

STEPS TO BUYING A HOME

1

DISCOVERY CALL

A short call to get to know you, and establish what are your real estate goals are

APPLICATION AND DOCUMENTS

Get word from the lender - you are approved!
Have the Realtor remove the Condition of Financing from the offer (if there was one)

2

3

PRE-APPROVAL AND HOUSE SHOPPING

You are ready to make an offer, and your offer is more likely to be successful due to the advanced budgeting we have done

ACCEPTED OFFER

We submit the application to the lender for a mortgage on this property

4

5

APPROVAL

Get word from the lender - you are approved!
Have the Realtor remove the Condition of Financing from the offer (if there was one)

SATISFY MORTGAGE CONDITIONS

Sign the offer from the lender
Provide all the paperwork tracing your down payment and closing funds

6

7

CLOSE THE DEAL AND MOVE IN

Meet with your lawyer to sign all the final paperwork
Get the keys and move in!

WORKING WITH ME

UNBIASED ADVICE

I work for you, not the bank - so you get honest guidance tailored to your best interest

CUSTOM BUDGETS

Get a personalized budget showing you what your maximum purchase price and then make sure that matches with your comfort level on your monthly expenses

FLEXIBLE HOURS

No rigid bank hours, I fit meetings into your schedule, not the other way around!

ADVANCED MORTGAGE STRATEGIES

I go beyond the basics to structure your mortgage for long term savings and flexibility

FINE PRINT PROTECTION

I read the fine print and explain every detail throughout the process - No traps, just the perfect mortgage for you

MONTHLY RATE MONITORING

Your mortgage doesn't need to be "Set it and forget it"
I monitor rates constantly and check in with you yearly to make sure you are always in the most competitive rate

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