



First-Time Homebuyer's Seminar



Your Step-by-Step Process

- **Step 1 – Determining Your Housing Needs**
 - » Important factors to consider
- **Step 2 – How Much Can You Afford?**
 - » Determines how “much” house can you buy
 - » Knowing all the costs
- **Step 3 – Building Your Home-Buying Team**
 - » Who you need working for you

Topics for Today's Discussion

- **Step 4 – Arranging your Mortgage**
 - » Interest Rates, Term, Amortization
 - » Mortgage Types
 - » Interest Rate Trends and Forecasts
 - » The Dominion Lending Centres Advantage
 - » All pre-approvals are not equal!
- **Step 5 – Making the Offer**
 - » What's involved
- **Step 6 – Closing the Sale**
 - » The Waiting Game

