



# The **Stress Free** 10 Step Home Buying Process

## 1 | Mortgage Preapproval

Contact CCU. This should be your first step before starting to house hunt so you know exactly what you can afford. This will also help you narrow down the price range of houses to look at saving you time, energy, and stress. This process involves gathering information on your financial situation such as your income, source of down payment, assets, monthly payments and credit score.

## 2 | Realtor Meeting

Now that you have been pre-approved, its time to meet with Bill Harrison. This meeting will set out the plan and expectations for the next steps. He will discuss your needs and wants for your new home as well as your budget.

## 3 | The House Hunt!

Bill Harrison will help you compile a list of homes you would like to view. He will then schedule a time for you to view the homes with him and will answer any questions you have about the homes. When you find one or two you really like, it is a good idea to book a second showing so you can be sure they are the right fit for you.

## 4 | Offer and Negotiation

You have found the perfect house! Now to decide how much you should pay for it. Bill Harrison will show you information on similar homes that have recently sold in the area to determine a fair price. He will also discuss any conditions that should be included on the offer like getting a home inspection done and mortgage approval. There may be a bit of negotiating back and forth with the sellers but Bill knows what to do and will guide you through this step.

## 5 | Accepted Offer

They have accepted your offer! This is an exciting step in this whirlwind of a process. Time to get your mortgage approval. Contact CCU to tell us the great news!



A **stress free** home buying process  
is possible. Contact us today!



**Bill Harrison** | bharrison@remax-yorkton.ca  
**Cornerstone Credit Union** | 1.855.875.2255

## 6 | Mortgage Approval

Bill Harrison can send a copy of the accepted offer to CCU for you to get the ball rolling. Check out [The Mortgage Process](#) here for more details on what happens next.

## 7 | Removal of Conditions

After you have received your mortgage approval its time to satisfy any other conditions that were on the offer. Bill Harrison will help you order inspections and obtain additional information about the property. If you are happy with the results found you can sign the "Removal of Conditions" to finalize the purchase of your home!

## 8 | Meet with your Lawyer

It is highly recommended to use a lawyer to close and finalize your purchase. They will handle the transfer of money, register your name on the title of the home, register the mortgage on the title, set up title insurance, act on behalf of your lender to sign documents and assess any taxes owing.

## 9 | Utilities & Change of Address

You will want to contact all of your utility companies 1-2 weeks before possession day to let them know you are moving. You will also want to changes your address with anyone that sends you mail. It can be hard to remember everyone so it may be best to have Canada Post forward everything to your new address so you can contact these places on at a time as mail shows up at your new home.

## 10 | Possession Day!!!

This is the day you've been waiting for! Bill Harrison will contact you when he has been notified by the seller's agent/lawyer that it is okay to give you the keys to your new home.

**Congratulations!** 😊