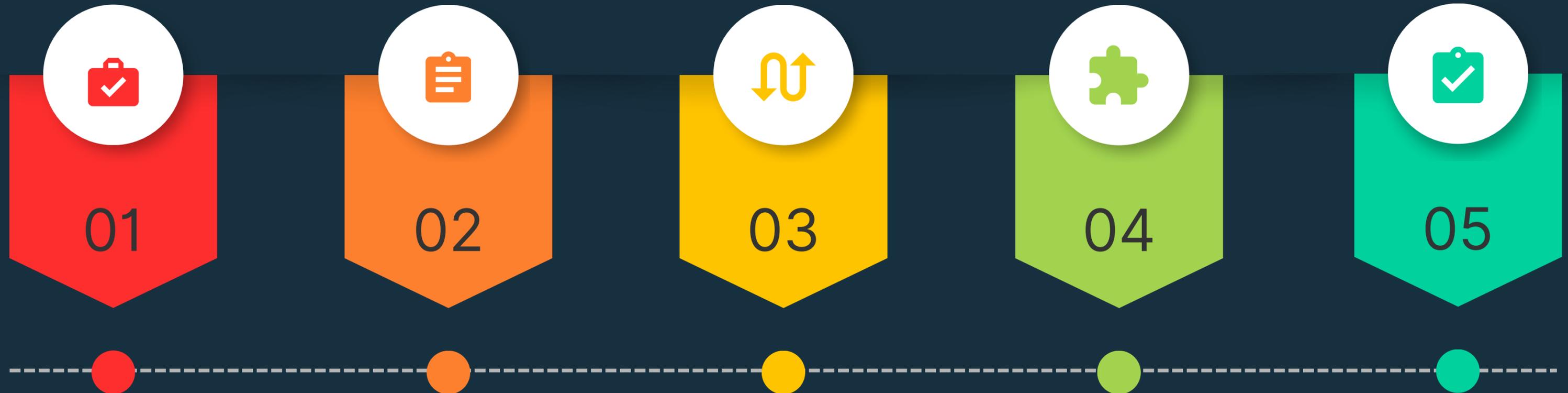


YOUR COMPLETE GUIDE TO HOME FINANCING

A step-by-step blueprint for a smooth, stress-free financing experience



Get Pre-Approved

Reach out to your broker or a bank rep you can trust to get qualified. Start shopping with your realtor.

Mortgage Application

Once your offer is accepted, contact your broker for the updated documents needed for approval. Your realtor will give instructions on how to make the offer deposit.

Approval & Rate/ Term Negotiation

Approvals are usually quick but can take up to 3 days. Your broker will shop your application and leverage their lender relationships to secure the best rate and product for you.

Signing Consultation

Your broker will review your approval(s) with you. They will go over key terms and outstanding conditions, answer any questions and guide you through the signing documents.

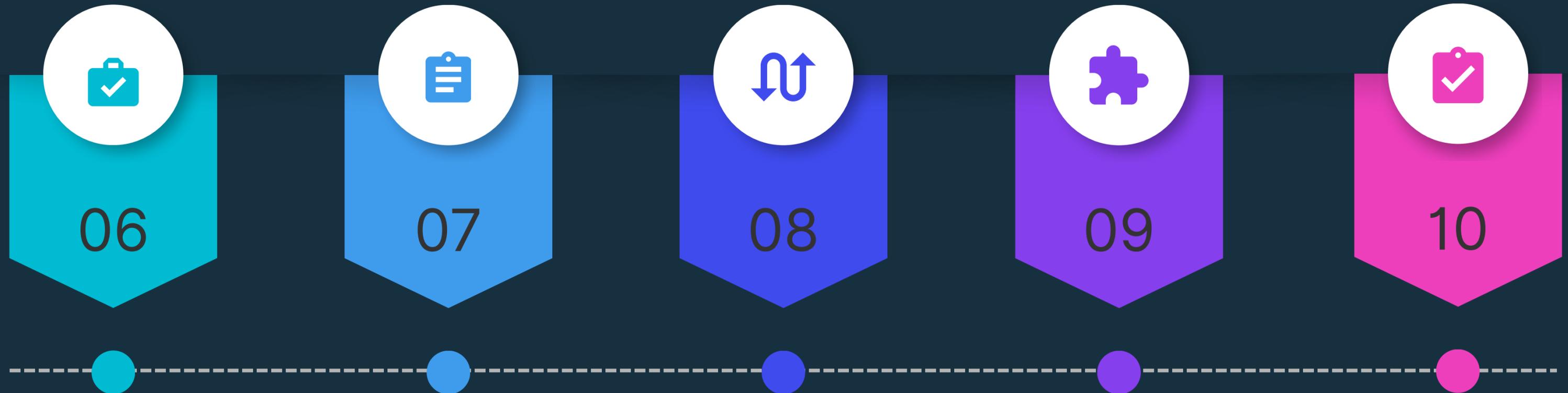
Appraisal and Inspection

A valuation is required with 20%+ down. Your broker will advise whether it needs to be order immediately or if an auto-appraisal is possible. Schedule your home inspection with your realtor

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Broker Conditions

Most conditions are covered by your initial documents, though the lender may ask for clarification or extras. Ideally, all conditions should be met before your COF expires.

Solicitor Instructions

Once all conditions are complete, the lender will send the mortgage registration instructions to your lawyer. Your broker can recommend you an experienced solicitor to use.

Solicitor Conditions

Your lawyer will work with you to complete the ID verification, title signing, and the insurance binder. You'll need fire and damage coverage before closing. Your broker can recommend a specialist.

Closing Funds Due

Your Lawyer will breakdown the balance needed to close the transaction and guide you how to transfer those funds to their trust account (remaining down payment + closing costs)

Closing Date

The lender sends the funds to your lawyer, who transfers the appropriate balance to the seller's to complete the purchase. Once closed, your realtor will hand you the keys.