

SAULS HOMES

The Home Buying Guide

A Simple, Step-by-Step Path to Owning Your First Home

STEP 01



Set Your Budget & Get Approved

- **Your Savings:** Gather your down payment and extra funds set aside for closing costs.
- **Mortgage Approval:** Connect with a trusted mortgage advisor who checks your financial health. They give you a formal pre-approval letter showing your maximum purchase power, giving you a clear budget from day one.

STEP 02



Define Your Priorities

- **The Essentials:** List non-negotiable features you need for your daily lifestyle (e.g., number of bedrooms, location, garage, or outdoor space).
- **The Extras:** Note features that are nice to have but not dealbreakers (e.g., renovated kitchen, specific flooring, or a finished basement).

STEP 03



Tour Properties Together

- **In-Person Tours:** We set up private walk-throughs for properties that match your budget and criteria.
- **Saul's Property Evaluation:** While you evaluate how the home feels for your everyday life, I review the structural and mechanical elements—checking age, maintenance history, layout functionality, and potential future costs.

STEP 04



Write a Smart Offer

- **Pricing Strategy:** We analyze recent sale prices of similar local homes to determine a fair, competitive price.
- **Buyer Protections:** We include specific protective clauses (conditions) that give you time to secure final loan approval and complete a thorough home inspection before the contract becomes final.



STEP 05 Complete Due Diligence

- **Home Inspection:** A professional inspector examines the attic, roof, electrical panel, plumbing, and foundation to confirm the home is safe and sound.
- **Final Approval:** Your lender verifies the property details and confirms your financing. Once these steps are clear, the home is officially secured.



STEP 06 Closing Day & Key Collection

- **Legal Setup:** A real estate lawyer manages the transfer of funds and legal title of the home into your name.
- **Handover:** On closing day, I hand over your keys so you can unlock your new front door and start moving in.

Why Work With Me? Your Secret Advantage in Real Estate

Navigating the real estate market isn't just about unlocking doors—it's about having a sharp, relentless advocate in your corner. When you partner with me, you get more than a traditional real estate agent; you get a strategic advisor who understands numbers, contract fine print, and property structure inside and out. From evaluating unseen structural details during tours to aggressively negotiating contract terms that protect your hard-earned money, I serve as your master toolbox from day one. I handle the stress, decipher the complexity, and guide every decision with total transparency—ensuring you buy the right home at the absolute best value.

Saul Tahuite

REAL ESTATE REPRESENTATIVE • FLUX REALTY

Saul's Homes

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Brokerage: Flux Realty

Location: Kitchener-Waterloo & Surrounding Areas

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