

FINDING YOUR

NEW HOME

JOANNE LEIGH

Realtor | Pickering, ON



📞 416-992-6552

✉️ homelistings@rogers.com

📁 FindYourHomeSite.com



**Royal Heritage Realty Ltd
Brokerage**

1029 Brock Rd, Unit 200.
Pickering, ON L1W 3T7

ABOUT ME



JOANNE LEIGH

Realtor | Pickering ON



- These are just guidelines, so make sure to change them to reflect your own background and interests.
- Based in Pickering, ON.
- Married to Brian since 1986
- Two children
- Enjoy the outdoors, painting, and decorating

ABOUT ROYAL HERITAGE REALTY LTD



We service **Durham Region and GTA**



We were established in **2015**



We are **locally owned, philanthropic, etc.**



THE BUYER'S ROAD MAP



ARE YOU READY TO BUY?



- **Steady income**
- **Low to medium debt**
- **Cash for down payment/closing**
- **Two months of pay stubs and bank statements**
- **Two years with same company or in same industry**

GETTING PRE-APPROVED



- Choosing a lender
- Filling out loan application
- Approval document
 - Paystubs, bank statements, tax returns, proof of employment, 580+ credit score



YOUR HOME SEARCH



Understanding what you're looking for is a top priority. Let's talk about the features of your future home.

- Location
- Price
- Square footage
- Bedrooms
- Baths
- Style
- Features
- Schools

SEARCH TOOLS

AGENT SEARCH

- MLS
- Agent network
- My website



CUSTOMER SEARCH

- Website
- Yard signs, open houses, model homes, friends, FSBO



HIGH-TECH TOOLS

- Automated home search system



MAKING AN OFFER



- Falling in love with a home
- Seller wants
- Earnest money
- Down payment/financed amount
- Important dates
- Inclusions in home
- Offer will be accepted, counter-offered, or declined

WHEN YOUR OFFER IS **ACCEPTED**



- Give earnest money to title company
- Inspection and repairs
- Appraisal
- Home insurance
- Finalize mortgage details
- Final walkthrough



CLOSING COST BREAKDOWN

These are the items that will be included in your closing cost:

\$

- Property appraisal
- Home inspection
- Processing fee
- Underwriting fee
- Lender fee
- Loan discount fee
- Recording fee
- Settlement officer fee
- Title insurance
- Document preparation fees
- Escrow taxes and insurance
- Prepaid interest
- Credit report
- Transfer taxes
- Attorney/notary fee

CLOSING DAY



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This is the big day! You will visit your lawyer to sign any paperwork for closing, answer any questions, and verify the closing paperwork matches our purchase contract.

- Bring your identification
- Everyone who is purchasing the property must be present. If this is not possible, let the lawyer know in advance.
- You will need to bring a certified check or wire your down payment/closing costs.



CONTACT INFORMATION

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