



REGINE BADEAU

RESIDENTIAL REAL ESTATE BROKER

BUYER'S  
*guide*

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# HOME BUYING PROCESS

Buying a property is one of the most significant financial decisions you'll make. Whether you're a first-time homebuyer or a seasoned investor, the process can seem overwhelming. This guide will walk you through the essential steps of the home buying process to help you be more informed and to make you feel more confident in the process.

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## WHY YOU SHOULD HIRE WITH A *Real Estate Broker*

- Legal and transactional expertise
- Skilled negotiators
- Market insights
- Access to exclusive listings
- Guidance of a professional
- Time and stress saving
- It's free! The buyer doesn't cover the cost of the real estate broker.



# STEPS TO PURCHASING A HOME

1

## Choosing The Right Broker

Making sure you are well supported in the process is key. A real estate broker will make sure to advise and guide you throughout the whole process in order for you to make the right decisions. A real estate transaction can be complex, with legal and financial risks, it is crucial that a broker is part of the transaction to provide in-depth knowledge of the local market, to ensure that the process complies with the local laws and to make the process stress free.

2

## Assess Your Financial Situation

It is important to consult your financial institution or mortgage broker to get pre-approved for a mortgage loan. The mortgage pre-approval will help you determine your budget based on how much the bank is willing to lend you and your down payment.

3

## Search The Market And Visit Properties

Your real estate broker will go on a hunt in order to find your dream property based on your criterias and budget and desired location. This step will require you to be available to visit the properties you're interested in.

4

## Make An Offer And Sign The Promise To Purchase

Once the broker finds a property you like, you can submit an offer. This document will include the price you're willing to pay, and conditions. Once you and the seller agrees on the terms, you will sign the promise to purchase

5

## Property Inspection

It is highly recommended to have a professional property inspection done on the property. This is to identify any structural issues or repairs that need to be taken care of. If any issue is detected during that process, it might affect the value of the property.



6

## FINALIZE FINANCING

Finalize your mortgage application with your financial institution. Your real estate broker will take care of sending them the necessary paperwork in order for them to finalize the transaction.

7

## HIRE A NOTARY

You will need to look for a notary that will handle the legal aspects of the transaction. They will prepare the deed of sale, make sure that all documents are legally in order and handle the transfer of ownership. He will also register the property with the Quebec Land Register.

8

## TAKE POSSESSION

When everything is completed, you will receive the keys to your new property!





THANK YOU FOR

*Trusting me*



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Engel & Volkers

Whether you are buying, selling or renting, it would be a pleasure to help you navigate your next real estate transaction. If you ever need any further assistance or have questions please don't hesitate to reach out.

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