

7 Steps to Ownership

1 Decide to buy

Ask the right questions:

- What **fees** will there be?
- Do you have a big enough **down payment**?
- What **kind of home** do you want?
- Are you buying alone or **with someone**?
- You have children? What's the **impact of a move**?

2 Get advice

You might need their expertise:

- **Real estate broker**
- **Notary**
- Mortgage broker or financial advisor
- **Inspector**
- **Insurance company**

3 Make an offer

The offer to buy is a key step. It's hard to cancel: a signed offer to buy must be respected. **Be careful!**

4 Get a loan

The **mortgage loan** protects the financial institution in case you can't pay. Ask questions to know what you're getting into.

5 Plan

Moving takes planning!

- You **rent**? Notify your landlord.
- Do an address change.
- You have to miss work? Tell your employer.
- Cancel **memberships** you won't need anymore (e.g., your local **gym**).

6 Sign

Contact a **notary** early on. That way you know what documents you need and can avoid delays. A notary will ask you to sign notarized documents: the mortgage and the deed of sale. The notary's goal? Avoid problems.

7 Enjoy your home

Congratulations! Check the property to make sure everything you paid for works.

