



CONGRATULATIONS, YOU'RE A HOME OWNER!

GIVE YOURSELF A PAT ON THE BACK. YOUR OFFER HAS BEEN ACCEPTED AND YOUR HOME WILL BE CLOSING SOON. **NOW WHAT?**

HERE ARE 5 SMART TIPS TO HELP YOU PLAN AHEAD & HAVE A SMOOTH MOVE:

- 1 Find a safe spot for any home-related bills as well as your current mortgage documents. It's a good idea to also keep proof of your down-payment.
- 2 Once you move in there will also be on-going costs such as property tax or condo fees, utility set-up fees and home and fire insurance.
- 3 Life is full of surprises - check out the advantages of a life insurance policy.
- 4 As there will be some costs associated with closing, be sure to put money aside to cover things like home loan insurance, land transfer tax, and legal fees.
- 5 Remember your mortgage qualification was based on your income, so if you're planning a career switch or going on maternity/paternity leave, let your agent know.

ANY QUESTIONS, PLEASE GIVE ME A CALL.