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MORTGAGE BROKER

BEFORE YOU MAKE AN OFFER

BC HOME BUYER

Planning Guide



YOUR ROADMAP TO HOMEOWNERSHIP



Welcome

Buying a home can feel exciting, overwhelming, and confusing all at once.

There is a lot to think about before you ever make an offer: your budget, your down payment, closing costs, mortgage qualification, the type of property you are considering, and whether the monthly cost will still feel comfortable after you move in.

This guide is meant to help you slow the process down and look at the pieces one at a time.

You do not need to have everything figured out before you start. You just need a clear place to begin.

My goal is to help you understand what matters, what may need to be confirmed, and what questions are worth asking before you become committed to a purchase.

Because buying a home is not only about what you qualify for. It is about finding a home and a mortgage that fit your life.

1. Start With Your Financial Picture

Before you begin looking at homes, it helps to understand what your finances look like today.

That does not mean everything needs to be perfect. Most buyers have questions, different financial priorities, or areas they are still working on. The goal is simply to know where you are starting so the mortgage plan can be built around your real life.

I usually begin by looking at five things:

● Your income

Mortgage qualification is based on income that can be verified and accepted by the lender.

For someone with a regular salary, that may be fairly straightforward. For someone who is self-employed, earns bonuses or overtime, works variable hours, receives commissions, or has more than one source of income, the lender may need additional documents or a longer income history.

This is one reason it helps to review income early. It gives us time to understand what can be used before you become attached to a particular property.

● Your debts and monthly obligations

Credit cards, lines of credit, car loans, student loans, child support, and other ongoing payments can affect how much mortgage you qualify for.

The balance matters, but the monthly payment matters too.

Sometimes paying down or restructuring a debt can improve the mortgage picture. Other times, keeping cash available for the down payment, closing costs, or emergency savings may be more important.

The right approach depends on the full picture.

● Your credit

Your credit history helps a lender understand how you have managed borrowing in the past.

A strong credit score can help, but the score is not the only thing that matters. Lenders may also look at payment history, balances, available credit, recent inquiries, collections, and how long your credit accounts have been open.

A credit concern does not always mean homeownership is out of reach. It may simply mean the timing, lender, down payment, or preparation needs to be different.

● Your available savings

Your savings may need to cover more than the down payment.

You may also need funds for closing costs, the deposit when your offer is accepted, moving expenses, immediate repairs, and a financial cushion after possession.

Using every dollar available to complete the purchase can leave the new homeowner under more pressure than expected. A comfortable plan should consider what remains after the keys are handed over.

● Your comfortable monthly payment

The largest mortgage you qualify for is not automatically the right mortgage for you.

Qualification formulas do not know how much you spend on childcare, transportation, groceries, activities, travel, pets, or the things that matter to your family.

Before deciding on a purchase price, it is worth asking:

What monthly payment would still allow me to live comfortably after I move in?

That answer may be different from the maximum a lender is willing to approve, and that is completely okay.

● A good starting checklist

- Recent income documents
- A list of current debts and monthly payments
- An estimate of available savings
- A rough idea of your monthly household expenses
- Any questions or concerns about your credit

You do not need to organize everything perfectly before reaching out.

The purpose of the first conversation is to help you understand what is already working, what may need attention, and what a realistic next step could look like.



2. Build a Comfortable Purchase Budget

Once you understand your starting point, the next step is to look at what a home purchase would actually cost each month.

This is where many buyers focus only on the mortgage payment. The mortgage is important, but it is only one part of the full picture.

- Property taxes
- Strata fees, if applicable
- Home insurance
- Utilities
- Maintenance and repairs
- Transportation costs
- Childcare or other household expenses
- Savings for unexpected costs

A home can technically fit within a lender's qualification guidelines and still feel too expensive in everyday life.

Look at both: what you may qualify for, and what you would feel comfortable paying.

• Start with the monthly payment

Before choosing a purchase price, it helps to decide what monthly housing cost feels manageable.

Think about your current expenses and how much flexibility you want to keep in your budget.

Would you still be able to save? Would there be room for repairs, travel, activities, or changes in income? Would the payment still feel manageable if other costs increased?

These questions matter because buying a home should not leave you feeling stretched every month.

• Look beyond the listing price

Two homes with the same purchase price can have very different monthly costs.

For example, one property may have higher strata fees. Another may have higher property taxes, more maintenance, or a longer commute.

A newer home may require fewer immediate repairs, while an older home may need updates sooner.

The purchase price gives you a starting point, but it does not tell you the full cost of owning the property.

• Leave room after completion

It can be tempting to use every available dollar toward the purchase.

But moving into a home often comes with expenses that are easy to underestimate, including furniture, moving costs, utility setup, small repairs, and unexpected purchases.

Keeping some savings available after completion can make the transition much less stressful.

• Your budget should fit your life

There is no single correct purchase price.

The right budget depends on your income, debts, savings, lifestyle, priorities, and plans for the future.

The goal is not to buy the most expensive home you can qualify for.

The goal is to choose a home that you can afford comfortably and continue to enjoy after you move in.

3. Understand Your Down Payment

Your down payment is one of the most important parts of your home-buying plan, but it is not always as simple as choosing a percentage.

The amount you have available can affect the price range you may be able to consider, whether mortgage default insurance is required, the type of property you can purchase, the mortgage options available to you, and how much money remains for closing costs and emergencies.

It helps to look at the down payment as part of the full plan, rather than as a number on its own.

• You may not need 20% down

Many buyers assume they need a 20% down payment before they can purchase a home.

That is not always the case.

Depending on the purchase price and your situation, it may be possible to buy with less than 20% down. When the down payment is below 20%, mortgage default insurance is generally required.

The insurance protects the lender, but it allows eligible buyers to purchase with a smaller down payment.

Having 20% down can offer advantages, including avoiding the mortgage insurance premium and having access to different mortgage options.

But waiting until you reach 20% is not automatically the best choice for every buyer.

• Where your down payment comes from matters

Lenders need to confirm where your down payment is coming from.

It may come from personal savings, investments, a gift from an immediate family member, proceeds from the sale of another property, eligible first-time home buyer programs, or a combination of approved sources.

The lender will usually need documents showing that the funds are available and where they came from.

Moving money between accounts, receiving large deposits, or transferring investments close to your purchase can create extra documentation. Keeping a clear paper trail can make the process much easier.

• Keep the deposit in mind

The deposit you provide with an accepted offer is part of your down payment, not an additional amount.

However, it is often required before the mortgage is finalized and before the rest of the down payment is due.

That means you need to have the deposit available and accessible when you begin making offers.

The deposit amount can vary depending on the property and the market, so it is worth discussing with your realtor ahead of time.

• Do not use every dollar for the down payment

Putting more money down can reduce the mortgage amount, but it is important to consider what you will have left afterward.

- Closing costs
- Property transfer tax, if applicable
- Legal or notary fees
- Moving expenses
- Immediate repairs or purchases
- Emergency savings

Using all of your savings for the down payment may reduce the mortgage, but it can also leave you without enough flexibility after completion.

- **The best down payment is the one that supports the full plan**

A larger down payment is not always automatically better.

The right amount depends on your purchase price, mortgage options, closing costs, comfort level, and how much savings you want to keep available.

The goal is to create a down payment plan that helps you buy the home without leaving you financially exposed after you move in.



4. Prepare for Closing Costs

The down payment is not the only money you may need to complete your purchase.

There are several costs that can come up before and on completion day, and they are not usually included in the mortgage.

Planning for them early can help you avoid last-minute stress.

• Property transfer tax

In British Columbia, property transfer tax may apply when you purchase a home.

The amount depends on the purchase price, and some buyers may qualify for an exemption or reduction.

First-time home buyers may be eligible for the First Time Home Buyers' Program, depending on the property, purchase price, and their personal circumstances.

Because the rules and thresholds can change, it is important to confirm what applies to your purchase rather than assuming you will qualify.

• Legal or notary fees

A lawyer or notary will help complete the legal transfer of the property and register the mortgage.

- Legal or notary services
- Title registration
- Land title searches
- Adjustments
- Disbursements
- Applicable taxes

• Home inspection

A home inspection is often one of the most valuable costs in the buying process.

It can help identify concerns with the condition of the property before you remove your inspection condition.

An inspection does not guarantee that every issue will be found, but it can give you a better understanding of the home and help you decide whether you are comfortable moving forward.

• Appraisal

Some lenders require an appraisal to confirm the value and marketability of the property.

The lender may cover the cost in some cases, but the buyer may need to pay for it.

An appraisal is completed for the lender's purposes. It is not the same as a home inspection and does not provide a detailed review of the property's condition.

• Home insurance

Your lender will normally require proof of home insurance before the mortgage can be advanced.

It is a good idea to arrange insurance early, especially if the property has features that may require additional review, such as older wiring, a wood-burning fireplace, previous claims, or a rental suite.

For strata properties, the strata corporation will have insurance for the building, but you will still need your own coverage for your unit, belongings, liability, and any deductible exposure.

• Adjustments

On completion, you may need to reimburse the seller for certain expenses they have already paid.

- Property taxes
- Strata fees
- Utilities

- Other prepaid property-related costs

• Moving and immediate expenses

There are also practical costs that may not appear on the legal paperwork.

- Movers or truck rental
- Utility setup
- Changing locks
- Cleaning
- Furniture or appliances
- Small repairs
- Strata move-in fees
- Immediate maintenance

• Keep your closing funds separate

It can help to keep your closing-cost money separate from your down payment.

That makes it easier to see how much is truly available for each part of the purchase and reduces the risk of using money you will need later.

The goal is to reach completion day knowing the funds are available, where they are coming from, and what still needs to be paid.



5. Get Properly Pre-Approved

A pre-approval is more than an estimate of what you may be able to borrow.

Done properly, it should help you understand your price range, monthly payment, down payment requirements, likely closing costs, and any concerns that may need to be addressed before you make an offer. It should give you a clearer plan, not just a number.

• A pre-approval is based on your full financial picture

To review a pre-approval properly, I look at:

- Income
- Employment history
- Debts and monthly payments
- Credit
- Down payment
- Closing costs
- The type of property you are considering
- Your comfortable monthly budget

• Qualification and comfort are not the same thing

A lender may approve a certain mortgage amount, but that does not automatically mean the payment will feel comfortable for you.

I prefer to look at both the qualification amount and the real monthly cost of owning the home.

That includes the mortgage payment, property taxes, strata fees if applicable, insurance, utilities, maintenance, and the other expenses that are part of your life.

A good pre-approval should help you choose a price range that feels realistic, not simply the highest price you may qualify for.

• A pre-approval is not a final approval

This is important.

A pre-approval is based on your financial information at a particular point in time. The property still needs to be reviewed and approved by the lender once you have an accepted offer.

- The property value
- The property type
- The condition and marketability of the home
- Strata documents, where applicable
- Rental or suite details
- Insurance availability
- Any unusual features or concerns

• Avoid major financial changes while you are shopping

Once you are pre-approved, try not to make major changes without discussing them first.

- Financing a vehicle
- Opening new credit
- Increasing credit card balances
- Changing jobs
- Becoming self-employed
- Co-signing for someone else
- Moving large amounts of money between accounts

Even changes that seem unrelated to the mortgage can affect qualification or create additional documentation.

It is always better to ask before making a change than to discover later that it affects the approval.

• Review the pre-approval before making an offer

- Your estimated price range
- Your required down payment
- The deposit you will need
- Your estimated closing costs
- Your expected monthly payment
- Any conditions or limitations
- What documents may still be required

You should also know whether the type of property you are considering fits the mortgage plan.

A condo, townhouse, detached home, leasehold property, rural property, or home with a suite may each require different review.

• Keep the pre-approval updated

Your pre-approval may need to be updated if time passes or your situation changes.

Income documents, credit information, rates, lender policies, and qualification amounts can all change.

Checking in before making an offer helps make sure the plan still works with your current finances and the property you are considering.

A proper pre-approval should leave you feeling informed and prepared.



6. Choose the Right Community and Property Type

Finding the right home is about more than the number of bedrooms or how the kitchen looks.

The community, property type, monthly costs, commute, and long-term fit can all affect whether a home feels right after the excitement of the purchase has passed.

A property may fit your budget but still not fit your life.

• Think about how you live now

Before narrowing your search, consider what matters most in your day-to-day life.

It helps to separate the things you truly need from the things that would simply be nice to have.

- Commute time
- Access to transit
- Schools or childcare
- Walkability
- Nearby shopping and services
- Outdoor space
- Room to work from home
- Proximity to family
- Future plans

• Compare the full cost of different communities

The same purchase price can feel very different depending on where the property is located.

A longer commute may increase fuel, parking, or transit costs. A strata property may have monthly fees. A detached home may require more maintenance. Property taxes and insurance costs can also vary.

A lower purchase price does not always mean a lower overall cost.

• Condos and townhomes

Strata properties can offer a more manageable entry point into the market, but the strata needs to be reviewed carefully.

- Monthly strata fees
- The contingency reserve fund
- Recent or upcoming special assessments
- Building insurance
- Depreciation reports
- Meeting minutes
- Rental or pet restrictions
- Planned repairs or maintenance

• Detached homes

A detached home may offer more privacy, land, and flexibility, but the owner is responsible for the full cost of repairs and maintenance.

It is important to consider the age and condition of the roof, plumbing, electrical system, heating, drainage, foundation, and other major components.

A home with a lower purchase price may still require significant spending after completion.

• Homes with suites

A suite may help with affordability, but rental income cannot always be used in the way a buyer expects.

The lender may consider whether the suite is legal, self-contained, and supported by the property and appraisal.

You should also think about whether becoming a landlord fits your lifestyle and whether the mortgage remains manageable if the suite is vacant.

● **Leasehold, rural, manufactured, and unique properties**

Some properties require additional review or more specialized financing.

These properties are not automatically a problem, but it is important to confirm the financing before becoming committed to the purchase.

- Leasehold land
- Manufactured homes
- Rural or remote properties
- Properties with well or septic systems
- Very small homes
- Mixed-use properties
- Homes needing significant repairs

● **Consider both today and the next few years**

No home needs to meet every possible future need, but it helps to think beyond move-in day.

Consider whether the property could still work if your job changes, your family grows, you begin working from home, or your transportation needs change.

You do not need to predict everything. The goal is simply to choose a property that supports your life now and gives you reasonable flexibility for what may come next.

● **Use the neighbourhood before choosing it**

Online listings can tell you a lot about a home, but they cannot fully show you what it feels like to live in the area.

When possible, visit the community at different times of day. Drive the commute. Walk the neighbourhood. Look at traffic, parking, nearby services, noise, and how the area feels in the evening or on weekends.

The right home is not only the property itself. It is also the life that comes with it.

7. Review the Property Before Removing Conditions

Finding a home you love is exciting, but the time between an accepted offer and removing conditions is when some of the most important work happens.

This is your opportunity to make sure the property, the financing, and the overall purchase still make sense before you become fully committed.

• Keep your financing condition in place

A pre-approval is not the same as final approval for a specific property.

Once you have an accepted offer, the lender may need to review:

- The purchase contract
- The property details
- The appraisal, if required
- Strata documents, where applicable
- The property type and condition
- Insurance availability
- Any rental suite or unusual features

• Review the home inspection carefully

A home inspection can help you understand the condition of the property before you move forward.

Not every issue means you should walk away. The purpose is to understand what you are buying, what may need attention, and whether the costs fit your budget.

Ask questions when something is unclear. A good inspector should help you understand the difference between routine maintenance, a future expense, and a more immediate concern.

- Roofing
- Plumbing
- Electrical systems
- Heating
- Moisture
- Drainage
- Insulation
- Windows
- Appliances
- General maintenance

• Review strata documents

For a condo or townhouse, the strata documents can provide important information about the building and how it is being managed.

Look for patterns, not just individual comments. Repeated concerns about water, repairs, insurance, maintenance, disputes, or funding may deserve a closer look.

Your realtor, lawyer, notary, inspector, and mortgage professional each review the property from a different perspective. No single person replaces the others.

- Meeting minutes
- Financial statements
- The operating budget
- The contingency reserve fund
- Insurance documents
- Depreciation reports
- Bylaws and rules
- Form B
- Information about special assessments or upcoming projects

● Confirm that insurance is available

Do not assume every property will be straightforward to insure.

Older systems, previous claims, vacancy, rental use, wood-burning appliances, certain building materials, and the property's location can all affect coverage.

For a strata property, your own insurance should also account for the strata corporation's deductible and the coverage inside your unit.

It is worth obtaining an insurance quote before removing conditions.

● Ask about known and planned costs

Try to understand whether there are expenses coming that may not be obvious from the listing.

- Upcoming strata assessments
- Roof or exterior work
- Drainage or plumbing repairs
- Appliance replacement
- Renovations
- Retaining walls
- Septic or well maintenance
- Insurance changes
- Immediate safety concerns

● Make sure the property fits the mortgage plan

Some property features can affect financing.

- A rental suite
- Leasehold ownership
- Manufactured construction
- Significant unfinished space
- Major repairs
- Rural location
- Mixed residential and commercial use
- Very small square footage
- Unusual zoning or property use

● Do not rush because you are afraid of losing the home

In a competitive market, buyers can feel pressure to make faster decisions or remove protections.

That pressure is understandable, but the consequences of a rushed decision can last much longer than the disappointment of missing one property.

The goal is not simply to get the offer accepted. The goal is to complete the purchase knowing you had the information you needed to make a confident decision.

8. Prepare for the Offer, Approval and Completion

Once you find the right property, the process can begin moving quickly.

There may be deadlines for the deposit, financing, inspection, document review, condition removal, and completion. Knowing what to expect can make this stage feel much more manageable.

● Before writing the offer

Before submitting an offer, confirm that the property fits within your mortgage plan.

This does not replace the lender's full property review, but it can help identify concerns before the offer is written.

Your realtor will guide you through the contract, price, dates, conditions, and negotiations. My role is to help make sure the financing side is realistic and that you understand what may still need to be confirmed.

- The purchase price
- Estimated property taxes
- Strata fees, if applicable
- Your down payment
- The deposit amount
- Estimated closing costs
- The expected monthly payment
- The completion date
- Any property features that may affect financing

● Understand the important dates

The dates in the purchase contract matter.

Completion and possession are not always the same day.

Completion is when the purchase funds are transferred and ownership is registered. Possession is when you are entitled to move into the property, based on the time stated in the contract.

- The date the offer is accepted
- The deposit deadline
- The condition-removal date
- The completion date
- The possession date

● Submit documents quickly

Once the offer is accepted, updated documents may be needed to finalize the mortgage approval.

The lender may also request additional information after reviewing the file.

This does not always mean there is a problem. Sometimes it simply means they need more detail before making a final decision.

Responding quickly helps protect the time available under the financing condition.

- Current income documents
- Bank or investment statements
- Confirmation of the down payment
- Proof of the deposit
- Explanations for large deposits or account transfers
- Identification
- Property documents
- Strata information, where applicable

● Keep the down payment easy to document

Before completion, the lender and lawyer or notary will need to confirm that your funds are available.

Try to avoid unnecessary transfers between accounts once the purchase is underway.

If money needs to be moved, keep copies of the statements showing where it came from and where it went.

Do not deposit borrowed funds, large amounts of cash, or money from another person without discussing it first. The source of the funds may need to be documented and approved.

● **Do not change your financial situation**

Your approval may be reviewed again before the mortgage funds.

Continue making all payments on time and avoid taking on new debt.

Do not finance furniture, appliances, a vehicle, or any other major purchase before completion. New debt, higher credit balances, or additional monthly payments can reduce the amount you qualify for and may affect the final mortgage approval.

It is also important not to change jobs before completion. Even a move that seems like a positive career step can delay or jeopardize the mortgage approval.

Let me know about any changes to your income, debts, or down payment as soon as possible.

● **Review the mortgage before signing**

Before the mortgage instructions are sent to your lawyer or notary, you should understand the key terms of the mortgage.

Do not be afraid to ask questions. A mortgage is a major financial commitment, and you should understand what you are agreeing to before you sign.

- The mortgage amount
- Interest rate
- Fixed or variable structure
- Term
- Amortization
- Payment amount and frequency
- Prepayment options
- Penalties
- Portability
- Conditions that still need to be satisfied

● **Prepare for the legal appointment**

Your lawyer or notary will contact you before completion to arrange signing and confirm the funds you need to provide.

They will review the legal documents, register the mortgage, transfer ownership, and provide the final statement showing the purchase price, adjustments, mortgage funds, and amount you need to bring in.

Make sure your closing funds are available in the form and by the deadline they require.

A last-minute transfer limit or delay can create unnecessary stress, so it is worth confirming this with your bank ahead of time.

● **Complete a final walk-through**

Your realtor may arrange a final walk-through before possession.

This gives you an opportunity to confirm that the property is in the expected condition and that any items included in the contract are still present.

It is not another home inspection, but it can help identify a significant change or issue before you receive the keys.

● **Keep some flexibility for the first few days**

Completion and moving day do not always unfold perfectly.

There can be delays with keys, movers, utilities, elevators, banking, or registration.

Keep important items with you, including identification, medications, chargers, documents, basic clothing, and anything you may need right away.

The final stage can feel busy, but you should not have to figure it out alone.

A clear plan, organized documents, and communication between your realtor, mortgage professional, lawyer or notary, and insurance provider can help carry the purchase through to completion.



9. Home Buyer Planning Checklist

Use this checklist as a simple way to keep track of what has been reviewed, what is ready, and what still needs attention.

● Before You Start Looking

Review these on your own or with your mortgage professional:

- ☐ Gather your income and employment information
- ☐ List your current debts and monthly payments
- ☐ Check your available savings
- ☐ Estimate your regular household expenses
- ☐ Think about a monthly housing payment that feels comfortable
- ☐ Note any credit questions or concerns
- ☐ Consider your plans for the next few years

● Build Your Purchase Plan

- ☐ Estimate a realistic purchase price range
- ☐ Review the expected mortgage payment
- ☐ Include property taxes in your monthly budget
- ☐ Include strata fees, if applicable
- ☐ Estimate insurance, utilities, maintenance, and transportation costs
- ☐ Decide how much savings you want to keep after completion
- ☐ Compare what you may qualify for with what you are comfortable paying

● Prepare Your Down Payment

- ☐ Confirm how much is available
- ☐ Confirm where the funds are coming from
- ☐ Keep a clear paper trail for savings, gifts, and transfers
- ☐ Make sure the deposit will be accessible when needed
- ☐ Keep closing-cost funds separate from the down payment
- ☐ Avoid moving money unnecessarily while preparing to buy

● Plan for Closing Costs

- ☐ Estimate property transfer tax
- ☐ Check whether an exemption may apply
- ☐ Budget for legal or notary fees
- ☐ Budget for a home inspection
- ☐ Allow for a possible appraisal cost
- ☐ Arrange home insurance early
- ☐ Plan for adjustments, moving costs, utility setup, and immediate expenses
- ☐ Keep an emergency cushion where possible

Home Buyer Planning Checklist

• Complete Your Pre-Approval

- ☐ Provide current income documents
- ☐ Review your credit
- ☐ Confirm debts and monthly obligations
- ☐ Confirm your down payment and closing funds
- ☐ Review your estimated price range
- ☐ Review your expected monthly payment
- ☐ Understand any conditions or limitations
- ☐ Confirm which property types fit the mortgage plan
- ☐ Keep the pre-approval updated while you are shopping

• Choose the Right Property

- ☐ Identify your must-haves and nice-to-haves
- ☐ Consider commute, transit, schools, services, and lifestyle
- ☐ Compare the full monthly cost between communities
- ☐ Review the responsibilities of the property type
- ☐ Consider maintenance and future repair costs
- ☐ Think about whether the home will still fit over the next few years
- ☐ Visit the neighbourhood at different times when possible

• Before Writing an Offer

- ☐ Review the purchase price with your mortgage professional
- ☐ Confirm the estimated down payment
- ☐ Confirm the deposit amount and deadline
- ☐ Review property taxes and strata fees
- ☐ Estimate the full monthly cost
- ☐ Discuss any unusual property features
- ☐ Understand the completion and possession dates
- ☐ Include appropriate conditions in the offer

• During the Condition Period

- ☐ Submit the accepted contract promptly
- ☐ Provide updated documents quickly
- ☐ Complete the home inspection
- ☐ Review strata documents, if applicable
- ☐ Confirm home insurance is available
- ☐ Complete the appraisal, if required
- ☐ Confirm the lender has approved both you and the property
- ☐ Understand any remaining lender conditions
- ☐ Do not remove conditions until the financing is confirmed

Home Buyer Planning Checklist

• Before Completion

- ☐ Keep all payments up to date
- ☐ Avoid major purchases or new financing before completion, as they may reduce the amount you qualify for or affect the final approval
- ☐ Do not change jobs before completion
- ☐ Keep down payment funds easy to document
- ☐ Review the final mortgage terms
- ☐ Choose your lawyer or notary
- ☐ Confirm how and when closing funds must be provided
- ☐ Arrange utilities, movers, and insurance
- ☐ Complete the final walk-through
- ☐ Keep identification and important documents accessible

Before You Remove Conditions, Ask Yourself

Do I understand the mortgage payment and full monthly cost?

Do I have enough for the down payment, closing costs, and expenses after completion?

Has the lender approved the specific property?

Have I reviewed the inspection, strata documents, and insurance?

Do I understand the mortgage terms and any remaining conditions?

Does this home fit both my budget and my life?

You do not need every part of the process to feel simple.

You do need to understand what you are committing to, what still needs to be confirmed, and who is helping you through each step.

10. Helpful Tools and Resources

You do not need to work through every part of the home-buying process on your own.

These tools and guides are designed to help you understand the numbers, compare your options, and prepare for the next step.

Scan a code with your phone, or click the resource link in the digital guide.

 SCAN TO OPEN	Down Payment Roadmap Estimate the minimum down payment for different purchase prices and see how your available funds may shape your home-buying plan. Open this resource	 SCAN TO OPEN	Mortgage Payment Calculator Estimate payments using different purchase prices, down payments, rates, and amortization periods. Open this resource
 SCAN TO OPEN	Closing Costs Planner Estimate property transfer tax, legal or notary fees, inspections, and other costs due before or on completion. Open this resource	 SCAN TO OPEN	First-Time Home Buyer Guide Learn about down payments, qualification, available programs, common mistakes, and what to expect before an offer. Open this resource
 SCAN TO OPEN	Community Home Buying Guides Compare Pitt Meadows, Maple Ridge, Port Coquitlam, Coquitlam, Langley, and Mission. Open this resource	 SCAN TO OPEN	Mortgage Minutes Find clear answers to common mortgage and home-buying questions, one topic at a time. Open this resource

A Note About Calculators and Online Tools

Online tools can help you explore possibilities, but they do not provide a mortgage approval.

Your income, credit, debts, down payment, property type, lender guidelines, and current mortgage rules all affect what may be available.

Use these resources to help you prepare your questions and understand the process, then have the numbers reviewed based on your own situation.

11. A Final Note From Kiersten

Buying a home can feel like a lot, especially when you are trying to understand the financial side while also searching for the right property.

You do not need to know every answer before you begin.

My role is to help you understand your options, identify anything that may need attention, and build a plan that fits both your finances and your life.

Whether you are ready to buy soon or are simply trying to understand what may be possible, you are always welcome to start with a conversation.

Kiersten Jackson

Mortgage Broker

Guiding You Home

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Ready to start with a conversation?

Whether you are ready to buy soon or simply want to understand what may be possible, you are welcome to reach out.

Kiersten Jackson

Mortgage Broker

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