



WELCOME!



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ONTRACK REALTY

Buying a home is an exciting journey – but it can also be confusing if you do not know where to start. Whether you're buying your first home, upgrading, or investing, this guide will walk you through each step with confidence.

Let's get started!

Step 1 : Connect with a Trusted REALTOR®

Your first move should be finding a real estate professional who understands the local market and puts your needs first.

As your agent, I will:

- help you understand the buying process
- keep you informed every step of the way
- represent your best interests in negotiations.

Step 2: Get Pre-Approved for a Mortgage

Before you begin house hunting, it's important to know what you can afford. A mortgage pre-approval helps you shop with confidence and shows sellers you're serious.

You'll need:

- Proof of income
- Down payment details
- credit information
- Employment verification

In most cases, a minimum deposit of 5% of the purchase price is required, though the exact amount may vary depending on the total price of the home and your lender's requirements.

Step 3: Start House Hunting

Now the fun begins! We'll create a list of must-haves and nice-to-haves, and I'll help you find homes that match your lifestyle, budget, and long-term goals

We'll consider:

- Location & commute
- Property Type
- Future resale value
- Schools, parks, and amenities



Step 5: Satisfy Conditions

After your offer is accepted, we work through conditions such as:

- Financing confirmation
- Home inspection
- Condo document review (if applicable)

I'll coordinate everything and help you understand what each condition means

Step 4: Make an Offer

Once we find the right home, I'll prepare a professional offer based on market data and recent sales. I'll guide you through every term and condition, and negotiate on your behalf.

Step 6: Hire a Real Estate Lawyer

A lawyer will handle the legal paperwork and ensure everything is in order for closing. I'll make sure they have everything they need from me.



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Step 7: Possession Day

Once everything is finalized, the seller's Realtor will notify me when the keys are ready for pickup. I'll then arrange a time to meet you at your new home and hand over the keys personally – congratulations, you're officially a homeowner!

Homebuyer's Checklist

Here's a handy list to keep you organized during the buyer process"

- **Connect with a licensed REALTOR®**
- **Get pre-approved for a mortgage**
- **Create a list of wants vs. needs**
- **Tour homes and ask questions**
- **Make an offer and negotiate**
- **Finalize financing with your lender**
- **Schedule home inspection / Condo Document Review**
- **Hire a real estate lawyer**
- **Get the keys and move in!**

Chris Forsyth, REALTOR®



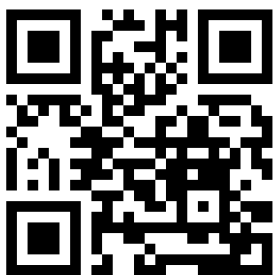
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