



Real Estate Advice:

10 TIPS FOR HOME BUYER'S

one Do your homework. Get informed about the buying process beforehand to save time, hassle and money.

two Shop around for a Realtor. Check references to make sure the agent you choose is the right fit.

three Get it in writing. Call your banker and get a preapproved mortgage. Know what you can afford and know the terms.

four Understand what you're signing. Before you sign, make sure you know what it entails. Ask questions and seek independent legal advice if you'd like a second opinion.

five Keep budget in mind. Remember to include legal fees, land transfer tax, mortgage insurance and utility hookups in your total cost. Also home inspection, appraisal, survey, and moving costs can vary if needed.



CONTACT US

(807)344-3232 OR
INFO@AVISTAREALTY.CA

640 BEVERLY ST. THUNDER BAY, ON, P7B-0B5

six Protect yourself. Do a home inspection. Call your insurance broker and mortgage specialist to ensure you are protected.

seven Check what's inside the walls. Ask your Realtor to look into the age and condition of the home's systems, such as the plumbing and electrical. Find out if proper permits were pulled for any renovations. Consider a home inspection for further examination.

eight Be Specific. Make your offer as detailed as possible. Outline what will be included with the sale (e.g., appliances and light fixtures) and be clear if certain renovations need to be completed.

nine Plan ahead. Set ground rules in advance about what you want from a home and stick to them. When there are competing offers it can be tempting to waive your conditions, but think twice before doing this.

ten Expect the unexpected. Does your closing date on your new home align with when you need to move out of your existing home? Have a contingency plan in place in case the dates don't match up.

We are Realtors working to help you succeed!

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