

Checklist for Final Walkthrough

Date: _____

GENERAL ITEMS

- All agreed on appliances in working order
- All ceiling/bathroom fans in working order
- All garbage/unwanted items removed
- No undocumented signs of water damage or mold
- Smoke & carbon monoxide detectors tested
- All toilets & faucets in working order
- All light switches & outlets in working order
- All light switches & outlets in working order
- All thermostats working
- If on well, all pumps/filters working, date of last UV bulb
- If on septic, all pumps/panels working, date bed pumped
- All door locks & latches functional, all keys present

BEFORE CLOSING

- All agreed repairs completed
- No damage from seller moving
- Warranties & Manuals provided
- Circuit panel functional & labeled
- All service bills & rental agreements received

NOTES



Helping families and investors realize their financial and real estate dreams.

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MORTGAGE
wellness

The Mortgage Wellness Group Brokerage #19370.
Each office is independently owned and operated.

Top Ten Homebuying Regrets to Avoid

1. Buyers lost homes in fast-moving local markets or had to renegotiate financing.

- Fix: Get a fully underwritten pre-approval before viewing **especially important when listings move quickly in Collingwood and South Georgian Bay.

2. Monthly costs were higher than expected in rural or semi-rural areas.

- Fix: Budget accurately for local property tax rates, which vary widely across Simcoe, Grey, and Bruce.

3. Surprise costs in century homes, cottages, or older subdivisions.

- Fix: Plan for higher maintenance, heating upgrades, septic/well servicing, and roof or insulation improvements.

4. Costly repairs within the first year.

- Fix: Always include a professional inspection, especially for older homes, rural properties, and waterfront areas.

5. Stretching beyond comfort to “win” the home.

- Fix: Set a walk-away price based on monthly comfort, not competition—particularly in Collingwood and resort-adjacent communities.

6. Longer commutes to Barrie, Blue Mountain, or GTA hybrid work setups added costs & stress.

- Fix: Factor in fuel, vehicle wear, parking, and time, not just house price.

7. Financing delays for properties with septic systems, wells, or acreage.

- Fix: Work with a mortgage professional experienced in rural and small-town lending guidelines.

8. No emergency fund after closing.

- Fix: Keep 3–6 months of living expenses, especially important where trades and repairs can cost more locally.

9. Expensive penalties when refinancing, moving, or upsizing locally.

- Fix: Compare rate + flexibility (prepayments, portability, penalties).

10. Learning about options after the offer was firm.

- Fix: Speak with a local mortgage professional early—before open houses and offers.

Local Mortgage Wellness Takeaway for 2026

Buying your first home in Collingwood, Simcoe, Grey, or Bruce isn't just a purchase, it's a lifestyle decision.
The right mortgage plan protects cash flow, flexibility, and peace of mind.

Buckley Mortgage of Mortgage Wellness helps local first-time buyers:

- **Navigate small-town and rural financing**
- **Understand true ownership costs**
- **Choose flexible, future-proof mortgage strategies**
- **Buy confidently—without pressure or regret**