



# *Home Buyer's* GUIDE

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## CONGRATULATIONS

**Buying a home is an exciting time and can be a rewarding experience.**

This guide has been created to help you through the steps of purchasing your home. Whether you are buying a house or condo, new or resale, this Homebuyer's Guide will help you navigate the process by explaining who the participants are in the home buying process and what they do. It will also help you understand the mortgage approval process and the costs involved in purchasing a home. This guide is designed to provide you with clear answers to your questions. Your home buying team will be able to discuss any of these areas in more detail.

*Again, congratulations on your home purchase.*



## THE JENCOR EDGE

Jencor has been serving Canadians since 1987 and has originated over 12 billion dollars in mortgages. We work for you in delivering unbiased mortgage advice and offer the widest choice of mortgage options with over 40 different lenders, including Canada's largest banks, broker lenders, private lenders and more. What this means is that we save you **TIME** and **MONEY**.

As your Jencor Mortgage Team, we provide the right advice. We recognize that each of our clients is unique in their financial circumstances, and we will complete a financial analysis to ensure your mortgage provides you with the best rate, options and features. In addition, Jencor has outstanding relationships with lenders who work extra hard to support our deals and provide great pricing for our clients. Securing the right mortgage will save you significant money in the future.

**Our mission is to partner with our clients in achieving their dream of homeownership.**

## WHY USE A MORTGAGE BROKER

Your home will be your largest investment. We want to make sure it fits your future plans. Working in conjunction with our Jencor team of professionals, we have an excellent support network designed to help you achieve your homeownership goals.

AT JENCOR  
WE GET DEALS DONE!

THE MORTGAGE SPECIALISTS

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## JENCOR MORTGAGE

### Meet the Team

Jencor was established in 1987 and since that time has become one of Canada's largest independently owned and operated mortgage brokerages. As a full service mortgage brokerage firm, Jencor has arranged financing for both residential as well as commercial clients. Since 1987, we have helped thousands of Canadians obtain mortgage financing totaling in excess of twelve billion dollars. For thirty years, Jencor's team of licensed Mortgage Advisors and underwriters have been dedicated to helping Canadians secure financing options that best suit their individual needs.

### Our lenders include:

- First National Financial
- Street Capital Financial
- Scotiabank
- TD Bank
- ATB Financial
- MCAP
- RMG
- Lendwise
- Optimum
- CMLS
- Merix
- First Calgary
- B2B
- Equitable Bank
- Radius
- ICICI
- Manulife
- Canadiana
- Bridgewater Bank
- Home Trust
- Private Lenders

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## YOUR SUPPORT TEAM

**When you purchase your home, there are a number of key players who will help you throughout the process.**

### Your Real Estate Agent

The Real Estate Agent's role is to work with you in finding a property. Your Realtor will need to understand what type of home you are looking for and begin researching the market on your behalf. They will search all of the available properties for sale and will show you the ones in your price range that meet your criteria. Once you have found the home you are interested in, your Realtor will prepare an offer and represent you in the negotiation process.

Generally, you do not pay a fee to the Real Estate Agent who represents you when you are buying a home; the seller of the home pays the Real Estate Agent. Real Estate Agents are licensed through provincial bodies, and are knowledgeable about the markets in which they work.

### Your Mortgage Advisor

Your Mortgage Advisor is another key partner in the home buying process. Your Advisor will take time to understand your financial needs and will research the market to find the best mortgage for you. Your Advisor will represent you to the lender or act as an intermediary, seeking to match the needs of borrowers and lenders. In most cases, there are no fees to use a Mortgage Advisor, as the lenders compensate them.

### Underwriter

Your Mortgage Advisor works as a team with a Jencor Underwriter when submitting your deal to the lender. Our underwriters are experts with the types of documents required and are well versed on individual lender policies. If your Advisor is unavailable, you can also contact your Underwriter.

### Lender

Your Advisor will recommend the lender that best suits your requirements. The majority of your contact with the lender will be after you obtain your mortgage funds. You will receive contact information for the ongoing servicing of your mortgage.

### Insurer

If you have less than 20% of the value of the property for a down payment, you will be required to have mortgage default insurance. This insurance protects

your lender in the event of a default. Your Advisor and the lender will arrange this insurance for you and typically the premium is added to the mortgage amount. The mortgage insurance companies in Canada are Canada Mortgage and Housing Corporation (CMHC), Genworth Financial and Canada Guaranty.

### Appraiser

The appraiser's role is to provide the lender with a market value of the home. The market value is the price at which the home would sell with reasonable exposure on the market to a large number of buyers. Sometimes a property's value is determined using a computer program known as an automated valuation system (AVS). Your Advisor will arrange the property valuation for you, as required by the lender.

### Home Inspector

A home inspector provides you with information on the construction of your home. The inspector will inform you of any repairs that need to be done in the near future, and will let you know what types of repairs you can expect in the next few years. Your Advisor can provide you with names of quality home inspectors.

### Lawyer

Your lawyer (or notary) will transfer the property title to your name and otherwise ensure that your interests are protected in the purchase transaction. Your lawyer liaises with your lender to ensure they have all of the required paperwork to process the sale. Your Advisor can refer you to a lawyer if you do not have one.



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MORTGAGE CORPORATION

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# THE HOME BUYING PROCESS

## Step 1: Getting Pre-Approved

When you first decide you want to purchase a home, it is wise to get a pre-approved mortgage. In addition to letting you know how much you qualify for, a pre-approval also guarantees an interest rate for a period of time, often 120 days, giving you ample time to find your dream home without the worry of a rise in interest rates. Pre-approvals are subject to the property meeting the lender's criteria and other conditions.

## Step 2: House Hunting

Once you know your price range, your Realtor will begin researching the available properties and will show you homes that fit your criteria.

## Step 3: Making An Offer To Purchase

Once you've found the home you are interested in, you will make an offer. The offer will be "subject to financing," meaning that the offer depends on whether or not you are able to obtain a mortgage on that property. Your offer may also have other conditions, such as "subject to a satisfactory home inspection" or "subject to review of the condo documents." Once the offer is accepted, you will provide a copy of the purchase and sale agreement to your Advisor.

## Step 4: Finalizing The Financing

Your Advisor will work with the lender, insurer, and appraiser to get you final approval on the financing. Your Advisor may ask you for further documentation at this time. You will need to collect the requested paperwork and submit it to your Advisor in a timely fashion.

## Step 5: Finalizing The Purchase

Once you have met all of your financing conditions, your Advisor will instruct you to remove the "subject to financing" condition from your purchase contract. This is done with your Realtor. You may remove other conditions at the same time (if they have been met), such as "subject to a satisfactory home inspection." Once all of the conditions are satisfied, you have a "firm sale."

## Step 6: Planning Your Move

The lawyer is now receiving and preparing the mortgage documents. Use this time to start preparing for your move. Please refer to the moving checklist on the last page for helpful hints.

## Step 7: Signing With Your Lawyer

The lawyer will call you in to sign, usually about a week prior to the closing date. The closing date is the day the money is given to the sellers, and the property is transferred into your name.

## Step 8: Taking Possession

The possession date is the closing date and the day you receive the title of your home and you receive your keys.

## Step 9: Your First Mortgage Payment

Unlike with rent, which is paid in advance, you make your mortgage payment at the end of each payment cycle (e.g. monthly, semi-monthly, bi-weekly, weekly). For example, if the purchase of your home was completed on June 1, and you chose monthly payments, you will not have a mortgage payment until July 1. If you chose weekly payments, the payments would come out at the end of every week. You can arrange your payment frequency with your Advisor or your Underwriter.



# MORTGAGE DOCUMENTATION REQUIRED

In order to process your financing request, Mortgage Advisors require documentation for the lender to verify the information in the application. Please note that there may be additional documentation required that is not listed below.

## Proof of Income

Please provide the following documents for proof of income:

### Employees

1. Employment confirmation letter on company letterhead
  - If you are on salary, confirm your salary amount, position and length of employment
  - If you are paid hourly, confirm your pay per hour, number of guaranteed hours worked per week, position and length of employment
2. Two most recent pay stubs from within the last 60 days
3. Two years of T1 Generals and Notice of Assessments \* (if using bonus or overtime income)

### Commissioned Or Self-Employed

1. Two years of business financial statements
2. Two years of Notice of Assessments
3. Two years of T1 Generals

*\*Notice of Assessment is the summary form Revenue Canada sends after your income tax has been filed. It specifies what you claimed on your taxes last year and indicates balance owing. If you do not have a copy of your Notice of Assessment, you can call Revenue Canada at 1-800-959-8281 to obtain a copy.*

## Down Payment Verification

The source of your down payment must be verified. Please provide the following documents:

1. If your down payment is from savings in your bank account, provide three months of bank statements. The statements must state your account number and name.



2. If your down payment is from investments (RSP, GIC, stocks, bonds), provide a copy of a recent quarterly account statement or a 90 day history.
3. If your down payment is a gift, a "gift letter" from an immediate family member is required together with proof that the funds have been deposited into your bank account. (We provide the gift letter)
4. If your down payment is from the sale of an existing property, a purchase and sale agreement and current mortgage statement are required.

## Additional Documentation:

Please provide the following additional documentation:

1. Purchase and Sale Agreement and MLS listing for the new property
2. Copies of any waivers and amendments
3. Copy of deposit cheque(s)
4. Void cheque for the account from which mortgage payments will be withdrawn
5. Name of the lawyer you will use for this transaction





## PAYMENT OPTIONS & CALCULATIONS

### Calculating Monthly Mortgage Payments

Your Advisor can calculate your estimated monthly mortgage payments considering the amount borrowed, interest rate and amortization period.

To calculate your mortgage payment, you can visit our website at [www.jencormortgage.com](http://www.jencormortgage.com) and visit the **Mortgage Payment Calculator**. You can also use our free Jencor Mortgage app which provides you with access to our user-friendly mortgage calculators, rate comparisons and more!

Visit iTunes or Google Play online to download the **FREE** Jencor Mortgage App.

### Advantage of Frequent Payments

Paying off your mortgage is a more flexible process than you may think. By taking advantage of the increased payment frequencies that lenders offer, you can pay off your mortgage faster and save thousands of dollars in interest.

Your Advisor can discuss the options available from the lenders who conform to your borrowing strategy.

Payment Frequency	Payment Amount	Years to Pay Off Mortgage	Estimated Interest Paid over the Mortgage's Lifetime
Monthly	\$ 526.02	25 Years	\$ 57,806.08
Bi-Weekly Accelerated	\$ 263.01	22 Years	\$ 49,623.93

\*\*\*Above example is based on a \$100,000 mortgage with an interest rate calculated semi-annually, not in advance, and assumes that the interest rate remains at 4.0%.



### Additional Points to Consider

The Canada Mortgage and Housing Corporation (CMHC) reported that approximately 20% of new home purchasers take on additional consumer debt after closing on a purchase. The majority of these clients (close to 50%) are using this additional debt to complete home improvements. Clients have the ability to take part in a Purchase Plus Improvements program that many financial institutions offer. Purchase Plus Improvements transactions allow the purchasers to finance the costs of immediate renovations or improvements through their mortgage loan by using the "Estimated Market Value" as improved. Estimated Market Value is the value of the property after the renovations / improvements have been completed.

**See next page for complete details on Purchase Plus Improvement/Refinance for Renovations.**

# PURCHASE PLUS IMPROVEMENTS

## DOES YOUR NEW OR EXISTING HOME REQUIRE SOME UPGRADES?



Use a **PURCHASE PLUS IMPROVEMENT** mortgage to add the cost to your mortgage before you move in or to complete renovations on an existing home! As specialists in this type of unique mortgage, Your Advisor can walk you through all the steps.

Why not have the funds available so you can pay someone else to do the work — maybe you just don't have the time or inclination to do the renovation yourself or want it done fast so you can move in quickly! Why not at least have the choice?

This unique type of mortgage is designed for those who wish to purchase a home or already own a home that may require some immediate upgrades. If the property isn't exactly what you want, then build it, renovate it, add it, upgrade it! Maybe you have a desire to add your own personal touch to your home or increase your living space, so create your own dream home by...

- Adding a new or updated kitchen
- Developing the basement for more living space
- Updating or replacing the carpeting or maybe adding hardwood
- Adding a garage or work room
- A new bathroom with maybe a jetted tub — your personal sanctuary
- A new roof
- A more efficient central air or furnace system
- Adding new siding, eaves or fascia
- Replacing or updating doors and windows
- Adding a swimming pool or major landscaping

### So how does it work?

Let's assume that you have 5% down payment (15% equity for an existing home owner). Before the mortgage financing is arranged, written quotes are obtained from licensed contractors or suppliers for the repairs and/or the improvements to be done to the home. The application for mortgage financing is requested and is made for 95% of the purchase price plus 95% of the cost to complete the improvements. The lender will "hold-back" on closing the "improvement" portion of the mortgage until the work has been completed and inspected, normally within 30 to 60 days of closing. Once the work has been completed, the lender will advance the balance of the funds to either you or your contractors.

### What does this mean?

Let us give you an example with 5% down payment on a purchase:

<b>PURCHASE PRICE</b>	\$ 300,000 x 95%	\$ 285,000
<b>COST OF IMPROVEMENTS</b>	\$ 30,000 x 95%	\$ 28,500
<b>TOTAL MORTGAGE</b>	\$ 330,000 x 95%	\$ 313,500

Therefore, an application is made for a mortgage in the amount of \$313,500, which represents 95% of the purchase price plus 95% of the improvements.

On closing, the mortgage advanced to complete the purchase is \$285,000 plus the original 5% from your down payment (\$15,000) — this is sufficient funds to complete the purchase and now you own the home.

After closing, the contractor or yourself complete the improvements as soon as possible and then the lender advances the hold-back of \$28,500, and you pay the additional 5% of the cost of the improvements (\$1,500) and the \$30,000 owed to the contractor or you directly, can be paid as per the original quote for the work.

Everyone is a winner! You are happy because you got \$30,000 of improvements done to the home with a cash outlay of only \$1,500!

Of course, the lender is happy because they now have a mortgage on an improved home.

As a specialist in this unique type of mortgage, your Advisor can answer all your questions and provide you with recommendations for great contractors.

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## DESCRIPTION OF CLOSING COSTS

The following is a list of closing costs home buyers can expect with their mortgage. Be prepared for:

### Legal Fees

A lawyer or notary will be necessary in the home buying process. Your lawyer will prepare the mortgage documents, have you sign the documents, and will transfer the property to your name. Legal fees can vary depending on your purchase price and mortgage amount.

### Appraisal Fees

An accredited appraiser will look at your home to verify the market value of your purchase. The appraiser will compare recent sales of similar properties to determine the estimated value of your home. He or she will provide a report to your lender that confirms the value.

### Property Tax Adjustment

You may have to pay some of your annual property taxes at the time of closing. This would be done when you sign at the lawyer's office. Because every situation is different, it is best to confirm with your lawyer what you will owe.

### Interest Adjustment

If you have chosen monthly mortgage payments, and your payment comes out on the first day of the month, you may have an interest adjustment. If the purchase of the home closes on May 29, for example, you will have to pay for three days of interest on your mortgage (May 29-31). If the purchase closes earlier in the month, you may have a larger interest adjustment payment. It is best to find out from your lawyer the amount of your interest adjustment.

### Title Insurance

An insurance policy that protects you, the home owner, against challenges to the ownership of your home or from problems related to the title to your home. The policy provides coverage against losses due to title defects, even if the defects existed before you purchased your home.

### Fire Insurance

Fire insurance ensures you have adequate coverage to pay off your mortgage in the case of a fire. The lawyer will want proof that there is fire insurance in place with first loss payable to the lender when you go in to sign the papers at his or her office.

### High Ratio Insurance Premium

When borrowers have less than 20% of the value of the property for a down payment, they must pay a mortgage insurance premium. Most people will add this premium onto their mortgage. You also have the option of paying this amount up front. Your Advisor can advise you on the applicable premium.

Loan to Value	Purchase & Progress Advance
up to 65%	0.60%
65.01% - 75%	1.70%
75.01% - 80%	2.40%
80.01% - 85%	2.80%
85.01% - 90%	3.10%
90.01% - 95%	4.00%

### Home Inspection

Many people choose to have home inspections, although most of the time it is optional. A home inspector will look through your home and provide you with his or her professional opinion on the construction of the home. The home inspector will advise of any maintenance required, and will let you know what kind of maintenance you can expect in the next few years. Your Advisor can provide you with names of certified home inspectors.

### Survey/Real Property Report

Most financial institutions require Real Property Reports. Real Property Reports confirm where the home is sitting on the lot, and make the lender aware of anything unusual about the property. You may be able to get an acceptable copy of the Real Property Report from the previous owners. In most situations and pursuant to the terms of the Real Estate Purchase Contract, the Real Property Report is to be provided to the purchaser/buyer by the vendor/seller at the seller's cost.

### Utilities Connection Charges

Some utilities charge a move-in or connection fee. You will need to contact utility providers to find out about their charges.



# MORTGAGE GLOSSARY

## Agreement of Purchase And Sale

Often referred to as the Offer to Purchase, this is a written contract setting out the terms under which the buyer agrees to buy the home.

## Amortization Period

The time over which the mortgage is to be completely repaid, assuming equal payments. This means, for example, that when looking at a mortgage with a 25-year amortization period, it would take 25 years to reduce the balance to zero if all regular payments were made on time and the terms (payment, interest rate) remained the same.

## Appraiser

An appraiser determines the market value of a house based on its condition, and the selling price of comparable houses recently sold in the area.

## Canada Mortgage And Housing Corporation (CMHC)

A Crown corporation that was initially created to administer the National Housing Act and is Canada's only public sector mortgage insurer. CMHC is charged with administering government housing initiatives and works with community organizations, the private sector, non-profit agencies and all levels of government to help create innovative solutions to today's housing challenges.

## Closing Date

The date on which a sale becomes final, funds are transferred from the purchaser to the vendor and the new owner takes possession of a property.



## Commitment

A letter / document is issued by a lender reciting the basic terms of a loan which, when accepted by the borrower, forms a binding contract. The commitment may have conditions attached to it that must be met before the contract can be finalized.

## Conveyance

The transfer of an interest in property from one person to another.

## Debt Service Ratios

Ratios that are used to compare borrowers' debts to their incomes to determine if they can afford loans. With a Mortgage loan, we review Gross Debt Service Ratio and Total Debt Service Ratio.

## Home Equity Line of Credit (HELOC)

Type of line of credit that is secured by property collateral. It gives you freedom to borrow from it at anytime and also allows you different repayment options.

## Home Inspection

A visual inspection of the major components of a home, by a qualified individual, that gives the homebuyer a true and unbiased picture of the home's condition.

## Interest Adjustment Date

The date from which interest is calculated at the rate, and compounded at the frequency, set out in the mortgage contract. It is normally the first day of the month following the closing of the mortgage transaction.

## Interim Financing (Bridge Loans)

Interim loans are used to provide means of a down payment until the sale of your existing house is complete. In order to obtain interim financing, a firm sale must be in place prior to possession of your new home.

## Maturity Date

The final day of the term of the mortgage, on which the balance of the mortgage owing becomes due.





## **Mortgage – Fixed Rate**

A mortgage for which the interest rate is fixed for the term.

## **Mortgage – Adjustable Rate (Arm) Or Variable Rate**

A mortgage for which the interest rate fluctuates based on changes in the prime rate.

## **Mortgage – Open**

A mortgage with no interest penalty for pre-payments.

## **Mortgagee**

The lender.

## **Mortgage Default Insurance**

A type of insurance that protects the mortgage lender in case the borrower defaults on the mortgage payments. (CMHC, Genworth & Canada Guaranty)

## **Mortgage Term**

The length of time the interest rate is guaranteed for a mortgage. In a mortgage, the term is the actual length of time for which the money is loaned. The term is usually shorter than the amortization period. Mortgage terms normally range from 6 months to 5 years or more, after which time the borrower can either repay the balance of the principal owing or re-negotiate the mortgage at current rates.

## **Mortgagor**

The borrower.

## **Prepayment Clause**

A clause inserted in a mortgage that gives the mortgagor the privilege of paying all or part of the mortgage debt in advance of the maturity date.

## **Prepayment Penalty**

The sum of money (usually equal to an amount of interest) a lender may require from a borrower to repay all or part of any outstanding principal in advance.

## **Prime Rate**

The rate at which financial institutions lend to their customers.

## **Progress Draw (Advance) Mortgage**

A mortgage loan occurs when the funds are advanced in intervals as the house is being built.

## **Real Property Report (RPR) Or Surveyor's Certificate**

A formal statement signed, certified and dated by a surveyor, giving the pertinent facts about a particular property and any easements or encroachments affecting it. Such certificates are no longer available in Ontario.

## **Second Mortgage**

A mortgage placed on real property that is already encumbered with one mortgage. Determination of first, second or third mortgage is by priority or registration (time and date).

## **Title**

The legal evidence that shows the rightful owner of land.

## **Title Insurance Policy**

A contract by which the insurer, usually a title insurance company, agrees to pay the insured a specific amount for any loss caused by defects of title to real estate, wherein the insured has an interest as purchaser, mortgagee (lender) or otherwise.



# HOUSE HUNTING

## CHECKLIST



GENERAL INFORMATION	HOME 1	HOME 2	HOME 3
REAL ESTATE AGENT, PHONE, PAGER			
PROPERTY ADDRESS			
ASKING PRICE			
DATE AVAILABLE FOR OCCUPANCY			
OFFER (\$)			
TAXES			
UTILITIES			
NAME OF DEVELOPMENT			
BUILDER			
<b>BUILDING</b>			
TYPE OF CONSTRUCTION: BRICK, SIDING, OTHER			
AGE			
CONDITION			
SIZE - NUMBER OF STORIES, NUMBER OF ROOMS, TOTAL SQUARE FOOTAGE			
<b>KITCHEN</b>			
TYPE - EAT IN, GALLEY			
APPLIANCES INCLUDED			
CUPBOARD SPACE			
<b>BEDROOMS</b>			
NUMBER			
SIZES			
CLOSET / STORAGE SPACE			

# HOUSE HUNTING CHECKLIST

BATHROOMS	HOME 1	HOME 2	HOME 3
NUMBER			
TYPE - FULL BATH, 2-PIECE BATH			
LOCATIONS - BASEMENT, MAIN FLOOR, UPPER LEVEL			
LIVING ROOM			
DINING ROOM			
FAMILY ROOM			
LAUNDRY ROOM			
LOCATION - BASEMENT, MAIN FLOOR, UPPER LEVEL			
APPLIANCES			
WINDOWS & DOORS			
TYPE, CONDITION, SCREENS			
NUMBER OF ENTRANCES, CONDITION			
FLOORS			
TYPE - TILE, HARDWOOD, BROADLOOM			
CONDITION			
WALLS & FOUNDATION			
TYPE - PLASTER, DRYWALL			
CONDITION - CRACKS, SIGNS OF WATER LEAKAGE			
BASEMENT			
TYPE - FULL, OTHER			
CONDITION - DRY, DAMP			
STATUS - FINISHED, UNFINISHED			

# HOUSE HUNTING CHECKLIST

ROOF	HOME 1	HOME 2	HOME 3
TYPE			
AGE			
CONDITION			
<b>EXTRAS</b>			
AIR CONDITIONING			
ALARM / SECURITY SYSTEM			
CENTRAL VACUUM			
FIREPLACE(S) - LOCATION			
FIREPLACE(S) - TYPE - WOOD BURNING, ELECTRICAL, NATURAL GAS			
<b>FACILITIES</b>			
<b>PLUMBING</b>			
<b>PIPES:</b> COPPER, GALVANIZED, PLASTIC, WATER SOFTENER			
RUN THE WATER, FLUSH THE TOILET <i>CHECK FOR: WATER PRESSURE, WATER QUALITY, LEAKS, SIZE OF TANK</i>			
<b>ELECTRICAL SYSTEM</b>			
<b>WIRING:</b> COPPER, ALUMINUM; SUFFICIENT OUTLETS IN EACH ROOM			
<b>TYPE OF OUTLETS:</b> 2-PRONG, 3-PRONG			
<b>ELECTRICAL PANEL:</b> FUSES, CIRCUIT BREAKERS			
AMPS			
<b>HEATING SYSTEM</b>			
GAS, OIL, ELECTRIC, SOLAR, OTHER			
<b>INSULATION:</b> TYPE, R VALUE			
<b>FURNACE / DUCTS:</b> CONDITION, LAST			
INSPECTION DATE, LAST CLEANED			
ELECTRIC AIR CLEANER			



# HOUSE HUNTING CHECKLIST

LOT	HOME 1	HOME 2	HOME 3
LOT SIZE			
LANDSCAPING / FENCING			
PATIO / TERRACE / DECK			
WALKWAYS / STEPS			
DRIVEWAY / TYPE			
EXTERIOR WATER TAPS			
EXTERIOR ELECTRICAL OUTLETS			
EXTERIOR LIGHTING			
GARAGE - INSULATED, ELECTRICAL OUTLETS			
SWIMMING POOL - TYPE, CONDITION, AGE OF PUMP			
APPARENT ENCROACHMENTS			
<b>NEIGHBOURHOOD</b>			
CONDITION OF OTHER HOMES			
PROPERTY VALUES			
PLANS FOR FUTURE CONSTRUCTION / DEVELOPMENTS			
DESIRABILITY			
TRAFFIC			
NOISE			
POLLUTION			
<b>LOCATION - DISTANCE TO:</b>			
WORK			
SHOPPING			
SCHOOLS			
PUBLIC TRANSPORTATION			
HIGHWAYS & EXPRESSWAYS			
<b>OVERALL OPINION</b>			

# MOVING CHECKLIST

## REMEMBER TO NOTIFY THE FOLLOWING

### Utilities & Services

- ☐ TAXES (T.I.P.P) 403.268.2489 / 311
- ☐ ENMAX 403.310.2010
- ☐ DIRECT ENERGY 1.866.420.3174
- ☐ SHAW CABLE 403.716.6000
- ☐ TELUS 403.310.3100

### Business Accounts & Services

- ☐ BANKS
- ☐ CREDIT CARDS
- ☐ FINANCE COMPANIES
- ☐ FINANCIAL PLANNERS
- ☐ DRY-CLEANERS
- ☐ DIAPER SERVICE
- ☐ DRUG STORE
- ☐ POST OFFICE
- ☐ REVENUE CANADA

### People & Organizations

- ☐ FRIENDS & RELATIVES
- ☐ BUSINESS ASSOCIATES
- ☐ CHURCH
- ☐ SOCIAL GROUPS
- ☐ ATHLETIC & HEALTH
- ☐ CIVIC & FRATERNAL

### Publications & Subscriptions

- ☐ NEWSPAPER
- ☐ MAGAZINE
- ☐ PROFESSIONAL
- ☐ FRATERNAL
- ☐ MAIL ORDER HOUSES
- ☐ BOOK CLUBS

### Professional Services

- ☐ DOCTOR
- ☐ DENTIST
- ☐ LAWYER
- ☐ BROKER
- ☐ INSURANCE, LIFE
- ☐ INSURANCE, AUTO & PROPERTY
- ☐ VETERINARIAN

### Final Moving Day Check List

- ☐ ALL METERS READ & RECORDED
- ☐ TELEPHONE, CABLE & INTERNET DISCONNECTED
- ☐ LIGHTS SHUT OFF
- ☐ WINDOWS/DOORS SHUT & LOCKED
- ☐ KEYS LEFT AS AGREED UPON
- ☐ MAIL FORWARDED TO NEW ADDRESS
- ☐ LEAVE FORWARDING ADDRESS WITH NEW OWNERS