



# YOUR STEP-BY-STEP GUIDE TO BUYING A HOME





## EVERY STEP, EVERY STORY, EVERY AVENUE

At Every Avenue, our brand identity reflects who we are: a guiding presence through every step, every story, and every avenue of the real estate journey. Each element of our visual identity has been thoughtfully crafted to communicate our mission effectively and to support our promise to our clients, communities, and partners.

Consistency is key. A unified and distinctive visual impression not only reinforces our brand identity but also builds trust and recognition. By following the guidelines for our visual assets, we ensure our communications remain clear, memorable, and impactful—strengthening both mind and market share.

We promise to fully show up—for every client, every community, and every challenge. It's a commitment to pursue every opportunity with passion and dedication, ensuring that every avenue leads to success, fulfillment, and stories worth sharing.

Together, we create a brand that inspires trust and delivers results.

*our dream  
is finding yours.*

# Welcome to Your Home Buying Journey!

Buying a property is one of the biggest financial and emotional decisions you'll ever make.

Whether you're a first-time buyer or an experienced homeowner, this guide will walk you through every step of the process—so you feel confident, informed, and prepared.

Owning a home is an exciting milestone, but it requires planning, patience, and the right support. Our goal is to ensure you understand the home-buying process from start to finish, helping you make informed decisions along the way.





# Step 1: Getting Pre-Approved for a Mortgage

A mortgage pre-approval sets the foundation for your home search. Here's why it's essential:

- ✓ Know your budget – Focus on homes within your price range.
- ✓ Strengthen your offer – Sellers take pre-approved buyers more seriously.
- ✓ Lock in an interest rate – Protect yourself from rate increases.
- ✓ Save time – Avoid falling for a home you can't afford.

## Understanding Mortgage Types

There are different types of mortgages to consider:

- **Fixed-rate mortgage** – Offers stability with the same interest rate throughout the term.
- **Variable-rate mortgage** – Can fluctuate based on the Bank of Canada's interest rate changes.
- **Open vs. Closed mortgage** – Open mortgages allow for early repayment without penalties, while closed mortgages offer lower interest rates but limit extra payments.

✓ **PRO TIP:** DON'T HAVE A MORTGAGE BROKER? WE WORK WITH TRUSTED PROFESSIONALS WHO CAN HELP. VISIT [OUTLINE.CA](https://outline.ca) FOR FINANCIAL TOOLS AND EXPERT ADV







## Step 2: Choosing the Right Neighbourhood

Finding the perfect home isn't just about the property—it's about the community. Consider these factors:

- ✓ Schools
- ✓ Shopping & Restaurants
- ✓ Public Transit
- ✓ Parks & Playgrounds
- ✓ Commute Time
- ✓ Safety & Crime Rates

### ***Researching Your Ideal Community***

- **Visit the neighbourhood at different times of the day** – A quiet street during the day might be busy in the evenings.
- **Talk to current residents** – Get firsthand insights into community life.
- **Look at property value trends** – Ensure the area has long-term investment potential.

📌 **Action Step:** Rate each category from 1-10 based on importance. Share your list with your Realtor to narrow down your best-fit neighbourhoods.

## Step 3: Searching for Properties

Your search begins! Here's how to maximize your success:

- ✓ **Use Our Website** – Get real-time property alerts (faster than Realtor.ca!).
- ✓ **Attend Open Houses** – Walk through potential homes to assess space and layout.
- ✓ **Consider Off-Market Listings** – Work with an agent to find hidden gems.

### How to Compare Properties Effectively

**Look beyond aesthetics** – Cosmetic changes are easy to fix; structural issues are not.

**Check for hidden costs** – Consider property taxes, utilities, and potential maintenance expenses.

**Assess resale value** – A well-located property will hold its value better over time.

✓ **PRO TIP:** NEW BUILDS OR PRE-CONSTRUCTION HOMES MAY OFFER INCENTIVES—OUR TEAM CAN HELP YOU NAVIGATE THESE OPPORTUNITIES.







## Step 4: Making an Offer

Once you find the perfect home, it's time to make an offer. Here's what to expect:

- ✓ **Price Negotiation** – Your Realtor will help determine a competitive bid.
- ✓ **Conditions & Clauses** – Include home inspection and financing conditions.
- ✓ **Deposit Payment** – Usually 5% of the purchase price, due within 24 hours.

### 📌 FAQ:

#### **What is a conditional vs. firm offer?**

A conditional offer means the purchase is subject to specific conditions (e.g., home inspection, financing). A firm offer has no conditions and is binding immediately.

#### **How long does a seller have to respond?**

Typically, sellers have a set “irrevocable” period, often 24 hours.



## Step 5: Working with a Lawyer

A real estate lawyer ensures a smooth transaction by:

- ✓ **Reviewing contracts** – Ensuring legal accuracy and protecting your rights.
- ✓ **Handling title searches** – Checking for any claims or liens on the property.
- ✓ **Closing the deal** – Facilitating the final transfer of ownership.

### Why You Need a Real Estate Lawyer

- **They verify ownership and legal documents** – Prevents surprises later.
- **They ensure financial clarity** – Helps you understand closing costs and potential liabilities.
- They handle the official transfer of property – Making sure everything is legally sound before you take ownership.

✓ **PRO TIP:** NOT ALL LAWYERS SPECIALIZE IN REAL ESTATE. ASK YOUR REALTOR FOR A RECOMMENDATION!



## Step 6: Finalizing the Transaction

Before you get your keys, complete these final steps:

- ✓ **Deposit your down payment** – Ensure funds are ready for closing day.
- ✓ **Secure home insurance** – Lenders require proof of coverage.
- ✓ **Meet with your lawyer** – Sign all final paperwork.

📌 **Action Step:** Use our Closing Checklist to ensure everything is covered before you move in.





## Step 7: Understanding Costs

Beyond the purchase price, consider these costs:

### ◆ **Initial Costs:**

- Deposit & Down Payment
- Land Transfer Tax (Provincial & Municipal)
- Home Inspection & Legal Fees
- Moving Expenses

### ◆ **Ongoing Costs:**

- Mortgage Payments
- Utilities & Property Taxes
- Condo Fees (if applicable)

### ◆ **Wish List Costs:**

- Renovations, furniture, landscaping, and more!



## Step 8: Moving In!

Congratulations, you're a homeowner! Here's how to settle in smoothly:

- ✓ **Update your address** – Notify banks, employers, and subscriptions.
- ✓ **Set up utilities** – Arrange hydro, water, and internet services.
- ✓ **Explore your new neighbourhood** – Get to know local amenities.

✓ **PRO TIP:** KEEP A SMALL TOOLKIT HANDY FOR ANY MINOR MOVE-IN REPAIRS!



# Moving Made Easier

Congratulations on finding your dream home! Moving can be exciting, but it also comes with a long to-do list. To make things easier, we've created this step-by-step checklist to ensure a smooth transition. Follow along and enjoy settling into your new space!

## 6 WEEKS BEFORE MOVING

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- ☐ Set a **moving budget** (moving company, packing supplies, etc.)
- ☐ Create a **floor plan** of your new home to decide furniture placement
- ☐ Confirm your **moving date**
- ☐ Arrange **home insurance coverage**
- ☐ Hire professional **movers** or ask family and friends for help
- ☐ Arrange to **transfer school and medical records**
- ☐ **Declutter** and donate any unwanted items

## 4 WEEKS BEFORE MOVING

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- ☐ Review plans with your **moving company**
- ☐ Confirm any additional **moving day services** (e.g., cleaning crew)
- ☐ Take **photos of valuables** for potential insurance claims
- ☐ Label **furniture and large items** to make moving day easier

## 2 WEEKS BEFORE MOVING

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- ☐ Gather **packing supplies** (boxes, bubble wrap, tape, markers, etc.)
- ☐ Start packing **one room at a time** with a clear labeling system
- ☐ Reserve an **elevator** for moving day if required
- ☐ Transfer or discontinue **utilities and essential services** (hydro, gas, water, internet, phone, etc.)
- ☐ Notify **banks, credit card companies, and the post office** of your address change

## 1 WEEKS BEFORE MOVING

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- ☐ Finish packing and label all **boxes clearly**, especially the "Essentials" box.
- ☐ Prepare a **moving day kit**: snacks, scissors, garbage bags, phone chargers, and water.

## MOVING DAY

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- ☐ Locate your **box of bed linens first** and set up your beds for a comfortable night.
- ☐ Walk through your **new home** and ensure everything has arrived safely.
- ☐ **Recycle boxes** and properly dispose of any trash.
- ☐ Unpack essential items and store non-essential boxes in a garage, basement, or storage locker.
- ☐ Do a final walkthrough of your **old home**, ensuring it's clean and nothing is left behind.





Let's Start Your Home Buying Journey Together

Buying a home is more than a transaction—it's about building a future, creating memories, and making a space truly yours. Our team is here to guide you through every step, ensuring a smooth and rewarding experience from start to finish.

Contact us today to take the first step toward your dream home.

Every Step, Every Story, Every Avenue

*our dream  
is finding yours.™*



*let's get in touch*

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