



Home Buyers Guide

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The Journey To Your New Home

Buying a home is probably the largest purchase and the biggest financial decision you will ever make in your life. The pressure to find the perfect home can definitely be stressful. But being a homeowner has a charm that is hard to explain and is one of the best feelings in the world.

If you are considering taking this journey to home ownership or planning to upgrade, let me help you take your first-steps with my own personalized Home Buyer's Guide.



Step 1 - Find A Realtor Who Fits You

When searching for a Realtor to work with, you want a professional and successful REALTOR who has experience.

Look for an agent that you can trust, makes you comfortable and respects your views.

Step 2- Mortgage Pre-Approval

Get Pre-Approved !! One of the most important steps

to buying a home is to know your true budget.

Lenders will check for 4 things to evaluate how much you can borrow, how much you can afford on a monthly basis, and which loans might be right for you.

- 1) Credit Score (The higher the better)
- 2) Employment History and Income
- 3) Assets & Debts
- 4) Down-payment and savings

We work with mortgage specialist directly at the banks who can help kick start this process.



[Browse Here](#)

Step 3- Start Your Home Search

Identify your must haves:

- Location
- Number of bedrooms, bathrooms & square ft
- Which amenities in a home are must have
- Outdoor space like a backyard or balcony

Once you've decided on your must haves, we will send you homes for sale on the MLS as they become available directly to your email or browse on our live MLS database allhomesgta.ca.

If you like a property on our website, you can send us a direct message !!!

Step 4- Found a Home ?

Found a house that you LOVE ?

During the offer preparation, we will do the below for you:

- Research about the property ie: History, maintenance, repairs, upgrades etc
- Prepare the offer with conditions that protects you and we will follow all your instructions to ensure your needs are met.
- Explain each aspects of the offer to you in detail so you understand what you are agreeing to

- Negotiate the offer with the sellers to get the price you are comfortable with
- **GET THE OFFER ACCEPTED !!**



Step 5- Due Diligence & Conditions

Home Inspection- A licensed inspector will do an in-depth inspection of your home and provide their findings in a summarized report

Financing- Banks will require a copy of the accepted offer and conduct an appraisal.

Condo Document - If your home is managed by a condo corp, they will have a set of financial that will outline their current financial and legal obligations. A lawyer review in this scenario is a must.

If all of these conditions are satisfactory to YOU the buyer, we will then waive the conditions and the deal will become binding.



Step 6- Getting Ready To Move

- Meet with your lawyer to sign documents and go through the trust ledger
- Transfer utilities to your name
- Schedule for internet Setup
- Change mailing address for bills, statements, CRA, driver license & health-card
- If you are hiring movers, book well in advance !!
- **START PACKING !!!**



Step 7- Closing Day !

On the morning of your closing, your lender will wire funds into the lawyers trust account.

The lawyer will take the down-payment received by you plus the funds received from the bank and wire it to the sellers lawyers trust account.

Once we receive confirmation from the lawyer that transfer was successful, the closing will be complete !!!!



Lawyer will provide instructions about picking up the keys !!

See you at your new HOME !!!

CLIENT TESTIMONIALS



dino semeraro

3 reviews



★★★★★ 3 months ago

We are from Montreal and recently purchased a condominium in Vaughn and Usama was our realtor. He was amazing through the whole process, buying a property while residing in another province can be overwhelming but he was extremely patient and eased our decision making. Always available to go see the property when we couldn't and FaceTiming us to have a walk through. A highly professional, knowledgeable and experienced realtor!! We would definitely use him again in the future. Welcome to our family Usama.



Zohaib A

1 review



★★★★★ 3 months ago

Buying a new home can be a daunting and stressful experience but Usama made it a lot easier. He answered all my questions and provided honest advice. He was patient with me and was helpful every step of the way. Thank you Usama!



Jennifer Mackey

2 reviews



★★★★★ a year ago

Positive: Professionalism, Quality, Responsiveness

We found Usama online and was thrilled with our Guelph condo purchase. He was informative and communication skills are excellent. His knowledge of the Guelph real estate was very helpful to us being new to the area. Would definitely recommend him for your real estate needs.



Muhammad Shakeel Salamath

6 reviews



★★★★★ 8 months ago

Buying and selling a home is a very stressful process but Usama takes the stress right out of it. He is a professional real estate agent, a persuasive negotiator, prompt communications and above all, always there for his client night and day. He took the time to go through the whole process of buying and selling, even helped in mini-DIYs before selling and checks in with his client ensuring everything is going smoothly from the beginning of the process until the end. He is more than an agent, he is someone I can reach out to for advise about my current home. Highly recommend Usama, especially in the hot market these days.

INTERESTED TO LEARN MORE ABOUT THE HOME BUYING PROCESS

Book Your Free 1 on 1 Consultation

Free Consultation

Browse For Your Next Home !!!

www.allhomesgta.ca



iPro Realty Ltd Brokerage

Multiple Locations To Serve You Better

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