

# Buying a home is a complex process

From specialized market knowledge to mortgage, financing and the closing of the transaction, I provide the luxury of Premier Service, every step of the way.

- **Defining Your Housing Priorities**
- **Agency Options**
- **GMAC Real Estate Premier Service**
- **Working with a Buyer's Agent**
- **Advantages of Working with a Buyer's Agent**
- **How Much Home Can You Afford?**
- **Financing Your Home**
- **The Mortgage Process**
- **Estimated Buyer's Costs**
- **Documents Needed to Apply for a Mortgage**
- **Finding Your Home**
- **Factors Affecting the Price of a Home**
- **Making the Offer**
- **Negotiation to Contract**
- **Closing the Transaction**

*Buying a home should be one of the most exciting times of your life.  
I'm here to help you.*

**Together we can make it happen**

**SIGNATURE SERVICE GMAC Real Estate** "My business thrives on your satisfaction and referrals"  
[www.kostahomes.com](http://www.kostahomes.com) PREMIER SERVICE CERTIFIED  
kosta@ssgmac.ca

Sales Representative  
**Kosta Michailidis**

**Bus: 905.896.4622**  
**Fax: 905.896.4621**  
**Direct: 905.601.3377**  
**Toll Free: 1.866.797.4622**

**SERVICE YOU DESERVE PEOPLE YOU TRUST™**

186 Robert Speck Parkway, Mississauga, ON L4Z 3G1

