

# How to Buy a Home

## in 7 Easy Steps Using a Mortgage Broker

### **1. Assess Your Finances**

- Check your credit score (aim for 680+). Use [Equifax](#), [TransUnion](#), or [Credit Karma](#).
- Determine your budget with an online mortgage calculator. I use the [TD Mortgage Calculator](#).
  - Save for a down payment (aim for 20%).

### **2. Find a Mortgage Broker**

- Research brokers and read reviews. You can use this [Website](#) to find one.
  - Set up a consultation to discuss your needs.

### **3. Get Pre-Approved for a Mortgage**

- Submit pay stubs, tax returns, and bank statements.
- Receive a pre-approval letter to confirm your budget.

### **4. Define Your Home Criteria**

- List your must-haves and wants (e.g., bedrooms, garage).
  - Research neighbourhoods for amenities and safety.

### **5. Start House Hunting**

- Hire a trusted real estate agent.
- Use [realtor.ca](#), [Zoocasa](#) or [Zillow](#).
- Tour homes and compare them to your criteria.