

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 ongoing 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.

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