



YOUR FIRST HOME

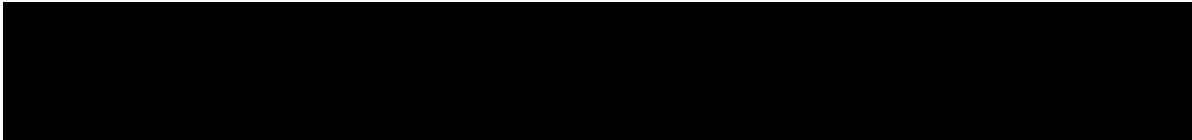
A GUIDE TO BUYING YOUR FIRST HOME

*One of the most stressful things in life is buying a home.
My goal is to take that stress away for you and
make your home buying journey enjoyable.*





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INTRODUCTION

Congratulations on taking your first step toward becoming a homeowner!

This is an exciting time, and I'm truly honoured to be part of your journey. Whether you're feeling thrilled, nervous, or a little bit of both — you're not alone, and you're already ahead of the game by seeking out information and support.

Homeownership is a major milestone, and taking the time to understand the process shows you're serious about making informed, confident decisions.

Buying your first home comes with many questions, emotions, and new experiences — and that's exactly why I created this guide. My goal is to walk with you every step of the way, using my knowledge, training, and real-life experience to help make the process feel less overwhelming and a lot more empowering.

I'm here not only as your real estate professional, but also as your resource, advisor, and biggest supporter throughout this exciting chapter.

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Inside this booklet, you'll find a clear breakdown of the home buying process from start to finish. From understanding your finances, to viewing homes, making an offer, and closing the deal — I've laid out what to expect and how to prepare at each stage. You'll also find helpful tips, important questions to consider, and a few common mistakes to avoid along the way.

So take a deep breath — you've got this. And I've got you.

Let's get started!



1. IS HOMEOWNERSHIP RIGHT FOR YOU

Before viewing any properties or setting up your mortgage calculations, it's important to take a step back and ask yourself a big-picture question: Is buying a home the right move for me right now? Homeownership can be an exciting and rewarding milestone—but it's also a major commitment. From financial readiness to lifestyle changes, there's a lot to consider. This chapter is designed to help you reflect honestly on your goals, priorities, and whether the responsibilities of owning a home align with your current season of life. There's no one-size-fits-all answer—only the one that feels right for you.

Mindset and Lifestyle

When thinking about buying your first home, it's helpful to start with why. Are you looking to put down roots and build long-term stability, or are you simply feeling pressure because "it's what people do"? Unlike renting, owning a home often means staying in one place for several years, so it's worth considering whether you're ready to commit to a specific location and lifestyle. Homeownership also comes with new responsibilities—like handling repairs, yardwork, and regular maintenance—that landlords typically manage. Some people love the idea of creating a space that's truly theirs, while others value the flexibility that renting offers, especially if life feels unpredictable. Taking a moment to reflect on your current mindset and lifestyle can help ensure that buying a home is the right fit not just financially, but personally.



Financial Readiness

One of the most important steps in deciding if you're ready to buy a home is taking a close look at your financial foundation. Start by considering your income—do you have a stable and reliable source of earnings each month? Next, think about your savings. A down payment is just one part of the upfront costs; you'll also need to budget for closing costs, moving expenses, and setting up your new space. Beyond that, ask yourself if you can comfortably afford the ongoing monthly expenses that come with homeownership, including your mortgage, property taxes, utilities,



insurance, and a cushion for maintenance or unexpected repairs. It's also a good time to check your credit score and understand any existing debt you're carrying, as these will impact your mortgage options. Feeling financially prepared doesn't mean having everything perfect—it just means knowing where you stand and making a plan from there.

Investment Goals & Expectations

Before buying, think about what homeownership means to you. Is this your forever home, a financial investment, or a stepping stone to something else? Real estate can be a great way to build wealth, but it's not instant. Equity grows over time, and the market can have ups and downs. Having clear goals and realistic expectations helps you make confident, long-term decisions—no matter what the headlines say.

Exploring Your Options

Once you've looked at your goals and finances, it's time to explore what's actually possible within your budget. Are you open to different types of homes—like condos, townhouses, or detached houses—or specific about what you want? Being flexible can open more doors, especially in competitive markets. It's also helpful to consider a variety of neighborhoods or nearby cities that might offer better value or suit your lifestyle. Speaking with a mortgage broker or financial advisor early on can give you a clear picture of what you can afford and help narrow your search.

Signs You May Be Ready

Still not sure if you're ready? That's completely normal. But there are a few green flags that can signal you're on the right track.

If you've been budgeting consistently and are able to save each month, that's a strong foundation.

Maybe you've already spoken with a lender or gotten pre-approved for a mortgage—or at least know what steps to take.

Most importantly, you feel genuinely excited about the idea of owning a home—not just for the financial benefits, but because you're ready to make a space your own. If a few of these sound like you, you may be more prepared than you think.



2. UNDERSTANDING THE HOME BUYING PROCESS

Buying your first home might feel overwhelming, but the process becomes much easier when you know what to expect. This chapter will walk you through each step, from deciding to buy all the way to move-in day. Think of it as your home buying roadmap—clear, simple, and designed to guide you through every milestone with confidence.

Get Pre-Approved

Getting pre-approved means a lender has reviewed your finances—like income, credit, and savings—and conditionally approved you for a loan amount. You'll fill out an application and provide documents like pay stubs and bank statements. Unlike pre-qualification, pre-approval is more detailed and shows sellers you're a serious buyer. You'll receive a letter to use during your home search to confirm your buying power.



Finding A Real Estate Agent

A great real estate agent makes the home buying process much smoother. They help you find homes, make offers, and negotiate, but their support goes beyond that. From the inspection to closing day—and even after—you can count on them for guidance, answers, and helpful connections. Choose someone who communicates well, knows the local market, and understands the needs of first-time buyers.



Start Home Shopping

Once you're pre-approved and working with an agent, the fun begins—house hunting! This is where you start exploring neighborhoods, attending showings, and narrowing down what truly matters to you in a home. Stay open-minded, trust your priorities, and lean on your agent to help you stay focused and informed throughout the search.

Making An Offer

Once you've found a home you love, it's time to make an offer—and this is where your real estate agent's expertise really shines. They'll help you decide on a fair price based on the market, recent sales, and the condition of the home. Your agent will also write the offer, include any conditions (like financing or home inspection), and present it to the seller's agent. If there's a counteroffer, they'll guide you through the negotiation process to help you get the best possible deal while protecting your interests.

Home Inspection

A home inspection is a key step in the buying process that helps protect you as a buyer. After your offer is accepted and you have included a Home Inspection condition in your agreement, a professional inspector will examine the property for issues like structural problems, roof damage, plumbing or electrical concerns, and more. Your real estate agent can recommend trusted inspectors and help you understand the report. If major issues are found, your agent can help you renegotiate the offer, ask for repairs, or even walk away if needed—depending on your conditions.

Finalize The Loan

Once your offer is accepted and the inspection and any other conditions you have included in your offer are complete, it's time to finalize your mortgage. This step involves working closely with your lender to submit any remaining documents and lock in your interest rate. The lender will also order an appraisal to confirm the home's value. Your real estate agent and lender will keep things moving, making sure all conditions are met so your loan is fully approved. Once everything is cleared, you'll receive a final loan commitment and be ready for closing day.

Closing

Closing is the final step in buying your home, where ownership officially transfers from the seller to you. This process involves signing a lot of paperwork, paying closing costs, and ensuring all conditions of the sale are met. Your real estate lawyer plays a crucial role here—they review the purchase agreement, conduct a title search to confirm there are no legal issues with the property, prepare the necessary documents, and handle the transfer of funds. Having a trusted lawyer helps make sure everything is accurate and protects your interests during this important phase.

Move In!

Moving day is an exciting milestone—but it can also be stressful if you're not prepared. Make sure you've arranged your moving company or helpers ahead of time and confirmed the details. Keep in mind that keys may not always be handed over first thing in the morning, so plan



accordingly. Once inside your new home, take time to check that all mechanical systems and appliances are working properly, so any issues can be addressed quickly. Staying organized and patient can help turn moving day into a smooth and joyful start in your new home.

3. BUDGETING & FINANCING

Buying your first home is one of the biggest financial decisions you'll make, and being financially prepared can make the entire process smoother and less stressful. This chapter will help you understand how to budget effectively, the types of loans available, and what upfront costs to expect.

How Much House Can You Afford

Before you start the search for your first home, it's important to determine what you can realistically afford. A general rule is that your monthly housing costs which include mortgage, property taxes, and insurance — should not exceed 28-30% of your gross monthly income. Lenders often use a ratio called the Debt-to-Income (DTI) ratio to evaluate your affordability. This includes all your monthly debt payments (credit cards, loans, car payments) in relation to your income. Most lenders look for a DTI of 43% or lower.

Be sure to factor in:

- Property taxes
- Homeowners insurance
- Utilities
- Maintenance and repairs
- Savings for emergencies

Understanding your numbers early on helps avoid heartbreak later and ensures you're shopping within your financial comfort zone.



Pre-Qualification Vs. Pre- Approval

Pre-Qualification:

A quick estimate based on your self-reported info — helpful early on, but not guaranteed.

Pre-Approval:

Involves a full credit and financial review by a lender. It gives you a strong position when making an offer.

💡 **TIP:** Get pre-approved before house hunting seriously.

Types of Home Loans

There's no one-size-fits-all mortgage. Your income, credit, and savings will help determine what you qualify for. Here are the basics:

Conventional Mortgage

- 20%+ down payment
- No mortgage insurance required
- Ideal for buyers with strong credit

Fixed vs. Variable Rates

- Fixed-rate: Rate stays the same for the term — predictable payments
- Variable-rate: Rate may change with the market — riskier but can cost less

First-Time Buyer Programs

- RRSP Home Buyers' Plan: Withdraw up to \$60,000 tax-free
- First-Time Home Buyer Incentive: Shared-equity program to reduce monthly costs
- Land Transfer Tax Rebates available in some provinces/municipalities

High-Ratio Mortgage

- Less than 20% down
- Requires mortgage insurance (via CMHC, Sagen, or Canada Guaranty)
- Minimum down payment is 5%

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💡 **TIP:** A mortgage broker can help you compare options and find the best fit for your needs.

Deposit, Down Payment & Closing Costs

Deposit

The deposit is paid typically within 24 hours after your offer is accepted. It shows the seller you're serious and is held in trust until closing. This amount is put toward your down payment but is not the same as the full down payment.

Down Payment

The down payment is the total amount you contribute upfront toward the home's purchase price. Many first-time buyers put down 5% or more, depending on the loan type. The deposit becomes part of this total.

Closing Costs

These are additional expenses due at closing, ranging from 2–5% of the purchase price. They may include:

- Legal & lender fees
- Appraisal & title insurance
- Property tax adjustments

💡 **TIP:** Ask your lender or lawyer for a full cost breakdown so you can plan ahead.



Financial Mistakes to Avoid

- Spending more than your budget allows
- Forgetting about ongoing home costs
- Opening new credit before closing
- Not shopping around for rates
- Skipping your emergency fund

Utility Deposits

When setting up services like hydro, water, or internet, providers may require a deposit — especially if you're a new customer. Budget a few hundred dollars for this when planning your move.

Quick Recap

- Know your numbers before you shop
- Understand your loan options
- Get pre-approved, not just pre-qualified
- Plan for your down payment, closing costs & utility deposits
- Avoid common money missteps

Buying your first home is exciting — and having your finances in order helps make it smoother and less stressful.

4. WORKING WITH A REALTOR

Having a knowledgeable and trustworthy real estate agent on your side that knows the market in your desired area makes all the difference! A buyer's agent is your advocate throughout the process, looking out for your best interests from start to finish.

Why It's Important to Have a Buyer's Agent

Many first-time buyers wonder if they really need an agent. The answer is: YES, and here's why. A buyer's agent works exclusively for you, not the seller. They help you navigate the complexities of the home buying process, protect your interests during negotiations, and offer insights into the local market that you may not be able to find on your own.



A buyer's agent can help you:

- Understand your budget and connect you with trusted mortgage professionals
- Identify properties that match your criteria—even some that haven't hit the public market yet
- Evaluate fair market value and advise on pricing strategy
- Navigate paperwork and deadlines
- Advocate for you during inspections, repairs, and negotiations
- Coordinate with lawyers, lenders, and other professionals involved in the transaction

What a Good Agent Does For You

Not all agents are created equal. A great buyer's agent goes beyond opening doors—they're your advisor, strategist, and problem-solver.

Here's what a top-tier agent brings to the table:

- Local market knowledge – They know the neighborhoods, price trends, and what makes a good investment.
- Clear communication – They keep you informed every step of the way and explain things in plain language.
- Strong negotiation skills – They know how to advocate for your needs, from price to repairs to closing timelines.
- Professional network – They can refer you to mortgage brokers, home inspectors, contractors, and legal professionals.
- Calm under pressure – When things get stressful (and they sometimes do), they stay focused and help you stay grounded.

Most importantly, a good agent truly listens to what you want—and works hard to help you achieve it.

Questions to Ask When Hiring an Agent

- How long have you been working in real estate?
 - Do you specialize in working with buyers?
 - Are you familiar with the area(s) I'm interested in?
 - How do you typically communicate with clients? (Phone, text, email?)
- 
- Can you explain the home buying process from start to finish?
 - Do you work alone or with a team? Who will I be communicating with most?
 - What happens if I'm not happy with your service?
 - Can you provide references or testimonials from recent buyers?

5. HOUSE HUNTING TIPS

Define your Needs & Wants

Before you start scrolling listings or booking showings, it's crucial to sit down and make two lists:

- **Must-Haves (Needs):** These are non-negotiables. For example: number of bedrooms, location, price range, access to transit or schools, or a main-floor bedroom.
- **Nice-to-Haves (Wants):** These are features you'd love, but could live without or upgrade later—like a finished basement, updated kitchen, or a large backyard.

Being clear on what matters most will help you stay focused and avoid falling for a home that looks good but doesn't actually meet your needs.

How to Read a Listing

Real estate listings are full of information—but some of it takes a trained eye to decode. Here's how to read between the lines:

- **Photos:** Great photography can make a home look larger or newer than it really is. Look for consistency between the photos and the details.
- **Description:** Pay attention to what's not said. Phrases like "cozy" might mean small, and "ready for your personal touch" may mean updates are needed.
- **Room sizes & layout:** Don't just look at the number of bedrooms—check room dimensions and how the home is laid out.
- **Days on Market (DOM):** A home that's been sitting for a while might be overpriced or have issues.
- **Property taxes & fees:** Take note of taxes, condo fees, or any special assessments mentioned.

Ask your agent to help you break down each listing and flag anything worth investigating further.

What to Look For During Showings

A showing is your chance to see if the home lives up to the listing. Here's what to pay attention to:

- Flow and layout: Does the space work for your lifestyle? Could you picture yourself living there?
- Storage: Check closets, basement, pantry space, and garage. Is there enough?
- Natural light and windows: Are rooms bright, or does it feel dark even on a sunny day?
- Condition of surfaces: Look beyond staging—check floors, walls, windows, and ceilings for damage or signs of wear.



- Noise levels: Open a window or step outside—listen for traffic, trains, or nearby businesses.
- Water pressure: Test taps and flush toilets to see how the plumbing holds up.

Bring a checklist (or use one your agent provides) to make sure you cover everything.

Red Flags to Watch Out For

Some issues may not be obvious, but could cause headaches down the line. Here are red flags to be aware of:

- Musty smells or visible mold
- Cracks in walls or ceilings (could indicate structural problems)
- Signs of water damage (stains, soft spots, or warped flooring)
- Old electrical panels or knob-and-tube wiring
- Roof or foundation concerns
- Inconsistent or patchy renovations (might suggest DIY work without permits)

Don't be afraid to ask questions. If something doesn't feel right, your agent can help you investigate further or bring in a professional.

Final Thoughts

The perfect home probably doesn't exist—but the right home does. When you're clear about your priorities and take the time to evaluate each home with a critical eye, you'll find a place that truly fits your needs.

And remember—you don't have to navigate this alone. A great real estate agent will guide you through the search, point out potential concerns, and help you see possibilities you might miss on your own.

6. MAKING AN OFFER

Once you've found a home you love, it's time to make an offer. This step can feel intimidating, especially for first-time buyers, but with the right knowledge and guidance, it becomes a manageable and exciting part of the journey.

Understanding Comparables

Before deciding how much to offer, your real estate agent will look at comparables, or "comps" – similar homes that have recently sold in the area. These help determine the home's fair market value so you don't overpay or underbid. Comps consider size, condition, location, and recent upgrades. Knowing the numbers allows you to make a smart, competitive offer.

What Goes Into an Offer

Your offer isn't just about the price. It's a full package that includes:

- Purchase price
- Deposit amount (shows your seriousness)
- Closing date
- Included items (appliances, fixtures, etc.)
- Conditions or clauses

A strong, clean offer can stand out – especially in competitive markets.



Key Clauses & Conditions

Conditions protect you as the buyer. Common ones include:

- **Financing condition:** Time to secure final mortgage approval.
- **Home inspection:** Allows you to walk away or renegotiate if significant issues are found.
- **Appraisal condition:** Ensures the home is valued at or above the purchase price by your lender.

Your agent will help tailor your offer to your specific needs and market conditions.

Making an offer is a major step, but it's just one part of a guided process. With a clear understanding of market value, thoughtful conditions, and expert support, you'll be on your way to turning your dream home into a reality.

7. HOME INSPECTIONS

Buying a home is one of the biggest investments you'll ever make—and the home inspection is your opportunity to make sure that investment is sound. A home inspection gives you a clearer picture of the property's condition and can help you avoid expensive surprises down the road.

Why the Home Inspection Matters



Think of a home inspection as a health check-up for the property. Even if a home looks great on the surface, there could be hidden issues that only a professional can identify. The inspection helps confirm the true condition of the home and gives you leverage to request repairs, renegotiate the price, or walk away from the deal if serious problems are found. For first-time buyers, it's an especially important step to ensure peace of mind.

What the Inspector Will Typically Check

What the Inspector Will Check

A licensed home inspector will examine most of the home's major systems and components, including:

- **Structure** – Foundation, walls, roof, and framing
- **Roof & Attic** – Shingles, vents, insulation, and signs of leaks
- **Plumbing** – Pipes, water heater, faucets, and drains
- **Electrical** – Wiring, outlets, panels, and smoke detectors
- **HVAC** – Furnace, air conditioning, and ventilation
- **Interior & Exterior** – Windows, doors, floors, and visible insulation
- **Basement & Crawl Spaces** – Moisture, cracks, and signs of pests

How to Handle the Results

After the inspection, you'll receive a detailed report highlighting any issues found. Review it carefully with your real estate agent. Not every item is a dealbreaker—older homes may have minor wear and tear. Focus on major safety, structural, or system-related concerns.

From here, you typically have a few options:

- **Request repairs** from the seller before closing
- **Ask for a price reduction** or credit to cover repair costs
- **Proceed as-is**, knowing what needs attention
- **Walk away**, if the problems are too serious or costly

This report becomes a powerful tool in your homebuying decision. Don't skip it—use it to buy with confidence.

8. THE CLOSING PROCESS

Closing is the final and most exciting step in your homebuying journey-when legal ownership of the property is transferred from the seller to you! This process typically happens through your Real Estate Lawyer, and the official transfer is recorded with the Land Titles Office with the Municipality.

On closing day, your lawyer handles the final exchange of funds and documents, and you will usually receive the keys later that day once the transaction is officially registered.

The Role of a Real Estate Lawyer

In Canada, hiring a real estate lawyer is mandatory in most provinces for homebuyers. They play a vital role in protecting your legal and financial interests. Here's what your lawyer will do:

- Review the Agreement of Purchase and Sale (APS) to confirm everything is in order
 - Conduct a title search to ensure there are no liens, disputes, or ownership issues
 - Verify and adjust for property taxes, utilities, and other closing costs
 - Register the transfer of ownership and mortgage with your provincial land registry
 - Handle the exchange of funds between your lender and the seller's lawyer
 - Provide you with a final statement of adjustments outlining what you owe
- ✓ **Tip:** Ask your real estate agent or mortgage broker to recommend a lawyer who specializes in residential real estate in your area. Their local knowledge is invaluable.



Understanding Closing Costs

closing costs typically range from 2%-5% of the purchase price. These are separate from your down payment and must be available in cash before closing. Here's what they often include:

- Legal fees: \$1,000–\$2,500 depending on complexity and province
- Land Transfer Tax: Varies by province (Ontario, BC, and Toronto have their own rates); some provinces offer first-time buyer rebates
- Title insurance: Protects you from title defects or fraud (usually ~\$250–\$400)
- Home inspection fee: If not paid earlier, this might be due at closing (~\$400–\$600)
- Appraisal fee: Required by your lender to verify the home's value (~\$300–\$500)
- Property tax & utility adjustments: You'll reimburse the seller for prepaid portions
- Mortgage default insurance (CMHC): If you put down less than 20%, this may be added to your mortgage or paid upfront
- Moving costs & prepaid utilities: While not official "closing costs," these are worth budgeting for

 Example: On a \$500,000 home in Ontario, expect to pay approximately \$8,000–\$12,000 in closing costs, including Land Transfer Tax (less with a first-time buyer rebate).

When Do You Get the Keys?

Typically, you'll receive the keys once the title has officially transferred and your lawyer confirms all funds have been exchanged. This often happens later in the day on your closing date—so avoid booking movers first thing in the morning just in case of delays.

Final Checklist Before Closing

- ✓ Review your final mortgage details with your lender
- ✓ Provide your lawyer with proof of insurance (required for mortgage funding)
- ✓ Arrange your closing funds and send them to your lawyer a few days before
- ✓ Plan your move and be flexible with timing
- ✓ Confirm utility transfers and address changes

Final Thoughts

Closing day can feel like a whirlwind, but with a trusted team of professionals and prepared finances, it's a smooth finish to your homebuying experience. Your agent and legal team will keep things moving behind the scenes—so you can focus on getting ready for the big move!



Update Your Information

Notify Canada Post and set up mail forwarding. Update your address with key organizations such as your bank, employer, health card provider, and driver's license office. Don't forget to register for property taxes with your local municipality.

Set Up or Transfer Utilities

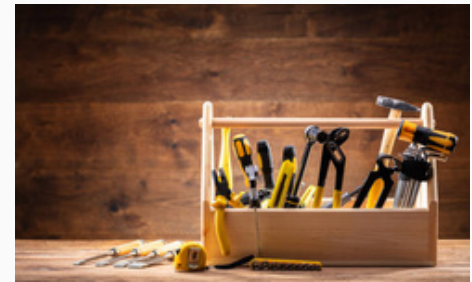
Ensure all essential utilities — electricity, gas, water, and internet — are active and transferred into your name. Review your billing cycles, account details, and payment methods so nothing slips through the cracks.

Furnishing & Decorating

It's tempting to decorate everything right away, but give yourself time to live in the space and learn what you really need. Start with core furniture like a bed, couch, and dining table, and build from there. Set a budget and stick to it.

Build a Basic Tool Kit

Every homeowner needs a toolkit. Start with basics like a hammer, screwdriver set, pliers, drill, flashlight, and tape measure. Household items like light bulbs, extension cords, a fire extinguisher, and a plunger are equally important. Store them where they'll be easy to access.



Understand your Ongoing Costs

Beyond your mortgage, factor in property taxes, insurance, utility bills, and regular maintenance. Seasonal costs like lawn care, snow removal, or HVAC servicing can add up — it's wise to budget accordingly.

Get to Know Your Neighbourhood

Introduce yourself to your neighbours — they may become your go-to for local insights. Learn about garbage and recycling days, nearby schools, transit routes, and community centres to feel more at home.

Organize Home Documents

Set up a digital and/or physical folder for your important documents. This includes your purchase agreement, mortgage paperwork, insurance policies, appliance manuals, warranties, and contact info for service providers.

Long Term Tip: Build Equity and Plan Ahead

Owning a home is about more than just living in it — it's about growing your investment. Maintain your property, keep up with repairs, and consider improvements that add value. Think long-term: Is this your forever home? A stepping stone? Planning early can lead to smart financial decisions down the road.

10. CONCLUSION

Congratulations! By reading this guide, you've equipped yourself with the foundational knowledge every first-time homebuyer needs. From budgeting and financing to house hunting, making an offer, navigating inspections, closing, and settling into your new home—you now understand the full journey.

Buying your first home can be both exciting and overwhelming. But remember, you don't have to go through it alone. Surround yourself with a great team—your real estate agent, mortgage advisor, lawyer, and home inspector are all key allies who will help you feel confident every step of the way.

Key Takeaways:

- **Preparation is power.** Understanding your budget, getting pre-approved, and knowing your must-haves vs. nice-to-haves sets the stage for success.
- **Knowledge beats pressure.** Don't rush—take the time to research, ask questions, and make informed decisions.
- **This is just the beginning.** Owning a home is not just a milestone, it's a long-term investment in your future.

As you move forward, refer back to this guide whenever you need to. And if you're ready to start your journey or need a trusted advisor, I'm here to help. Weather you are looking to buy in Ontario or in another province, I know trusted professionals throughout Canada

Happy house hunting - and welcome to homeownership!

Josh Simpson

Licensed REALTOR®

Peterborough and the Kawartha's, Ontario, Canada

📞 705-761-9324

✉️ josh.simpson@century21.ca

🌐 www.joshsimpson.c21.ca





Knowledge Is Power



Josh Simpson
REALTOR®

📞 705.761.9324
✉️ josh.simpson@c21.ca
🌐 joshsimpson.c21.ca