



**PETER RACCO**  
BROKER



## Helping You With Your Home Purchase

### Financing

Organizing your finances is the critical first step in your home purchase:

- ✓ Consider the one-time costs associated with a home purchase, including a down payment, legal fees, inspection fees, taxes and moving expenses
- ✓ Understand ongoing monthly costs, including mortgage payments, insurance, utilities, property taxes, maintenance and, if applicable, condo fees
- ✓ Take into account the equity you may have in your current home and the applicable mortgage options available for your next move
- ✓ Pre-qualifying for a mortgage gives you the comfort of knowing how much you can afford and what your monthly payments will be
- ✓ A pre-approval from a mortgage lender protects you against interest rate increases for a given period during your home search

Direct: **905.634.7756**

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**www.RaccoHomes.com**  
mail@raccohomes.com

2072 Lakeshore Rd.,  
Burlington, ON L7R 1E3

Royal LePage Burloak Real Estate Services Brokerage

### Ask for Help

I can help provide you with tools and resources to organize your finances. Put my expertise to work for you and learn more about these steps in your home purchase:

- Financing**
- Needs & Wants
- Home Search
- Viewing Homes
- Making an Offer
- Closing



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## Helping You With Your Home Purchase

### Needs & Wants

With an appreciation of what you can afford, determine your needs and wants within your home purchase price range:

- ✓ Consider your current lifestyle as well as any lifestyle changes you foresee longer term
- ✓ Select an urban, suburban or rural location that best serves the needs of your evolving lifestyle
- ✓ Choose neighbourhoods in close proximity to the amenities that are most important to you like schools, shopping, entertainment, recreation and transportation
- ✓ Consider your commute times to work, school, friends and family
- ✓ Determine the size of home you require, such as the minimum number of bedrooms, as well as any other space requirements, like room for a home office
- ✓ Understand the home features most important to you, such as additional bathrooms or a large yard
- ✓ Decide on a property type that suits your lifestyle, needs and finances whether condo, townhouse, single or multi-family dwelling

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### Ask for Help

I can help you understand what to consider in determining your needs and wants and the impact of current market conditions. Put my expertise to work for you and learn more about these steps in your home purchase:

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### Home Search

Begin your home search when you know what you need and want, and what you can afford. As your chosen real estate professional, I will:

- ✓ Provide access to both MLS® listed properties and properties listed exclusively with Royal LePage
- ✓ Send you listings of the properties that match your specific criteria
- ✓ Ensure you receive new listings of properties that match your criteria as soon as they become available on the market
- ✓ Supply supplemental neighbourhood information like historical property values for the area, property taxes, schools and public transportation
- ✓ Help you hone your home search criteria, as required, with an appreciation for current market conditions
- ✓ Prescreen and preview the homes that best fit your criteria
- ✓ Show you the properties that you are interested in viewing

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### Ask for Help

I can help save you time and effort by connecting you to the available properties that meet your specific criteria. Put my expertise to work for you and learn more about these steps in your home purchase:

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## Helping You With Your Home Purchase

### Viewing Homes

When viewing properties you are interested in, it is important to remain objective. I will help you understand the importance of looking beyond surface aesthetics at:

- ✓ A home's exterior features from the foundation to the walls, the roof, the eaves and downspouts, drainage, windows, doors, fencing and landscaping
- ✓ A home's interior fittings such as walls, floors, outlets and switches, lighting, kitchen and bathroom fixtures, and appliances
- ✓ A home's heating, cooling, plumbing and electrical systems
- ✓ Visible signs of problems such as water or pest damage
- ✓ The benefits of having all of the above investigated thoroughly by a qualified home inspector
- ✓ Noise levels from neighbouring properties, the street, cars and public transport, and where applicable, highways, railways and airports
- ✓ The ability for you to live comfortably, according to your pre-determined needs and wants, with available space for your furnishings and storage requirements

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I can help you take an objective look, beyond the window dressing, at the homes you choose to view. Put my expertise to work for you and learn more about these steps in your home purchase:

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## Helping You With Your Home Purchase

### Making an Offer

There are a number of considerations to make before the offer is written for your next home. As your chosen real estate professional, I will guide you through the offer process to help you:

- ✓ Appreciate what comparable houses are selling for, how current market conditions can impact your offer, and where applicable, whether there is any competition from other interested homebuyers
- ✓ Understand the benefits of investing in a qualified home inspector who can expose any property deficiencies and who may also provide you with an estimate on their cost of repair
- ✓ Determine any offer conditions such as a satisfactory home inspection or arranging financing, and the potential impact of such conditions on the acceptance of your offer
- ✓ Sort through the key elements of your offer including price, deposit, financial terms, inclusions and exclusions, and your closing or possession date
- ✓ Present your offer to the seller or the seller's representative on your behalf
- ✓ Manage all offers and any counter-offers, negotiating to get you the best possible deal

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### Ask for Help

I can help you understand the offer process and the potential impact of current market conditions. Put my expertise to work for you and learn more about these steps in your home purchase:

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## Helping You With Your Home Purchase

### Closing

Your home purchase becomes a reality on closing day when ownership is officially transferred to you. Before and on closing day, there are a number of tasks to complete:

- ✓ If you are renting, give notice to your landlord and arrange for the return of your deposit
- ✓ Confirm your home purchase with your mortgage lender and finalize your mortgage details
- ✓ Hire a legal professional to represent your interests and manage closing documentation
- ✓ Obtain home insurance and notify your lawyer and mortgage lender of the selected insurer
- ✓ Arrange for your self-move requirements or obtain estimates from reputable moving companies and book as far in advance as possible
- ✓ Coordinate cancellations, transfers and change-of-address notification for medical, financial and contracted services, utilities, licenses, subscriptions, memberships, and personal mail
- ✓ Organize the connection of services and utilities at your new home
- ✓ Meet with your lawyer on closing day to sign required mortgage and property closing documentation, pay associated balances and fees, and collect the keys to your new home

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### Ask for Help

I can help you understand the closing process and its associated tasks. Put my expertise to work for you and learn more about these steps in your home purchase:

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