

# Home Buying Checklist

## Nova Scotia

---

This checklist is designed to help you navigate the key steps when purchasing property in Nova Scotia. While every transaction is unique, the following items are common across most real estate purchases.

### Before You Start Your Search

- ✓ Get pre-approved for a mortgage.
- ✓ Determine your budget, including closing costs.
- ✓ Research neighbourhoods and local market trends.
- ✓ Choose a real estate agent.

### During the Offer Process

- ✓ Hire a real estate lawyer.
- ✓ Review the Agreement of Purchase and Sale.
- ✓ Include conditions (financing, home inspection, etc.).
- ✓ Submit deposit as required.

### Legal and Financial Due Diligence

- ✓ Your lawyer conducts a title search.
- ✓ Review property disclosures and inspection report.
- ✓ Confirm mortgage approval with your lender.
- ✓ Arrange property insurance.

### Preparing for Closing Day

- ✓ Review Statement of Adjustments with your lawyer.
- ✓ Transfer remaining down payment funds to your lawyer's trust account.
- ✓ Sign closing documents (mortgage, deed, etc.).
- ✓ Schedule a final walk-through of the property.

### On Closing Day

- ✓ Your lawyer transfers funds and registers the deed.
- ✓ Receive keys from the seller or agent.
- ✓ Celebrate your new home!