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Independently owned and operated.

Lesley Tenaglia - Your Ultimate Mortgage Resource.

BUILD A PLAN TO MOVE INTO YOUR DREAM HOME

There's nothing quite like stepping into your dream home for the very first time. You have achieved your goal of homeownership! However, the journey from home seeker to home buyer can be challenging – unless you have a well-defined plan and guidance from the right professionals. As a mortgage broker, here's how I will help you reach your objective:

1 GETTING TO KNOW YOU

In the discovery phase, we will discuss your situation, the essentials and “nice to haves” you'd like in your new home, and how long you plan to live there. Based on your desired move-in date, we'll work out a timetable for your home-buying process.

2 BUILDING A BUDGET

I'll help you create a monthly budget and then calculate a down payment and mortgage payments that fit into it. Together, we'll also work through a financial check-up that considers how changes in income and expenses could affect your plan.

3 CUSTOMIZING THE SOLUTION

There are many different types of mortgages, and it's important to select one that matches your current needs and preferences. I will ask you a series of questions that should help to reveal your priorities.

4 TESTING SCENARIOS

Together, we'll try out different mortgage scenarios, and I'll show you how changes in income, property taxes, condo fees, loans and other variables affect your maximum mortgage amount and mortgage payments. My goal is to make sure you can comfortably afford your mortgage.

5 ARRANGING PRE-APPROVAL

It's a good idea to get pre-approval for a mortgage before you find your dream home and make an offer – that way, you can be confident that financing is available. I'll walk you through the paperwork and guide you towards the most suitable lender.

6 ANSWERING YOUR QUESTIONS

Now it's time to get serious with a Realtor and view properties that fit your price range. If you have any questions along the way, be sure to give me a call.

7 SEALING THE DEAL

I'll work closely with your Realtor and lawyer to make sure everything is in place for the closing. That's the day you pay your down payment and get the keys to your new home.

8 IT'S TIME TO MOVE IN!

From start to finish, the plan we develop together will see you through the home-buying process. Even after you've settled into your dream home, we'll periodically review your current situation to determine if we need to make any alterations to your original mortgage plan.