Finding the perfect home

You are now ready and armed with your pre-qualification or pre-approval to find the home of your dreams. Your journey has brought you this far and now your real estate agent will provide you with as many homes as you care to see.

However, do you know what kind of home you are looking for? Do you know what neighborhood in which you wish to live? What kind of schools will your children be attending? Is shopping important to you or are you looking for that home on the golf course or near the water? Would you be comfortable in a condominium, a townhouse or even a pre-fabricated home? All these questions and more regarding amenities and specific features will be among those your real estate agent will ask. She will be much more capable of finding the right home for you if she knows as much about your requirements, needs and desires as possible.

To help your real estate agent with this process, make three lists - a need list, a do-not-want list and a dream list. Factor in your current housing needs, likes, dislikes and possible future changes in your life and lifestyle, such as more children, less children, parents moving in or out and other major life changing factors.

Your needs list may include:

- Number of bedrooms
- Number of bathrooms
- Bath in the master bedroom
- Separate dining room
- Garage
- Basement

While your do-not-want list may include:

- Small bathrooms
- No counter space
- No windows in kitchen/bathroom
- Tiny yard
- Insufficient closet space
- No garage

For your dream list, write down all of the features you would love to have in your home, which may include:

- Fireplace
- Swimming pool with Jacuzzi
- Greenhouse
- Breakfast nook
- Two stories

• Skylights