

Buying a New Home

- Visit a Mortgage Broker or Banker – determine your budget
- Find a Realtor you trust and work with them to find your dream home
- Write an Offer to Purchase – always make your offer is subject to:
 - Review of the Offer to Purchase and Real Property Report (RPR) by your lawyer, David Sheckter, Minimize moving costs: avoid the busiest possession dates the first, middle or end of the month
- After your offer is accepted:
 - work with your Realtor to complete the property inspection
 - have the Seller's Realtor provide the RPR to your lawyer, David Sheckter
 - confirm your financing arrangements with your mortgage broker/banker
 - provide David's contact information to your mortgage broker/banker
 - Review your RPR and Offer to Purchase with David
- Remove conditions

Download our moving checklist for list of phone numbers and handy reminders!

- Have your Realtor forward a copy of the accepted offer to David's office
- Confirm with your lender mortgage documents have been sent to David's office
- Arrange for Home Insurance for your new home-you will need this prior to closing!
- Contact David Sheckter no less than 3 weeks prior to your possession date. You will need to arrange for an appointment approximately 7 days before possession date to sign and finalize your Offer to Purchase and mortgage documents
- David will call you approximately 2 weeks before to your possession date to advise you of the balance of your down-payment (cash to close) and your closing costs.
- When you meet David to complete your purchase you will need:
 - 2 pieces of ID including AT LEAST 1 piece of government issued photo identification AND a credit card, birth certificate, SIN card or passport
 - VOID cheque or pre-authorized debit pad form stamped and signed by your bank
 - Proof of Home Insurance
 - balance of your down-payment (cash to close) and closing costs
- On your possession date, David will receive the funds from your lender in trust and will provide them, together with the down-payment to the seller's lawyer

- Your Realtor will receive the keys to your new home after 12 pm noon on your possession date

Congratulations! Welcome Home!