



Charmaine Harris

Real Estate/Property Management
COASTAL LIFE REALTY LTD.

Managing Broker/Owner

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FIRST TIME BUYER? **WONDERING WHERE YOU SHOULD START?**

Steps to your first purchase

Find a REALTOR® you can relate to and understands your needs. They are the ones there to help you with this purchase and will be negotiating for you.

Personal Assessment

Are you paying rent now?
Are you employed and earning income? Yes to both these questions is the first step!

Find a REALTOR®

Financing

Educate yourself on the market

Find someone who can help assess your current financial situation. A Mortgage Broker can also hold interest rates for you ensuring you always get the best rate.

Start viewing properties

Are you aware of tax credits available or how to borrow against your RRSPs?

Learn about opportunities for first time buyers

Understand the expenses with buying a home

Put in an offer buy a home

Start Building Equity

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Find more detailed information about these steps on my website
www.coastalliferealty.ca