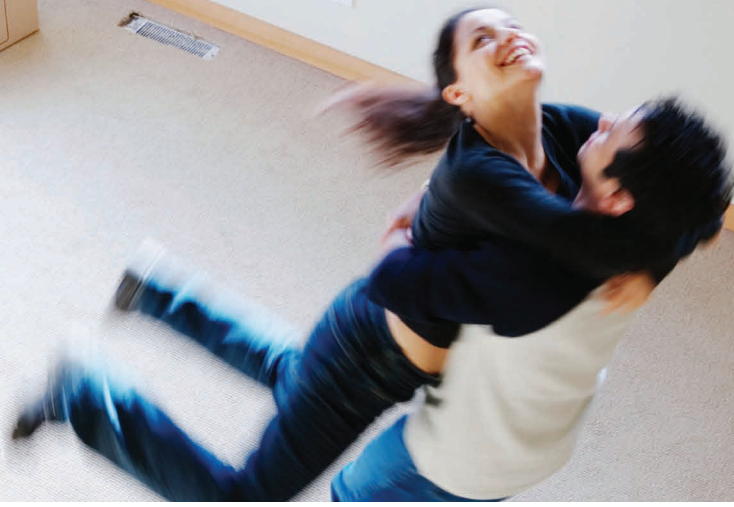




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## Hunting for a Home

*By Genworth Financial Canada*

Looking for a home can be an intimidating task filled with many questions. What home do I buy and where? Who do I go to for help? And how do I know if I am making a good purchase?

There's no one "right way" to go about finding a home. But here are a few tips that may make the process a little easier and remove some of the anxiety associated with making what is, for most people, their largest single purchase in life.

The first thing to do is determine how much you can afford and what type of home you want or need. This would include the size, number of bedrooms, location and special features such as a garage, fireplace, fence, dishwasher, hot tub etc.

You'll also want to consider such things as proximity to schools, community centres and play and sports facilities, public transportation, hospitals, libraries and shopping areas and your workplace. These factors are important to you and your family.

Since your home is probably your single largest investment, you'll want it to be as attractive as possible to purchasers when you're ready to sell. So keep in mind the features you think will make it attractive to potential buyers in the years ahead.

Finding a REALTOR® to handle your purchase is important. Talk to a few realtors with different companies who know the area where you're looking to buy. A real estate professional can show you homes in your price range in the areas you like that meet your particular needs and budget.

With so many homes to choose from, how do you know if what you're going to buy is good value?

*Continued on reverse*

*Continued from front*

It's very important to inspect the structure and grounds of the home you're thinking of buying and look around the neighborhood to be sure it's an area where you want to live.

Get a copy of the land survey from the seller to check the boundaries of the property to make sure they are clear of encumbrances and walk around the property yourself to make sure there are no surprises.

You'll also want to tour the neighborhood and see the house at different times of the day or on weekends to check traffic patterns and noise levels that could affect your decision to buy.

When you find a home you like, inspect it yourself carefully for such things as structural defects, signs of water damage, lack of water pressure, faulty plumbing or inadequate wiring.

You may want to get an inspection done by a professional home inspector before you buy. A professional may uncover problems that you wouldn't notice.

A good inspector will check the house from the basement to the roof, including the heating and cooling systems, plumbing, walls, ceilings, insulation, electrical wiring, foundation, ventilation, doors and windows, and septic and sewer systems.

An inspector will determine if any repairs are necessary. If possible, plan to go along with the inspector during his inspection. You could pick up some valuable information that will help you in the future with the maintenance of your house. Your real estate agency can likely refer an inspector if you don't know of one yourself.

Some careful planning can help to ensure that you get a good-quality house that will meet the needs of you and your family in an area you like for a price you can afford without any nasty surprises after you take possession.

For more information, visit Genworth Financial Canada, The Homeownership Company at [www.genworth.ca](http://www.genworth.ca).

