

1ST TIME HOME BUYERS SEMINAR

PLEASE JOIN US!

KNOW WHAT MATTERS, KNOW THE MARKET

1. KNOW WHAT YOU CAN AFFORD

What the bank says you can afford and what you are comfortable paying are not necessarily the same. Let us help you create the budget that fits your needs.

2. FIND OUT WHAT 1ST TIME HOME BUYER REBATES ARE AVAILABLE TO YOU

RBC offers 'Family First', a program where family members can help out the 1st time buyer. Other rebates include: Land Transfer Tax Rebate, First Time Buyer Plan RRSP and the First Time Home Buyers Tax Credit.

3. DON'T FOCUS TOO MUCH ON THE INTEREST RATE

First time home buyers rush into the market when interest rates are low. The amortization period, pre-payment options and the cost of breaking your mortgage are important in the long term.

4. THINK 5 YEARS AHEAD

Be willing to pay a little more upfront so that you don't grow out of your home too quickly. Learn to manage your cash flow.

5. NEGLECTING TO INSPECT

Don't get stuck with a money pit! Keep your feelings in check until you have a full picture of the home's physical condition.

6. REMEMBER THERE ARE STILL CLOSING COSTS

When calculating closing costs, assume you will need an additional 2% of the purchase price. Let us detail these closing costs for you.

TUESDAY FEBRUARY 21ST, 6:30PM
RBC 3RD LINE AND DUNDAS



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UPCOMING SEMINAR DATES

TUESDAY MARCH 13 | MOVING UP | 83 REYNOLDS STREET
TUESDAY APRIL 10 | INVESTING IN REAL ESTATE | 3RD LINE & DUNDAS
TUESDAY MAY 8 | 1ST TIME HOME BUYER | 83 REYNOLDS STREET