



THE
ARULDASON
GROUP

Realty • Legal • Financial



Buyers Checklist

A practical guide to preparing for a successful home purchase.

BUYERS CHECKLIST

Buying a home is one of the most significant financial decisions most people will ever make. Yet many buyers begin their search by looking at listings rather than starting with the more important question: **What should I actually be buying?**

At The Aruldason Group, we believe the most successful buyers begin with clarity. Understanding your finances, lifestyle goals, and location priorities allows you to make smarter decisions and move quickly when the right opportunity appears.

This checklist helps you prepare before you start viewing properties so that when the right home comes along, you are ready to act with confidence.



1. Understand Your Financing Capacity

Before beginning your property search, it is important to understand how much you can comfortably borrow.

Key considerations include:

- Mortgage pre-qualification or pre-approval
- Down payment availability
- Monthly payment comfort level
- Property tax and utility costs
- Closing costs and legal fees

A pre-approval not only clarifies your budget but also strengthens your position when making an offer.



2. Define the Type of Property You Want

Many buyers begin with a property type (condo, townhouse, detached home), but it's important to understand **why** that type appeals to you.

Ask yourself:

- Is the property type based on **lifestyle preference** or **budget constraints**?
- Could another neighborhood allow you to afford a different housing type?
- Do you need outdoor space, parking, or future expansion potential?

Sometimes small adjustments in location can open up entirely different property options.



3. Clarify Location Priorities

Location is one of the most important factors influencing property value and lifestyle.

Consider:

- Commute time to work
- Access to major roads or transit
- Proximity to family
- School districts
- Access to parks, shopping, and community services

It is also useful to ask whether another neighborhood might provide similar lifestyle benefits at a better value.



4. Begin Market Familiarization

Once your parameters are clear, begin reviewing listings and visiting properties.

At this stage the goal is **education**, not immediate purchase.

Viewing homes helps you understand:

- Market pricing
- Property condition standards
- Layout preferences
- Value differences between neighborhoods

This knowledge allows you to recognize value quickly when the right property appears.



5. Set Realistic Expectations

No home will meet 100% of your criteria. Successful buyers distinguish between:

- **Must-have features**
- **Nice-to-have features**
- **Features that can be changed later**

This perspective helps you avoid losing good opportunities while waiting for perfection.

Why The Aruldason Group

Most real estate transactions involve multiple professionals working independently: realtor, lawyer, and mortgage broker.

The Aruldason Group brings **all three disciplines together under one roof**.

Our integrated approach means:

- Real estate professionals helping you find the right property
- Legal experts ensuring your purchase is protected
- Financial specialists helping structure the best mortgage strategy

This coordinated approach allows buyers to move faster, avoid common pitfalls, and make informed decisions at every stage of the purchase process.