



THE HOME HUNTER'S PLAYBOOK

EXPERT GUIDANCE FOR CONFIDENT HOME BUYING AND STRONG RESULTS

Dear Home Buyer, Congratulations on taking the first step toward buying a home. It is an exciting time! This guide will provide clarity and peace of mind during the process. Our role as professional real estate advisors, is to provide you with reliable information based on decades of experience and facts, to help you make an informed decision.

It is worth noting that not all real estate agents are the same, and our team prides itself on providing full-service support that goes above and beyond what is expected.

We are excited for the opportunity to work with you!



01

Your Team

02

Working by Referral

03

Why use a Royal LePage?

04

Why use a Realtor?

05

Success Stories

06

Needs Analysis

07

The Home Buying Process

08

Financing Approval

09

Property Search

10

Offers

11

The Costs

12

Moving Checklist

MEET DAVID

- David is strategically aligned with Royal LePage and their global network of professionals. He's a full-time licensed REALTOR® specializing in the sale of houses, townhomes and condominiums.
- David's deep knowledge of the local market, built through decades of hands-on experience, combined with his background in marketing and advertising, allows him to deliver a thoughtful, results-oriented approach for his clients.
- Referrals represent 80% of David's business, an indication of the genuine care and service level you can expect.
- David is one of only a handful of Master Certified Negotiation Experts currently trained in BC, offering professional negotiation services to protect your interests.
- David has earned the prestigious Certified Luxury Home Marketing Specialist® designation in recognition of his experience, knowledge and expertise in the luxury home market.
- David is a Seniors Real Estate Specialist®, a REALTOR® who is uniquely qualified to assist seniors in real estate matters.
- David is also a certified Global Marketing Agent for true global sales.
- Lastly, David is a member of the Appeals Committee at Greater Vancouver Realtors.

RECENT ACHIEVEMENTS

17 YEAR DIAMOND MASTER MEDALLION MEMBER



DAVID'S LIST-TO-SALE-PRICE RATIO NETS YOU MORE



WE SAVE OUR CLIENTS 2% MORE THAN AVERAGE - A POSSIBLE SAVINGS OF \$20,000 ON A MILLION DOLLAR SALE.

Based on 2025 sales as reported by Greater Vancouver Realtors. Percentages rounded to nearest decimal.

DAVID HAS BEEN HONoured WITH THE LIFE TIME AWARD OF EXCELLENCE FOR HIS CONSISTENT AND EXEMPLARY REAL ESTATE SERVICE





DAVID HAS BEEN RATED AS ONE OF
THE TOP 3 REAL ESTATE AGENTS IN
COQUITLAM SINCE 2018



MCNE

MASTER CERTIFIED NEGOTIATION EXPERT

Current or Potential Client, It is our pleasure to introduce you to **David Reimers** who has successfully completed the Master Certified Negotiation Expert® (MCNE®) designation program conducted by the Real Estate Negotiation Institute® (RENI®). The MCNE® program is the premier and most comprehensive negotiation designation program in real estate.

The Master Certified Negotiation Expert® (MCNE®) program consists of six training courses covering professional negotiation theory and techniques, as well as practical application to real estate negotiation situations. The Real Estate Negotiation Institute® (RENI®) is a member of the Harvard Program on Negotiation and researches negotiation literature around the world to bring the best possible training to real estate professionals. No real estate professional can guarantee specific outcomes or results for your real

estate transaction. You

can be sure however that your MCNE® agent/broker will conduct your real estate negotiations professionally, skillfully, and with confidence on your behalf. The results achieved by you and your MCNE® agent/broker will likely be among the best possible for your specific situation. (Negotiation Expertise, LLC, and the Real Estate Negotiation Institute® do not warrant or guarantee any specific results when hiring a MCNE® agent.)

As you consider your choice of real estate professionals, carefully evaluate his/her training and commitment to skill development. Negotiation skills are very important to your ultimate success and your MCNE® agent/broker has demonstrated a commitment to excellence by completing the MCNE® program. We wish you

all the best in your real estate transactions and know that your needs and interests will be better served by a MCNE® agent/broker!

Sincerely,

T.A. Hayman

Tom Hayman

Co-Founder

Real Estate Negotiation Institute

Suze Cumming

Suze Cumming

Canadian Director

Real Estate Negotiation Institute



"We continue to highly recommend David. He is professional, very well informed and very effective in buying and selling. Apologies for a corny sports analogy but working with David is like Wayne Gretzky joining your hockey team - expect great results."
~ Ron S.



ROYAL LEPAGE[®]

by the **NUMBERS**

Proudly **CANADIAN** 

9 OUT OF **10**

CANADIANS ARE FAMILIAR WITH THE ROYAL LEPAGE BRAND¹

MOST INFLUENTIAL LEADER

#1

Phil Soper
President & CEO of
Royal LePage named
most influential leader
in Canadian Real Estate²



THE VOICE
of Canadian Real EstateTM

6.3 BILLION
MEDIA IMPRESSIONS³

#1 in earned media **2.5x** more than our closest competitor

the best LIVE HERE[®]

20,000

REALTORS[®]
FROM COAST TO COAST

INCREDIBLE REACH

33 MILLION



visits to
royallepage.ca[®]

PARTICIPATED IN

nearly **1/3**

of all transactional dollar volume in Canada⁴

THAT'S **~\$103** BILLION


POWERFUL LEADS & REFERRAL CHANNELS

198,000

leads

FROM DIGITAL CHANNELS⁵

Did you know?

A ROYAL LEPAGER SELLS A HOME EVERY

 **3** MINUTES
Tick... Tock... SOLD!

SUPPORTING COMMUNITIES

more than

\$52 MILLION
raised since 1998



through the
Royal LePage[®] Shelter FoundationTM

CONNECTING YOU
WITH MORE CANADIANS NATIONWIDE

f 51,000 followers **in 30,000** followers

@ 25,000 followers **@ 4,000** followers

3.3 million views

 **ROYAL LEPAGE[®] COMMERCIALTM**

Canada's Largest and Fastest Growing
Commercial Real Estate Brand

78% Growth in agent count⁷ **673** advisors coast to coast⁸

INTERNATIONAL REACH

with REFERRAL CONTACTS 

in **40** countries and referral relationships with **+2,100** brokerage locations



END-TO-END CANADIANIZED REAL ESTATE TECHNOLOGY

+108 MILLION client interactions⁹ **+4.4** MILLION contacts added

Updated in September 2025 | 1 Online survey of 1500 Canadians completed between August 27 - 31, 2021, using Leger's online panel. 2 Phil Soper, Royal LePage[®] President & CEO, named Most Influential Canadian for the last 12 years by Swanepoel Power 200. 3 Print and online media impressions January to December 2024. 4 2024. 5 Inside Real Estate's Internal Lead System and the Royal LePage[®] Smart LeadsTM System August 2024 to July 2025. 6 Google Analytics Users Sept. 2024 to Aug 2025. 7 Growth percentage in the number of real estate agents count since 2019, per brand or commercial program. 8 Number of real estate brokers per brand or commercial program, as of August, 2025 Canadian Real Estate Association. 9 From April 2020 to August 2025. View important disclosures and notices about Royal LePage trademarks at rlp.ca/notices. ©2025 Bridgemark Real Estate Services[®]. All rights reserved.

CANADA'S
REAL ESTATE COMPANY

ROYAL LEPAGE[®]

WHY WE WORK BY REFERRAL

- We want you to know how much we appreciate you. We strive to build positive lifelong relationships by working exclusively with people we admire and respect, and who value the service we provide.
- Relationships are more important than transactions. Since the primary source of our business are referrals from people who know and trust us, we don't have to spend time prospecting and can dedicate ourselves fully to the activities that benefit you the most.
- You have a direct impact on our business. We know that we must earn your future referrals so we aim to exceed your expectations. We have a vested interest in making sure that you are completely satisfied so that you're "fired-up" to give us great reviews and tell your friends and family about the top-notch service you received.
- Working by referral is all about trust. When you come across someone who is thinking about real estate and who would benefit from the service and personal attention we provide, we'd appreciate you referring us!



WHAT DOES IT MEAN TO HAVE AN AGENT WORKING FOR YOU?

- Agents protect and promote your interest; as your agents we are required to provide you: Undivided loyalty.
- Protect your negotiating position.
- Disclosure all known facts about the property.
- Obey your lawful instructions.
- Maintain confidentiality of your information.
- Disclose conflicts of interest.
- Use skill and care.



HIRE AN EXPERIENCED FULL-TIME REALTOR® TO REPRESENT YOU!

WE ENSURE YOU ARE INFORMED ABOUT ALL ASPECTS OF THE HOME BUYING PROCESS.

It's important that you understand whose interests REALTORS® are legally bound to serve in a real estate transaction.

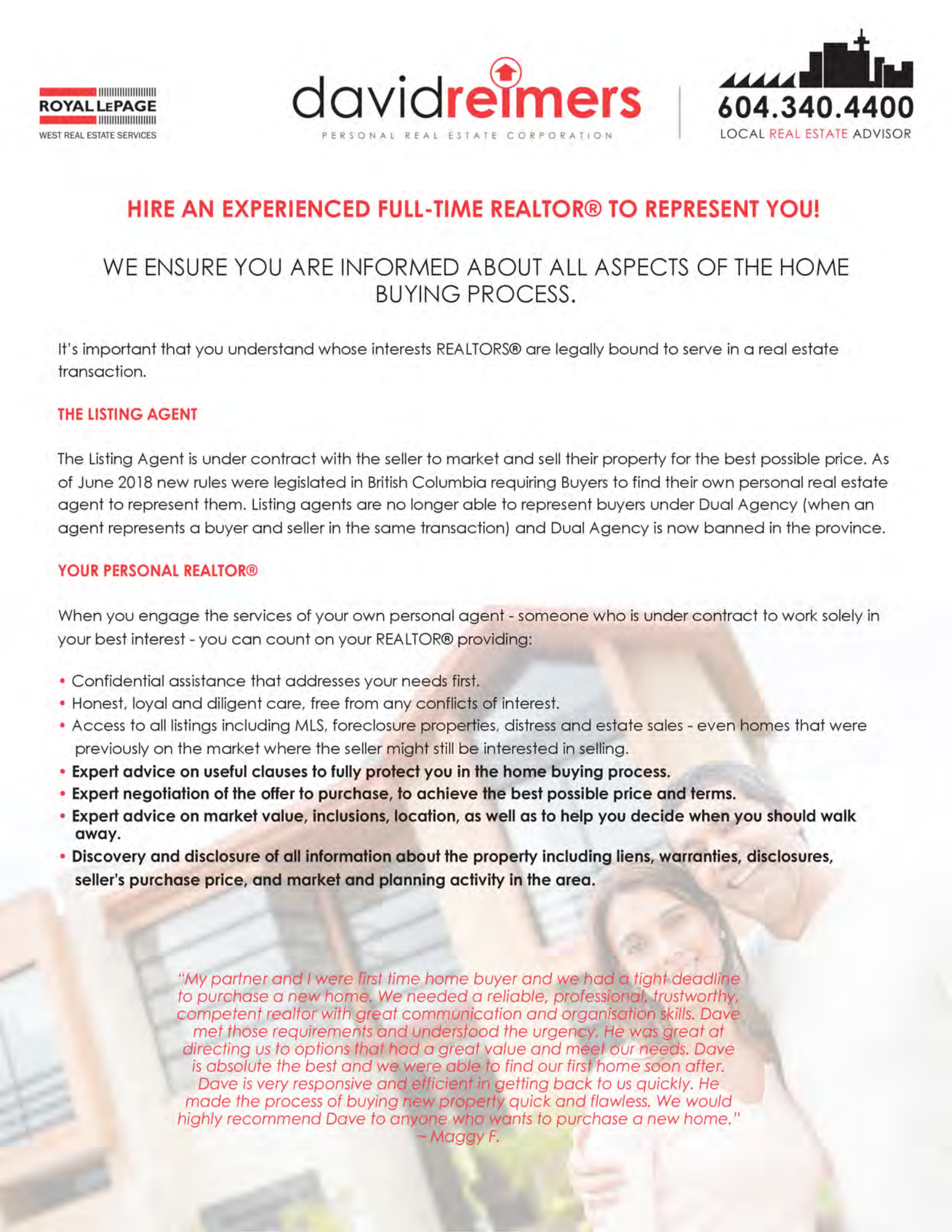
THE LISTING AGENT

The Listing Agent is under contract with the seller to market and sell their property for the best possible price. As of June 2018 new rules were legislated in British Columbia requiring Buyers to find their own personal real estate agent to represent them. Listing agents are no longer able to represent buyers under Dual Agency (when an agent represents a buyer and seller in the same transaction) and Dual Agency is now banned in the province.

YOUR PERSONAL REALTOR®

When you engage the services of your own personal agent - someone who is under contract to work solely in your best interest - you can count on your REALTOR® providing:

- Confidential assistance that addresses your needs first.
- Honest, loyal and diligent care, free from any conflicts of interest.
- Access to all listings including MLS, foreclosure properties, distress and estate sales - even homes that were previously on the market where the seller might still be interested in selling.
- **Expert advice on useful clauses to fully protect you in the home buying process.**
- **Expert negotiation of the offer to purchase, to achieve the best possible price and terms.**
- **Expert advice on market value, inclusions, location, as well as to help you decide when you should walk away.**
- **Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, and market and planning activity in the area.**



"My partner and I were first time home buyer and we had a tight deadline to purchase a new home. We needed a reliable, professional, trustworthy, competent realtor with great communication and organisation skills. Dave met those requirements and understood the urgency. He was great at directing us to options that had a great value and meet our needs. Dave is absolute the best and we were able to find our first home soon after. Dave is very responsive and efficient in getting back to us quickly. He made the process of buying new property quick and flawless. We would highly recommend Dave to anyone who wants to purchase a new home."
- Maggy F.

A FEW RECENT SUCCESS STORIES

"We have both been in real estate sales in the past and without a doubt, David is the best we have encountered."

- L. Tripp & R. Kirkness

"David provided amazing support for us when we were first-time home buyers trying to navigate our options. He always showed a high level of professionalism and we always felt that he had our best interest at heart and would 100% recommend working with David!"

- Teresa J

"David is the consummate professional. From beginning to end, through all phases of the sale, he handled every situation as if he was selling his own place. David is honest, trustworthy, and reliable."

- R. Mymko

"Can't say enough about David who helped us with our recent townhome purchase. He was very responsive to all of our questions and quick to get answers. David is a professional and I highly recommend him for all your real estate needs."

- Mike V.

"David was extremely professional and efficient in helping us sell two homes while guiding me to locate my perfect home for my new chapter in life. He is very patient and really takes the time to understand what his client needs. I would not hesitate to use him again in the future and I am more than happy to point friends and family in his direction as well."

~ Chelsea C.



NEEDS AND WANTS ANALYSIS

THINGS TO CONSIDER ABOUT YOUR NEW HOME

The first step is deciding where you want to live; what type of home you are looking for and what features are a "must have" vs "nice to have" in your new home. Invariably, there will be tradeoffs, but rest assured we are here to help sort through the options to find you the best house, at the best price, with as many of your wants and needs as possible.

THINGS TO CONSIDER ABOUT AREAS

- How long will your commute to work be?
- Will you need to be near public transit?
- Do you prefer an older community with character, or a newer modern community?
- Will you need to be located near specific schools or facilities?
- What other amenities would you like nearby?
- Are you too far from family and friends, or perhaps too close?

THINGS TO CONSIDER ABOUT THE TYPE OF HOME

- Single family, townhouse, condo? Bungalow, split-level, two storey, rancher, duplex?
- Would you consider an older home? How old?
- How much parking space is needed? Double or single garage?
- Do you need to park an RV or a boat?
- What landscaping features are important? A fenced yard, patio, balcony, pool, gardens?
- Is it important which way the house faces?

THINGS TO CONSIDER ABOUT THE INTERIOR

- How many bedrooms and bathrooms? What about a formal dining room and separate living and family rooms?
- Do you prefer an open floor plan or for the rooms to be separate for more privacy?
- Are you open to taking on renovations if needed?
- What features do you need in a home? Air conditioning, fireplace, gas stove, ensuite?
- How much storage space do you need?
- Do you need a mortgage helper or an inlaw suite?

CONSIDERATIONS FOR ATTACHED PROPERTIES

- Do you have any pets? How many and what size and type?
- How much are you comfortable paying for monthly property maintenance?
- Do you smoke? Some strata's prohibit smoking.
- What is your risk tolerance for large future repairs to the building?

TOP 3 AREAS: _____

TOP 4 MUST HAVES: _____

TOP 4 THINGS I DON'T WANT: _____

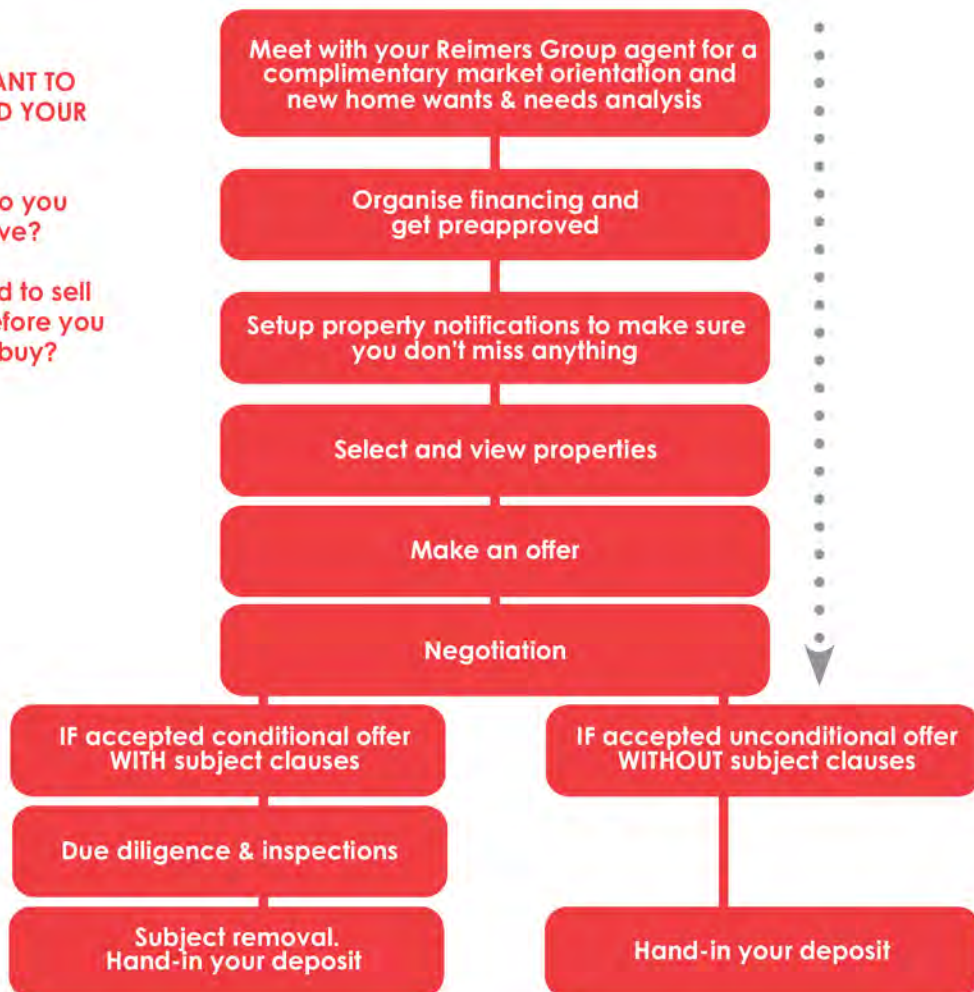




IT'S IMPORTANT TO UNDERSTAND YOUR TIMELINE

How soon do you need to move?

Do you need to sell anything before you are able to buy?



CONGRATULATIONS you've officially purchased your new home!



Enjoy the journey to homeownership!



FINANCING PRE-APPROVAL

FIND OUT WHAT YOU CAN AFFORD

Obtain a mortgage pre-approval ASAP to ensure the process is smooth with no time wasted.

STEPS TO GET YOU PRE-APPROVED FOR A MORTGAGE

1. **Talk with a mortgage specialist.** We would be happy to connect you to one of our expert advisors.
2. Your lender will help you **determine if you're eligible for any of the home-buyer incentive programs.**
 - First time Homebuyer Incentive
 - First time Home Buyers Tax Credit (HBTC)
 - Home Buyers Plan
 - GST new housing Rebate
 - BC First Time Home Buyers Program
 - Home Owner Grant
 - New Build Home Exemption
3. **Complete and submit your application with your mortgage broker.** They will collect your financial and personal information in order to find out how much of a mortgage you can carry.
4. **Gather all the necessary documents.** Your mortgage broker will give you a list of documents that the banks/lenders need to finalize the mortgage.
5. **Verification of your details.** They will do their checks and balances to make sure that you are not getting in over your head.
6. **Obtain a copy of your pre-approval.** This is a powerful negotiating tool. The seller of your dream home will feel more confident that you are the right person.

HAVING THAT PRE-APPROVAL DOCUMENTATION CAN OFFER YOU SEVERAL BENEFITS

- Save you time by only looking at properties that you can afford.
- Save you money as rates are locked in.
- Less stress throughout the process, you know that you are ready and capable of buying a home.
- Competing offers are a common occurrence on well valued real estate. You will be able to act quickly when the right home comes along. Sellers like to know that buyers already have financing in place.

PRE-APPROVAL DOCUMENTS MAY INCLUDE THE FOLLOW:

- Confirmation of your down payment amount.
- Employment or Income verification.
 - » Copy of latest pay slips.
 - » Letter of employment.
 - » T4.
 - » If self employed then T1 general and notice of assessment for 2-3 years.
- Information about your current property.
 - » Recent mortgage statement.
 - » Homeowners insurance.
 - » Property tax statement.

visit **reimers.ca** for a list of our **PREFERRED SERVICE PROVIDERS**



PROPERTY ~~SELECTION~~ ELIMINATION

- Helping you find a home is a process of elimination, not a process of selection. Buyers view an average of 10 homes before finding the perfect home.
- Once you've reviewed the homes online and done a drive by to familiarize yourself with the neighborhood, select your top 2-6 homes.
- We will then arrange a tour of your top choices at a convenient time for you. To book showings please email us the MLS numbers together with at least two time windows that you will be available for viewings. We recommend as much notice as possible to ensure everyone's schedules can be accommodated.

VIEWING PROPERTIES

Depending on how many homes you've booked please be mindful of time, we are usually booked for 20-30 min time slots per home.

HELPFUL TIPS:

- When viewing homes, arrange a babysitter where possible, this allows you to focus on the important details of the home.
- It's practical to wear easy slip on shoes.
- Stay together as group.
- Be courteous and don't discuss the home until we have left as you never know who is watching or listening.
- If you need the washroom, we can take washroom breaks at the nearest Tim Hortons, Starbucks or gas station in between the showings.
- If you wish to visit any open houses on your own, be sure to send me the MLS number so that I can let the agent on duty know and keep you updated on potential cancellations. When you arrive give the agent on duty my name that way your information is kept confidential.
- Never engage in conversation with the agent on duty; they represent the Sellers interest and will try to figure out your motivations - impacting your negotiating power.



WE'LL SET YOU UP WITH
"AGENT LEVEL" SEARCH
TOOLS TO MAKE SURE
YOU DON'T MISS THAT
PERFECT PROPERTY!



MAKING AN OFFER

YOU'VE FOUND THE ONE. HERE'S WHAT HAPPENS NEXT

- We will prepare a CMA (Comparative Market Analysis) to determine the market value of the property. This will empower you to make an informed decision.
- We will prepare an offer that protects you, follows your instructions and matches your schedule and needs.



TYPICAL OFFER ELEMENTS INCLUDE

- **PRICE** - The following factors could affect your offer price:
 - » Property condition
 - » New home improvements
 - » Market conditions (supply and demand)
 - » Seller's motivation
 - » Seller concessions - do you want them to give you a carpet allowance or are you asking them to help you with closing costs? If you are - expect to pay a little more.
- **DEPOSIT** - This is usually given when all the conditions are removed. A typical deposit is 5% however this is negotiable so may change depending on the circumstances.
- **HBRP (The Home Buyer Rescission Period)** - This allows you to rescind the accepted offer for a period of 3 business days after the accepted offer date by providing notice to the Seller as instructed in the accepted offer. You are obligated to pay directly to the seller a rescission fee of 0.25% of the purchase price should you exercise this option.
- **TERMS AND CONDITIONS**
 - » Finance
 - » Inspections
 - » Home Insurance
 - » Title Property Disclosure
 - » Strata Documents
 - » Professional, Legal, Accounting Advice
 - » GST
 - » New Home Warranty
 - » Tenant particulars
 - » Other
- **INCLUDED & EXCLUDED ITEMS**
- **COMPLETION DATE**
- **ADJUSTMENT DATE**
- **POSSESSION DATE**

We will present your offer and put our negotiating skills to work to ensure the very best terms for you!



NEGOTIATIONS

Once your offer has been presented to the seller the negotiating process begins. Numerous counter-offers may go back and forth between you and the seller.

Remember, your offer is just that - an offer - until it has been accepted and agreed to by both you and the seller.

Please be available during this period as time is of the essence. Don't go to bed early unless you confirm with us first. Make sure your mobile is turned on and not in "silence" mode.

Three possible scenarios may occur after an offer is presented to the Seller. The seller may accept your offer, reject your offer or make a counter offer - which is typically what happens the most.

Our negotiations continue to reach agreeable terms between the seller and yourself, or until we determine an agreement cannot be reached and it is time to walk away.

At any time during the negotiating process another offer from another buyer could be made thus creating a multiple offer situation.

A seller is free to accept whichever offer they prefer. A wise buyer will try to come to an agreement with the seller in a reasonably short period of time to reduce the chances of a multiple offer scenario.

MULTIPLE OFFERS

It doesn't have to be a 'hot' market for a seller to have the luxury of choosing between multiple offers on their property. If you find yourself in a multiple offer situation, don't panic and don't withdraw your offer - you may be the highest bidder and won't even know it if you pull out. Go through at least one round of negotiations before you decide to withdraw. Have a price in your mind of where you want to go, and stay in the game until that price has been reached. Too many buyers lose the property by pulling out too soon.

There is good news. We've helped hundreds of buyers just like you, win in multiple offer situations. We will make sure you are guided through the competitive bid process to maximise your chances of success.





ACCEPTED OFFER

CONGRATULATIONS YOUR OFFER HAS BEEN ACCEPTED

The first important date to keep in mind is the **HOME BUYER RESCISSION PERIOD** (HBRP) which allows you to rescind (cancel) the accepted offer for a period of 3 business days after the accepted offer date. If you exercise your right to rescind the contract you are obligated to pay a rescission fee of 0.25% of the purchase price to the Seller. Some exceptions may apply.

TIME TO DO YOUR DUE DILIGENCE

INSPECTION

Home inspections allow you to scrutinize the details of the property and can save you from some unpleasant surprises. I would be happy to recommend a reputable and qualified home inspector,

CHOOSE A LAWYER

To help answer any legal questions you may have. They will also ensure that you get what you are paying for and in accordance with the terms of your agreement to purchase.

REVIEW ALL PROPERTY DETAILS

It's important for you to review all the documents that we send to you. Including but not limited to: the title, title attachments, the property disclosure statement, home warranty certificate, floor plans, survey etc.

If you are buying a strata property, these may also include; bylaws, 2 years of meeting minutes, rules and regulations, stratas insurance certificate, financials, engineers reports, active legal proceedings etc.

ONCE YOU ARE ENTIRELY SATISFIED AND CONFIDENT ABOUT THE STATE OF THE PROPERTY AND YOU WOULD LIKE TO PROCEED WITH YOUR PURCHASE, WE WILL PREPARE THE FINAL PAPERWORK (THE SUBJECT REMOVAL ADDENDUM) TO REMOVE OFFER CONDITIONS.

THE DEPOSIT OF APPROXIMATELY 5% IS USUALLY DUE AT THIS TIME AND MUST BE A BANK DRAFT PAYABLE TO: ROYAL LEPAGE WEST REAL ESTATE SERVICES, IN TRUST

SIGN DOCUMENTS WITH YOUR LAWYER

Our conveyance team at our office will forward your file to your Lawyer's office. Once they are ready for you to sign the final transfer papers they will contact you to arrange a meeting. The meeting is usually a couple of days before the completion date.

WHAT ARE THE COSTS INVOLVED?

In addition to the purchase price, there are a number of other costs you need to keep in mind.



- **GST:** 5% GST may be applicable (typically on new home).
- **PROPERTY TRANSFER TAX:** (First-time buyers may be exempt from paying this tax)
 - » 1% on the first \$200,000,
 - » 2% on the portion of the fair market value greater than \$200,000 & up to and including \$2,000,000, &
 - » 3% on the portion of the fair market value greater than \$2,000,000.
 - » If you're a foreign national or foreign corporation and the residential property is located in the Greater Vancouver Regional District, you also pay the additional property transfer tax of 20% on the fair market value of your proportionate share. (THERE IS CURRENTLY A BAN ON FOREIGN OWNERSHIP OF HOUSING)
- **HOME INSPECTION:** We will always recommend that you get a home inspection by a certified home inspector. A typical home inspection ranges between \$500 to \$600. Larger homes may cost more.
- **MORTGAGE LOAN INSURANCE:** If you get a high-ratio mortgage (less than 20% down payment) you will have to buy mortgage loan insurance from CMHC or a private company. The insurance premium usually gets added to your mortgage.
- **MORTGAGE APPLICATION FEE:** The bank or mortgage company may sometimes charge a fee for processing a mortgage application. This type of fee is more common when your down payment is less than 20% of the total purchase price. It is usually a few hundred dollars and varies between financial companies.
- **PROPERTY APPRAISAL:** Before your lender approves your mortgage, you may be required to have an appraisal done. Sometimes your lender covers this cost, otherwise you are responsible for covering this cost. The fee ranges from \$200 to \$500.
- **LAND SURVEY FEES:** A land survey is a process where a surveyor will inspect the property to ensure that boundary lines in the title to the property are being followed. Using the legal description of the property and specialized surveying instruments, the surveyor will measure the land and note the boundary lines. Surveys are not necessary if the purchaser is buying a strata property.
- **TITLE INSURANCE:** Title insurance will check the title history of the property to determine if there are items that could affect your interest in the property, such as outstanding liens, taxes, or unpaid judgments. The financial company may require a title insurance policy to reveal potential errors before the mortgage is issued. Title insurance can also be used as a substitute, if both parties agree, to a recent survey because Title Insurance protects the lender and buyer against defects in the title.
- **LEGAL FEES:** A lawyer or notary is needed to complete your purchase. Their fees will range in price, depending on the services provided.
 - » Disbursements to the Land Titles Office. These fees are approximately \$500. Your lawyer or notary will arrange this payment.
- **PRORATED COSTS:** You will need to reimburse the sellers for any prepaid property taxes or utilities that they have already paid for the year.
- **OTHER COSTS TO CONSIDER:** Home Insurance, moving costs, renovations or repairs, strata fees, gardening .

THE PATH TO HOMEOWNERSHIP

5 Financial Factors First-Time Buyers Must Consider

1. ASSESS YOUR EXPENSES

- Net Income
- Fixed Expenses
- Variable Expenses

Know your cash flow to avoid house poor stress.



2. THE DTI RATIO (Debt-to-Income)

Total Monthly Debt

Gross Monthly Income



$DTI = \text{Debt} \div \text{Income}$
Goal < 50% for better risk profile

3. CHECK YOUR CREDIT SCORE

660+
GOOD
(Better Odds)

760+
IDEAL
(Better Odds)



Your financial report card.
Fix errors before applying.

4. PRE-QUALIFICATION vs. PRE-APPROVAL

PRE-QUALIFICATION
(Ballpark Estimate)

PRE-APPROVAL
(Official Assessment)



Knowing the difference
prevents heartbreak.
Get the official check.

5. CASH UP FRONT

DOWN PAYMENT:
5% - 20%+
(Avoid insurance over
20% or \$1M+)

CLOSING COSTS:
3% - 4% of price
(Legal fees, Land Tax,
Moving)

