

# HOME BUYING PREPARATION

## BOOK SET

**For Canadian Immigrants and First-time Buyers**



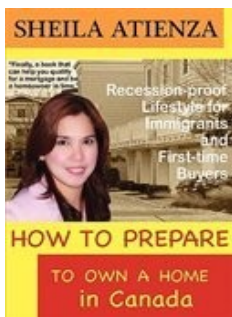
- ✓ Do you aspire to become a **FIRST-TIME BUYER** and want to know when is a good time to buy a home you've been dreaming of?
- ✓ Are you **TIRED OF RENTING**?
- ✓ Are you thinking of applying for a mortgage? Or have you applied for a mortgage?
- ✓ Have you been going through one lender to another, to no avail?
- ✓ Did you know how lenders look at you, "**RISKY BORROWER**" or "**QUALIFIED BORROWER**"?

- ➔ How confident are you of your PERSONAL FINANCE?
- ➔ Have you ESTABLISHED a GOOD CREDIT History?
- ➔ Do you know what resources are available?
- ➔ How well do you understand various aspects of MORTGAGES?

Finally, here's a book written for FUTURE HOMEOWNERS!

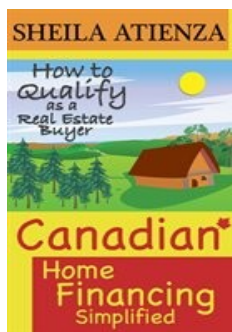
“A Great Read for NEWCOMERS in Canada!”

The book presents an overview of what awaits newcomers...



This book will guide you  
**HOW YOU CAN GET READY FINANCIALLY**  
 so you can **QUALIFY** for a **MORTGAGE**  
 and be a homeowner in time!

A practical, highly-recommended reference for anyone preparing to enter the housing industry as a first-time buyer, whether in the midst of RECESSION or not!



If you are contemplating of purchasing a home and would like to learn what it takes to qualify for financing...

this book will serve as your guide to understand how banks and lenders qualify and approve applications for a home purchase mortgage.

Mortgage concepts discussed profoundly!  
... different types of mortgages,  
term, amortization, payments, interest rates,  
mortgage default insurance, down payment,  
pre-approval, documentation,  
along with other important factors  
that make up a successful mortgage application.

The book also presents a comprehensive overview on credit.

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“...these books will be your companion as you start out  
your quest to getting approved and finding a home  
you’ve been thinking of owning!”



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