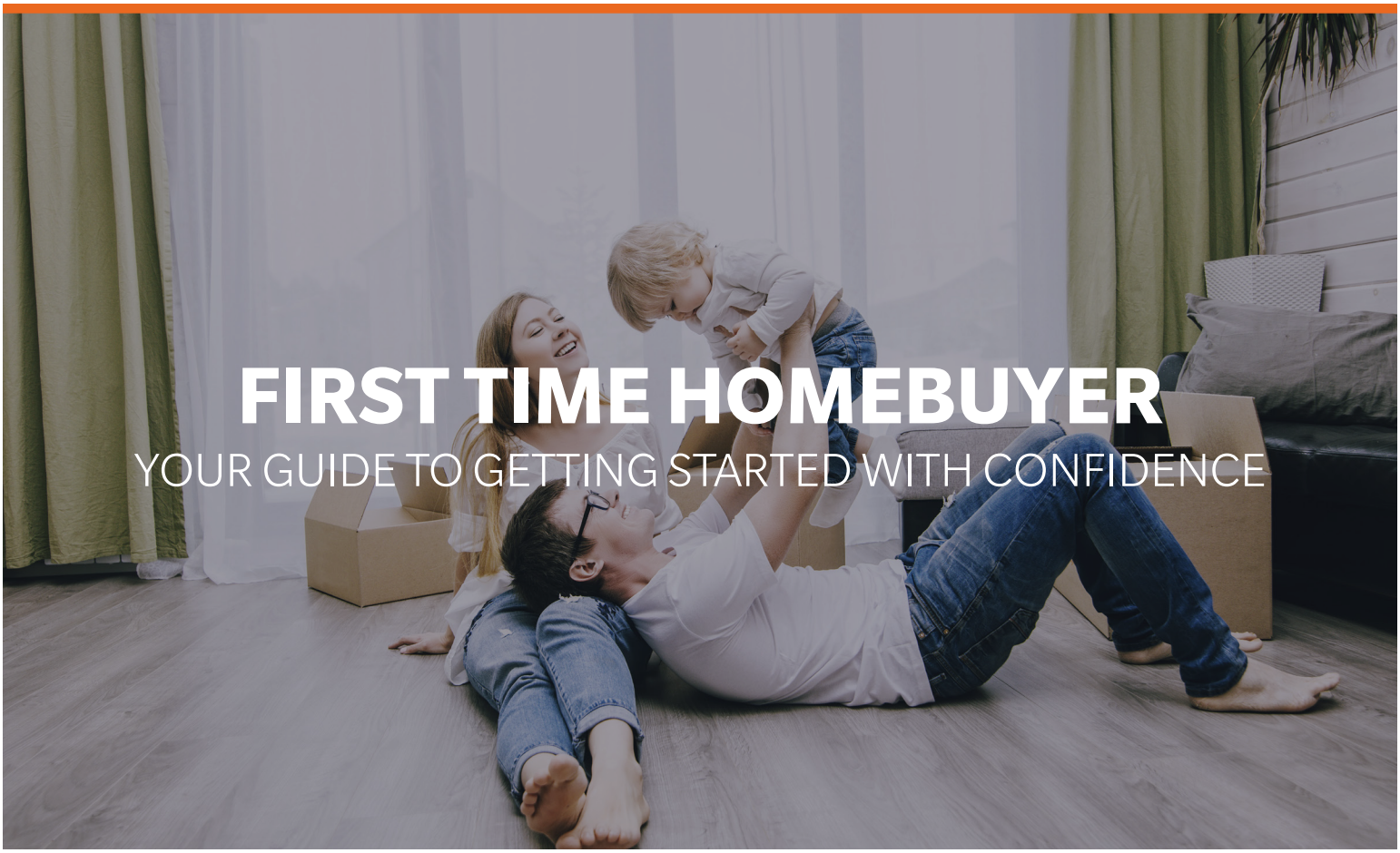


FIRST TIME HOMEBUYER

YOUR GUIDE TO GETTING STARTED WITH CONFIDENCE

Buying your first home is an exciting milestone—but it can also feel overwhelming. From saving for your down payment to understanding how much you can afford, there's a lot to consider. The good news? You don't have to figure it all out on your own.

As a mortgage professional, I help first-time buyers every day. My job is to make the process as smooth and stress-free as possible—while helping you make informed, confident decisions at every step.

What I'll Help You With

- Explain the different types of mortgages and which one fits your needs
- Break down terms like fixed vs. variable, open vs. closed, and amortization
- Gather all the documents needed to get your mortgage approved
- Make sure your mortgage aligns with your short- and long-term financial goals
- Walk you through the total costs of buying a home, beyond your down payment

Key Things to Know Up Front

1. What You Can Afford: Knowing your budget is essential. We'll look at your income, debt, and future goals to determine how much you can borrow comfortably.
2. Get Pre-Approved: A mortgage pre-approval gives you a clear price range and shows sellers you're serious. It can also lock in an interest rate for up to 120 days.
3. Understand Your Costs: Beyond the down payment, you'll also need to budget for:

- Legal fees and title insurance
- Land transfer tax
- Home inspection and appraisal
- Property insurance and taxes
- HST (on new builds)

We'll review all of these together so you know what to expect.

Build the Right Team

You don't have to go it alone. A strong support team can make a big difference. You'll want to connect with:

- A mortgage broker (that's me!)
- A licensed real estate agent
- A home inspector
- A real estate lawyer or notary
- An insurance advisor

Bonus Tip: Ask Questions

There's no such thing as a silly question when it comes to mortgages. I'll make sure you understand every part of the process, and I'll always be available if anything changes along the way.



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