

BUYING A HOME: WHAT TO BRING TO YOUR APPOINTMENT

Thank you for choosing **McKercher LLP** to help you with purchasing a home.

We will contact you to set up an appointment approximately 10 days prior to your possession date.

Before your appointment, we will confirm the following questions with you:

- What is the full and correct spelling of the name(s) of each purchaser?
Note: This information must match your mortgage documents.
- Will you be living on the property?
- Do you have a spouse?
- Would you like to participate in the **Tax Installment Payment Plan Service (TIPPS)**?
Your bank may insist you participate. **TIPPS** allows you to pay your property taxes in 12 monthly installments rather than in one lump-sum payment.
- Have there been any changes to the terms of the contract?

We will contact you to provide the following information:

- **Confirmation of Fire Insurance**
You will need to have fire insurance in place on the property prior to possession. We will provide you with an Insurance Confirmation Memo to send to your Insurance Broker. Your Broker will fill out this document and send it back to us.
- **Identification**
Two pieces of identification for each purchaser. One piece must be a valid government issued photo ID (i.e. Driver's License or Passport) and the other may be a valid bank credit card or a birth certificate.
- **Payment**
A **bank draft** obtained from your bank and made payable to McKercher LLP. The amount will be:
 - o The difference between your mortgage amount and your down payment; plus
 - o Our legal fees, Land Titles costs, and sales tax.A **void cheque** for the account from which the mortgage payments will be withdrawn. If you choose to participate in the TIPPS Program, this cheque will also be used to set up automatic withdrawal of your monthly property tax.
- **Property tax information**

Please contact us if you have any questions.

McKercher LLP enjoys a reputation for integrity, experience and innovation. Our lawyers, collectively and individually, strive to preserve and promote that reputation, committing themselves and their considerable talents to meeting the complex needs of local, provincial, national and international clients.



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