Complete financing and due diligence**

Work within the agreement's deadlines for financing, inspection and other conditions.

☐ **Work with your lawyer**

Review closing documents and confirm the amount, timing and secure transfer of funds.

☐ **Arrange insurance and utilities**

Confirm required coverage and service start dates before possession.

☐ **Complete any agreed pre-closing visit**

Check the property and report concerns promptly through your agent and lawyer.

☐ **Confirm closing and collect the keys**

Wait for your lawyer's confirmation, then follow the agreed key-release arrangements.

MY CLOSING CHECKLIST

Condition deadlines

Closing date

Moving date

Let's plan your next move.



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Whether this is your first home or your next one, Romona can help you compare your options and plan the steps that fit your priorities.

GTA + Simcoe County

COMPLIMENTARY 15-MINUTE CONSULTATION

Home Buying Roadmap Consultation

Email Romona to arrange a time

[416-342-3870](tel:416-342-3870) | SoldByRomona.com

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USEFUL REFERENCES

[FCAC](#) | [Mortgage pre-approval](#)

General information only. Confirm property details, costs and eligibility with qualified legal, tax, financial and mortgage professionals. Information reviewed October 7, 2026.