

SAULS HOMES

FIRST TIME BUYERS *Guide*

Step 1: Get Pre-Approved

- Meet with a mortgage broker or bank to confirm your budget.
- This helps you shop with confidence and avoid surprises.
- Pro Tip: Always do this before you start looking at homes.

Step 2: Start House Hunting

- We'll tour homes that fit your budget, needs, and lifestyle.
- I'll walk you through the pros and cons of each property.
- Reassurance: Working with me doesn't cost you anything—my services are fully covered by the seller.

Step 3: Make an Offer

- When you find the right home, I'll guide you through writing a strong offer.
- I handle the paperwork and negotiations so you don't have to.

Step 4: Home Inspection & Conditions

- A home inspection ensures the property is in good shape.
- Other conditions may include financing approval or reviewing documents.

Step 5: Closing Day

- This is when you officially get your keys and move in.
- Your lawyer and lender will take care of the final legal steps.

Quick Buyer Checklist

- ☐ Mortgage pre-approval in place
- ☐ Down payment saved (minimum 5% in most cases)
- ☐ Budget for extra costs (lawyer fees, land transfer tax, inspection)
- ☐ Found the right home with your agent
- ☐ Offer accepted and conditions met
- ☐ Closing day scheduled and lawyer retained

Bonus Tips

- Save a little extra—unexpected costs can pop up.
- Keep documents organized (pay stubs, tax returns, ID).
- Hold off on buying big furniture until the deal officially closes.

Lets schedule a quick chat—by phone, Zoom, or even over coffee—to map out your plan, answer questions, and make sure you feel confident every step of the way.



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