YOUR FIRST HOME, STEP BY STEP

The E7 First Home Roadmap

A practical path from “Where do I start?” to keys in hand. Use this as your conversation guide, then build a plan around your income, down payment, debts, timeline and the property you choose.

01 **Get clear on the goal**
Set your target location, timing, property type and comfortable monthly budget. Decide what matters most before looking at listings.

02 **Build the financial snapshot**
Review income, debts, credit, available down payment and closing-cost funds. Identify gaps early, while there is still time to fix them.

03 **Prepare the document file**
Gather current income, employment or business, banking, down-payment and identification documents. Your exact checklist depends on how you earn income.

04 **Set a working purchase range**
Compare mortgage payment, property tax, strata fees, utilities and maintenance. A pre-qualification is a planning estimate, not a lender commitment.

05 **Choose the right financing path**
Compare lender fit, term, rate type, prepayment options, penalties, insurance and total cost - not only the headline rate.

06 **Shop with conditions in mind**
Before removing financing conditions, have E7 review the property, contract, down payment and lender requirements. Property type can change the answer.

07 **Complete approval conditions**
Respond to lender requests, arrange appraisal or insurance where needed, and keep finances stable. Do not take new credit or move large funds without discussing it.

08 **Prepare for completion**
Confirm the lawyer or notary, final cash required, insurance, signing dates and funds transfer. Review the statement of adjustments and mortgage documents.

09 **Fund, receive keys and review**
After funding, keep your documents and set a future mortgage review date. Your plan should continue through renewal, not end on possession day.

Your first useful step	Book a planning conversation before you feel “ready.” The purpose is to identify what is already strong, what needs work and what timeline is realistic.

Important: This roadmap is educational and does not constitute mortgage, legal, tax or financial advice. It is not a pre-approval, approval, rate hold, commitment or guarantee. Qualification, rates, costs and program rules may change and depend on full documentation, credit, lender review and the selected property. Echelon7 Mortgages Ltd. is a licensed mortgage brokerage in British Columbia.