



# Charmaine Harris

**Real Estate/Property Management**  
**COASTAL LIFE REALTY LTD.**

**Managing Broker/Owner**

**OFFICE (250) 629-9998 CELL (250) 539-0656 TOLL FREE (866) 329-9998 FAX (250) 629-6877**  
2603 Reef Road Pender Island BC V0N 2M2 [charris@coastalliferealty.ca](mailto:charris@coastalliferealty.ca) [www.coastalliferealty.ca](http://www.coastalliferealty.ca)

## **FIRST TIME BUYER?** **WONDERING WHERE YOU SHOULD START?**

### **Steps to your first purchase**

Find a REALTOR® you can relate to and understands your needs. They are the ones there to help you with this purchase and will be negotiating for you.

**Personal Assessment**

Are you paying rent now?  
Are you employed and earning income? Yes to both these questions is the first step!

**Find a REALTOR®**

**Financing**

**Educate yourself on the market**

Find someone who can help assess your current financial situation. A Mortgage Broker can also hold interest rates for you ensuring you always get the best rate.

**Start viewing properties**

Are you aware of tax credits available or how to borrow against your RRSPs?

**Learn about opportunities for first time buyers**

**Understand the expenses with buying a home**

**Put in an offer buy a home**

**Start Building Equity**

**\$\$\$**

**Find more detailed information about these steps on my website**  
**[www.coastalliferealty.ca](http://www.coastalliferealty.ca)**