



First-Time Home *Buyer's Guide*

Everything you need to know from
dream to doorstep.



Lorraine Prata



Mark Prata

About Us

At Team Prata, we provide unparalleled real estate services with a client-first approach, ensuring every buyer, seller, and investor experiences a seamless and rewarding journey. We offer expert guidance, market knowledge, and personalized strategies to help our clients achieve their real estate goals. Beyond the transaction, we provide our Lifetime Home Advantage, offering FREE access for life to moving trucks, tools, party supplies, and exclusive VIP perks when you buy or sell with us just once. Scan the QR code to see the full details of our VIP Club benefits.

Our core values are built on trust, excellence, and community. We believe in delivering top-tier service with integrity, professionalism, and innovation. By fostering lasting relationships and always putting our clients' best interests first, we create exceptional experiences that go beyond buying and selling homes. At Team Prata, we don't just help you find a house—we help you find home.



1. Get Pre-Approved

Before you fall in love with a home, find out what you can actually afford. A mortgage pre-approval gives you a clear budget and shows sellers you're serious.

- Talk to a trusted mortgage advisor.
- Gather documents (income, tax returns, debt info).
- Avoid big purchases during this time.

2. Know Your Budget

It's not just about the price of the home. You'll also need to consider:

- Land transfer tax
- Closing costs (legal fees, home inspection, appraisal)
- Moving expenses
- Property taxes and utilities

We'll help you break this all down, no surprises.

3. Make a Wish List (and a Reality List)

Start with your dream list, then we'll help you narrow it down based on what's realistic for your budget.

Top things to consider:

- Location
- Commute
- Schools
- Bedrooms and bathrooms
- Renovation needs
- Condo vs. freehold
- Resale value

4. Start Your Search

Now the fun begins. We'll set you up with instant alerts and tour homes that match your style and needs. Don't judge a home by the photos. Sometimes the best ones are hiding behind a bad listing.



5. Making an Offer

Once you find the one, we'll craft a smart, competitive offer based on:

- Comparable sales
- Market conditions
- Seller motivations
- Your comfort zone

We negotiate on your behalf to get you the best terms — not just price.

6. Conditions, Inspections, and Final Steps

If your offer has conditions (financing, inspection, etc.), this is when we line everything up.

You may also need:

- A home inspection
- Septic or well inspection (if rural)
- Final mortgage approval
- Deposit (usually within 24 hours of acceptance)

7. Closing Day

This is the day the home officially becomes yours. Your lawyer will handle the final transfer of funds and documents. Once that's done the keys are yours!

8. Move In and Celebrate

We'll check in after you move in and make sure everything went smoothly. Need a handyman, cleaner, or pizza recommendations? Just ask. We're here long after closing day.



Ready to get started?

We're here to guide you every step of the way.



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