



INTERVIEW

Have a chat with REALTOR® Darlene Smith to see why she is the best fit for you. Remember, not every agent is created equal. YOU are my priority



PRE-APPROVAL

Meet with a lender and get pre-approved! If you need some help finding a lender, I can provide you a few options!



HOME SEARCH

We will discuss your ideal price range and criteria and we will begin searching for your dream home.



DEPOSIT

Deposit money paid and complete loan application within time frame of the contract.



OFFER

After finding the right home, we will put in a strong offer and negotiate the terms of the contract.



SHOWINGS

We will set up showings and view the homes you are interested in.



INSPECTION

Schedule inspectios and negotiate any repair requests and issues from inspection.



FINANCING

Order appraisal and obtain homeowners insurance or title insurance if needed.



Final Steps

Receive approval to close from lender and perform final walk-through before closing day.



Closing Day

Finally, the day we worked so hard for! Grab the keys after closing and move into your new house!

HOME BUYING

Roadmap



Darlene Smith
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1. PARTNER WITH AGENT DARLENE

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Review communities want to live in
- Review market averages
- Complete needs assessment

2. GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Have a lender review your finances
- Obtain a pre-approval letter

3. FIND YOUR NEW HOME

- Compare home and neighborhood averages, narrow down neighborhoods you want
- Mark your favorite homes
- Eliminate homes that don't meet your needs
- Schedule home tours and plan an itinerary with REALTOR® Darlene Smith
- Select the home you want to make an offer on

4. MAKE OFFER & NEGOTIATE

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a Lawyer
- Shop home insurance options
- Prepare for down payment, deposit money
- Choose a target closing date
- Sign the offer
- Deliver deposit amount
- Stay in close contact with your REALTOR® Darlene Smith

5. UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender
- Request list of what conveys with the property
- Schedule home inspection and negotiate repairs if applies
- Acquire a property disclosure from the seller
- Order an appraisal
- Clear contingencies. Input any contingencies that may be specific to your area
- Choose your lawyer to complete closing transaction
- Have title researched
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent Darlene, lender, and lawyer

6. BEFORE YOU CLOSE

- Transfer funds for closing
- Set a moving date and schedule movers
- Complete change of addresses
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent Darlene, lender, and lawyer

7. CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Bring a printed confirmation of your of your wire transfer
- Government-issued photo ID(s)
- Wear your BIG SMILE
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your credit card or cheque book

8. CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your new home keys. Congrats, it's all yours!

Let's find your dream home!



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Buyer's house CHECKLIST

PROPERTY ADDRESS:

NEIGHBORHOOD:

DISTANCE TO WORK:

BEDROOMS:

BATHROOMS:

SQFT:

ASKING PRICE: \$

exterior

	1	2	3	4	5
Porch	<input type="checkbox"/>				
Driveway	<input type="checkbox"/>				
Siding	<input type="checkbox"/>				
Roof	<input type="checkbox"/>				
Landscaping	<input type="checkbox"/>				
Garage	<input type="checkbox"/>				
Deck	<input type="checkbox"/>				
Yard size	<input type="checkbox"/>				
Fence	<input type="checkbox"/>				
Foundation	<input type="checkbox"/>				
Moisture	<input type="checkbox"/>				
Shed	<input type="checkbox"/>				

interior

LIVING ROOM

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				
Fireplace	<input type="checkbox"/>				
Door(s)	<input type="checkbox"/>				
Open layout	<input type="checkbox"/>				

KITCHEN

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				
Appliances	<input type="checkbox"/>				
Cabinets	<input type="checkbox"/>				
Countertops	<input type="checkbox"/>				
Storage space	<input type="checkbox"/>				

DINING

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				

BEDROOMS

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				
Closets	<input type="checkbox"/>				
Door(s)	<input type="checkbox"/>				

BATHROOMS

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				
Toilet	<input type="checkbox"/>				
Door(s)	<input type="checkbox"/>				
Shower	<input type="checkbox"/>				
Bathtub	<input type="checkbox"/>				
Vanity	<input type="checkbox"/>				

LAUNDRY

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				
Appliances	<input type="checkbox"/>				
Door(s)	<input type="checkbox"/>				

finances

Mortgage	<input type="text"/>
+	<input type="text"/>
Annual Taxes	<input type="text"/> /12 = <input type="text"/>
+	<input type="text"/>
Fees	<input type="text"/>
+	<input type="text"/>
Insurance	<input type="text"/>
=	<input type="text"/>
Monthly payment	<input type="text"/>
% of Income	<input type="text"/>

LEGEND

- 1 - Terrible
- 2 - Needs Work
- 3 - Acceptable
- 4 - Good
- 5 - Awesome

INSTRUCTIONS

As you walk around a home you are viewing, rate each feature from 1 (worst) to 5 (awesome) based on its overall condition. When finished, add up all the ratings to give the home an overall score!

BASEMENT

Is it (circle): Finished Unfinished

	1	2	3	4	5
Overall Condition	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Floors/Foundation	<input type="checkbox"/>				

OFFICE

	1	2	3	4	5
Floors	<input type="checkbox"/>				
Walls	<input type="checkbox"/>				
Windows	<input type="checkbox"/>				
Lighting	<input type="checkbox"/>				
Door(s)	<input type="checkbox"/>				

TOTAL SCORE : **/295**

PREPARED BY:



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