



Assess your present household budget and your annual income to determine if you are eligible for a mortgage and how much you can comfortably afford.

Also check out the Mortgage Affordability Calculator at www.REALTOR.ca.

1. Assess Financial Readiness

What do lenders require?

Mortgage lenders use two calculations to help determine your eligibility for a mortgage – your Gross Debt Service (GDS) ratio and your Total Debt Service (TDS) ratio.

Your GDS ratio is the percentage of your gross monthly income used for mortgage payments, taxes and heating costs or - if you are buying a condominium - half of the monthly maintenance fees. As a general rule of thumb, your GDS ratio should not be more than 32% of your gross monthly income.

Your TDS ratio is the percentage of gross monthly income required to cover monthly housing costs, plus all your other debt payments, such as car loans or leases, credit card payments, lines of credit payments and any other debt. Generally, your TDS ratio should not be more than 40% of your gross monthly income.

Have you been pre-approved?

Getting pre-approved for a mortgage before looking at properties gives you a more realistic expectation of what you can afford.

However, keep in mind that the pre-approved amounts can overestimate what you can actually afford to pay.

Pre-approval does not guarantee you will be approved once you actually apply if market conditions, interest rates, or your personal circumstances change.

Do you know your credit rating?

Order a copy of your credit report to make sure it does not contain any errors because lenders will check it before approving you for a mortgage. A credit report is a summary of your financial history and shows whether or not you have had any problems in the past paying off debts.

The Financial Consumer Agency of Canada (FCAC), a federal government agency, has tips on how to order your credit report for free and how to improve your credit rating. Visit FCAC's website at: www.itpaystoknow.gc.ca.

Free Home Buyer Tools

Tools to help you get started...



Buyer's Guide: <http://yourrealtydreams.com/buying.html>

Mobile Listings

The convenience of viewing listings on the go with our mobile search. View listings and open houses near your current location on a Google map, perfect when walking or driving through any neighbourhood.

<http://yourrealtydreams.com/mobile-search.html>

Search Listings

Whether you are a first time home buyer just starting out, or ready to retire and look for your dream home, our search tools will make it easier than ever! View properties days before they are available on the public sites, and access far more details.

<http://yourrealtydreams.com/vow.html>

Mortgage Calculator

Use our mortgage calculator to get an idea of what you can comfortably afford on your home purchase. Determine your payments, timeline and any down payments needed.

<http://yourrealtydreams.com/mortgage-calculator.html>

Reports & Guides

Enjoy our free reports to gain the competitive advantage in the Greater Vancouver real estate market.

<http://yourrealtydreams.com/free.html>

eNewsletter

Every month we produce and email our real estate newsletter. It includes local real estate market information and news plus informative home ownership articles such as interior design, home renovation, tips to save money, and more!

<http://yourrealtydreams.com/newsletter.html>

Market Statistics

Stay up to date on the Greater Vancouver and Fraser Valley real estate market. Gain access to detailed graphs, charts and other valuable information.

<http://yourrealtydreams.com/market-statistics.html>



Lori Pettigrew & Alan Yasin (604-649-7040)

Free Home Seller Tools



Tools to help you sell your home...

Seller's Guide: <http://yourrealtydreams.com/selling.html>

Instant Home Evaluation

Curious about what homes are selling for in your neighbourhood? Wondering how fast homes are selling for, and if prices are trending up or down? Our instant, no-obligation report is an easy way for you to find out.

<http://yourrealtydreams.com/greater-vancouver-home-values.html>

Personalized Home Evaluation

Discover the current value of your home. By running a Comparative Market Analysis (CMA), we will determine the value of your property in today's real estate market.

<http://yourrealtydreams.com/home-evaluation.html>

Marketing Your Home

Our marketing program achieves results. Our combination of skill, experience, and technology ensures that we can sell your home for the highest possible price and in the shortest period of time.

<http://yourrealtydreams.com/selling.html>

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Market Statistics

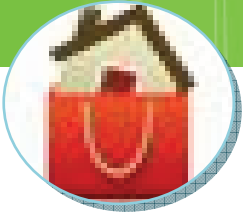
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Lori Pettigrew & Alan Yasin (604-649-7040)

Helping You Buy Your Home



What Are Our Clients Saying About Us?

More testimonials: <http://yourrealtydreams.com/testimonials.html>

Refreshing No-pressure Sales Approach

As a single woman, the decision to purchase my first home in the competitive Vancouver market was daunting. Would I be able to find a suitable home in a safe neighbourhood with most of my "wish list" items, and within my price range? In the initial stages, before I even made the commitment to start looking at properties, I had a long chat with Lori on the phone about what I was looking for and whereabouts in the city I may like to live. Lori completely understood my needs and her no-pressure sales approach was refreshing. When I finally made the decision to purchase, Lori was the first call I made.

After discussing my requirements for my future home with Alan and Lori, Alan patiently took me to see numerous properties to gauge the market. Lori and Alan's knowledge of the market and the various properties was especially helpful as it streamlined the whole process. After finding a suitable property, I was gently guided through the offer and buying process by Alan and Lori. We were all very excited when the keys were handed over on the day of possession in my new kitchen. Today, I write this from my desk in my new home and I couldn't be happier. Thank you Alan and Lori for your patience, time, and utmost professionalism.

- Sheryl T.

Unwavering Support

We have finally settled into our new home and wanted to thank you both so very much for helping us to get here. We have worked with other agents in the past and none can compare to you in terms of professionalism, attention to detail, sheer hard work, and unwavering support.

You did not just help us to purchase a house. You patiently worked with us as we explored options and you methodically helped us to evaluate alternatives until we finally found the place we now call home. We couldn't be happier, we couldn't be more satisfied with the purchase, and we couldn't have made it here without you.

You guys will always be very dear to us and we are very grateful for all that you have done.

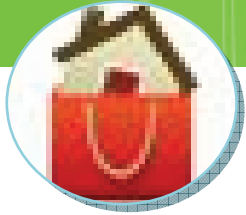
We highly recommend your services – with the highest level of enthusiasm – to anyone looking to buy a home.

- Amanda and Richard Schwartz



Lori Pettigrew & Alan Yasin (604-649-7040)

Helping You Sell Your Home



What Are Our Clients Saying About Us?

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Sold in 6 Days For Over List Price!

As a first time seller living on my own, I had complete confidence in Lori and Alan. They gave me clear advice on preparing my house for selling. With the help of all their research and knowledge in pricing my home, we came up with great results, as my home was sold in six days with multiple offers – and over list price!

I highly recommend Lori and Alan for their professional services and guidance.

- Jeannette B.

Two Agents, Twice the Service

As first-time home sellers, we found Lori and Alan based on previous successful sales they'd had in our neighbourhood, but it was their professionalism and attention to detail that won us over.

They completely took the stress out of selling our home. Provided valuable advice in the lead up to, and during the listing period. Having two real estate agents on our side meant twice the service.

We were very pleased with the result of all their hard work and would highly recommend them to friends and neighbours.

- Anna & Ben

Trustworthy, Caring, Passionate!

Trustworthy, caring and passionate! I would highly recommend Lori and Alan to anyone thinking of selling their property. Their advertising & marketing program created the opportunity for me to receive multiple offers in less than a week & sell well above list price.

They simplified the process by providing me with written timelines, including ideas to prepare my home for sale in order to achieve the best price possible, tasks to ensure a smooth completion, and more.

They were there every step of the way. Professionalism, attention to detail and enthusiasm sets this dynamic team apart from their peers.

- Heidi C.

Miles Ahead of Other Agents!

Comparing Lori and Alan with my friends' agents, they are miles ahead. They list all the things you need to do down to the Ts. You won't go wrong if you follow their lists. They are very efficient, no waste of time, yours or theirs. They even dressed in jeans to come to your house to move your furniture for you. If you don't know who to represent you, you don't need to seek anymore, they will sail you through the process.

- A.Sit



Lori Pettigrew & Alan Yasin (604-649-7040)

Give Us a Call... We Can Help. Lori Pettigrew & Alan Yasin

Navigating **with a REALTOR®**

Your REALTOR® can help you:



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HOMEBUYERS' ROAD MAP

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