

Insurance Agent

Your insurance agent will provide you with homeowners insurance and the relevant paperwork for your loan file. Though her role is minor, it has a major impact on your monthly payment as well as on your closing costs and timeframe. Work with a professional you trust, and don't be afraid to shop around for a more competitive rate.

Lawyer

The real estate attorney will be in charge of compiling the loan package and purchase documents. He will facilitate the closing, collect and convey the money, and walk you through your documents at signing. Typically the agent or loan officer determines which attorney will be used, but if you have an attorney that you know and trust, let your realtor® know.

OPEN AUDITIONS

Don't trust just anyone with your purchase. Interview at least three mortgage brokers and three real estate agents to find a professional that suits your needs.

We would love to play a part in your home purchase! Call us today to discuss how we can best serve you.

We can also recommend several reputable lenders, insurance agents, and home inspectors in your area.

Sasha Miletic, Broker

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For a FREE list of Bank Foreclosures, visit:
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Buying a Home?



Get to Know Your Star Cast of Professionals

Buying a Home? Meet Your Star Cast of Professionals

There are many steps to the home purchase process, and each requires the work of an experienced professional. By understanding the role of every player, you can prepare yourself for a smooth transaction from shopping to closing.

Mortgage Broker

The mortgage broker plays the leading role in your home purchase. Because most people cannot purchase a home without financing, the success of the entire production rests on her shoulders. Sit down with your mortgage broker before embarking on your house hunt. After assessing your financial health, she can issue you with a pre-approval and help you set a



spending budget. A pre-approval letter is required by most realtors® before starting the home search, and sellers won't consider an offer without one.

Real Estate Agent

Picture your real estate agent as the director. He will help you locate that perfect home, negotiate the best purchase price possible, and run point on the entire production. It is his job to look out for your interests and bring the deal to a successful, smooth closing.

Home Inspector

As a disinterested third party, the home inspector brings a valuable, unbiased eye. He examines the home for flaws, damages, and defects for a flat fee. It is not an inspector's job to sell a home, or to tell a buyer whether or not to make a purchase. He is simply paid to inspect the soundness of the home and make notes of needed repairs. Your lender will likely require an inspection, but even if they do not, it is strongly recommended for the protection it provides you as a buyer. It helps you to make an informed decision and reduces costly, post-closing surprises.

Financial Planner

While your broker will advise you on your loan product, your financial planner will offer you guidance concerning the investment. Her advice will be given with your entire investment portfolio and financial goals in mind. She can also provide pertinent information on taxes and help you with your CCRA forms if you are participating in the Home Buyer's RRSP plan.

