

Industry Professionals

Get the experts working for you!

Because your home is probably the biggest investment you will ever make, you will definitely want a team of professionals working with you throughout the process.

Real Estate Agent – Their job is to help you find your ideal home, write an Offer to Purchase, negotiate on your behalf to help you get the best possible deal and provide you with important information about the community, arrange & co-ordinate the home inspection and essentially save you time, trouble & money. When it comes to selecting an agent, ask questions especially about any possible service charges.

Lawyer – A lawyer is required to protect your legal interest such as ensuring the property you were thinking of buying does not have any building or statutory liens or charges associated with the property. Having a lawyer involved in the process will give you peace of mind and ensure that things go as smooth as possible. They will review all contracts before you sign them.

Home Inspector – Their role is to inform you on the property's condition. They will tell you if something is not functioning properly, needs to be changed or is unsafe. They will also inform you of any repairs that need to be done and will be able to tell you where there may have been problems in the past. This is a definite must before purchasing a home.

Insurance Broker – Will help you with your insurance needs, including property insurance and mortgage life insurance. Lenders insist on property insurance because your property is their security for your loan. Property insurance covers the replacement cost of your home. Mortgage Life Insurance provides coverage for your family should something happens to the Mortgagor; this is so the mortgage will be paid off.

Appraiser – Their role is to give you an unbiased assessment of the property's physical and functional characteristics, an analysis of recent comparable sales and an assessment of current market conditions affecting the property. It will tell you what the property is worth and help ensure that you are not paying too much.

Builder/Contractor – Keep in mind the following is you are buying a newly constructed home or require renovations to a resale home, you will have to hire a builder or contractor. Always ask for references, talk to others about builder's performance, and visit other housing developments that the company has built. Check out the New Home Warranty Program to follow specific details.