



Buyer Tips

- 1** Get “pre-approved” not “pre-qualified.” When you are competing for your dream property, you want your negotiating position to be as strong as possible. A mortgage pre-approval shows a seller that you have already satisfied most lending conditions by a mortgagor. A pre-qualified mortgage by contrast is only an estimate of what you can receive on a mortgage from any given lender. Taking the time to get a solid pre-approval gives you peace of mind, and could give you the bargaining advantage over a competing offer.
- 2** Consider other relevant expenses. There are many costs associated with buying a home that can be easily forgotten in the excitement. These costs are important to factor in when considering your financial capacity to buy a home. Some examples of additional costs could include: land transfer tax, mortgage insurance, appraisal fees, legal fees, property tax adjustments, new furniture, renovations and decorating. The Dekker Team will go over these carefully with you.
- 3** Write a list of the "needs", the "nice to haves" and the "dealbreaker" features of a house.
- 4** Choose a Real Estate Agent carefully. As a buyer, you typically won't have to pay for services, but choosing the wrong agent could cost you a great deal. Missing out on suitable property listings, wasting your time on unsuitable properties or being poorly represented during negotiations can cost you time, money and opportunities. Be sure to ask many questions to potential agents and ask for testimonials of others.



What To Expect From The Dekker Team

Thank you for considering The Dekker Team for your real estate buying needs. Whether you are purchasing your first home or moving to a new home, the Dekker Team can educate and guide you through the process of finding the perfect house. We offer no charge buyer representation, which means that you gain the experience and knowledge of our entire real estate professional team at no cost to you as a buyer.

For most Canadians, their home is the single biggest investment they own. Choosing the right house is therefore one of the most important decisions that you will make during your lifetime. Our unique wholistic approach to serving you based on your individual needs allows us to consider all important aspects of your situation, not just your finances. We offer professional support through your real estate transaction by sharing our experience and knowledge throughout the process. Some examples of benefits that our team can provide is up to date information on market activity and trends, strategies to find the right home for you, structuring a real estate offer that best protects you and your family, and advocating and negotiating on your behalf. We're in this together, because together, we've got this!

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