FIRST-TIME BUYERS GUIDE

Kemptville & North Grenville



Buying your first home is one of the biggest decisions you'll ever make — and it can feel overwhelming. The good news? You don't have to figure it out alone.

I'm Amanda Arsenault, and helping first-time buyers is one of my favourite parts of this job. There's nothing like handing someone their first set of keys! I've been doing it since 2008, and I'm here to walk you through every step so you always know what's coming next — from our first conversation to closing day.

I offer free, no-pressure consultations and step-by-step guidance, from pre-approval to closing day.

THE STEPS

1. **Start with a conversation.**
   Tell me what you're looking for, where you want to live, and what matters most. No pressure, no obligation — just honest answers and a clear picture of what's next.
2. **Get pre-approved.**
   A mortgage professional confirms what you can borrow, so you shop with a real budget and sellers take your offer seriously.
3. **Know your must-haves.**
   Bedrooms, bathrooms, commute, schools, town or country — we'll narrow the search to homes that actually fit your life.

4. **Search and view.**
   I'll set up your MLS® search across Kemptville, North Grenville, Ottawa and the Highway 416 corridor, and we'll tour the homes that make the shortlist.
5. **Make an offer.**
   Price, deposit, conditions and closing date — I'll handle the paperwork and negotiate on your behalf.
6. **Conditions and closing prep.**
   Financing, home inspection, lawyer, insurance — I'll keep every deadline on track so nothing slips.
7. **Budget for closing costs.**
   Beyond the purchase price, plan for land transfer tax, legal fees, a home inspection and moving costs. Ask me about Ontario's first-time homebuyer land transfer tax refund — you may qualify.
8. **Closing day.**
   Sign, pick up your keys, and move in. I'm still here after closing day if you need anything.

SAVING FOR YOUR DOWN PAYMENT

1. Create a budget from now until your ideal closing date.
2. How much money can you save every week? What luxuries can you forgo until you have saved your target amount?
3. Set up an automatic transfer to your savings account every payday.
4. Consolidate and pay off any debts to reduce your interest payments.
5. If you are a first-time homebuyer, consider using your RRSP towards your down payment.
6. Seek out additional income-earning opportunities and put all your earnings towards your house purchase.

WHY KEMPTVILLE & NORTH GRENVILLE

Kemptville and North Grenville offer small-town living on the Highway 416 corridor, minutes from Ottawa — with local shops, schools, parks and Barnes Creek trails close by. I've lived and worked here since 2008, and I know the neighbourhoods, the streets and the market.

TALK TO AMANDA

Free, no-pressure consultation

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Serving Kemptville & North Grenville since 2008.