

A CALM, CLEAR GUIDE BY MILKA LUKACEVIC

Your First Home, *with a plan you can trust.*

The numbers, decisions and quiet details that matter
—from your first savings move to the moment you get
the keys.

BC Mortgages Online

Independent mortgage guidance since 2006 · Port Coquitlam, Coquitlam,
Port Moody and across British Columbia





A NOTE FROM MILKA

You are not supposed to know all of this already.

Buying your first home can feel like everyone else knows a language you were never taught. You are comparing rates, decoding conditions and trying to make one of life's biggest decisions—often all at once.

If you feel excited and nervous at the same time, that is completely normal. My job is to slow the process down, explain what each number means, and make sure you understand the trade-offs before you commit.

I have lived in Port Coquitlam for 30 years and have worked as an independent mortgage broker since 2006. I work for you, not the banks. That means looking beyond a headline rate to the approval, flexibility and mortgage structure that actually fit your life.

Use this guide to get oriented. Circle questions. Write in the worksheets. Then let's turn the general rules into a plan built around your income, savings, timeline and comfort level.

● MY PROMISE TO YOU

No pressure, no judgement and no unexplained fine print. You will know what is happening, what comes next and where the risks are.

Milka

Milka Lukacevic · Independent Mortgage Broker

“We felt really confident with the financing side of things.”

— Brittany A., first-home buyer
Google review, November 2024

You do not need the whole answer today. You need the right next move.

Most first-time buyers feel better as soon as the process becomes a sequence. Start with these three moves before you spend hours on listings.

1

Open the right savings account

If you qualify, open an FHSA early. Contribution room starts only after the account is opened.

2

Know your cash —not just your down payment

Keep closing costs, deposit timing and a post-closing cushion in the plan.

3

Get reviewed before you shop

A document-backed pre-approval is the safest starting point—not an online estimate.

The path from “could we?” to “we’re ready.”

01 • GET ORIENTED

Your five numbers · what “first-time” means · savings tools

02 • BUILD THE PLAN

Down payment · insurance · 25 vs 30 years · pre-approval

03 • BUY WITH EYES OPEN

BC taxes · new construction · offers · rescission · strata

04 • CLOSE WITH CONFIDENCE

Cash-to-close · worked example · your action calendar

• START HERE IF YOU ARE OVERWHELMED

Complete the five-number page next. It will give Milka enough context to make your first conversation practical and specific.

The five numbers that make the conversation real.

Estimates are fine. This is not an application—it is a snapshot of where you are today. Leave anything blank if you are unsure.

1	Cash available for the purchase Savings, gifts and eligible registered funds	\$ _____
2	Gross household income Before tax; note salary, variable or self-employed	\$ / year _____
3	Monthly debt payments Car loans, credit cards, student loans, support	\$ / month _____
4	Comfortable all-in housing cost Mortgage + tax + heat + strata, if applicable	\$ / month _____
5	Your hoped-for timeline Exploring, 3–6 months, this year, or active now	_____

• APPROVAL VS. COMFORT

The maximum a lender may approve is not automatically the payment you should choose. A good plan protects room for savings, repairs and real life.

• DO NOT SELF-REJECT

Variable income, a short job history or past credit issues do not always end the conversation. They change which questions Milka asks and which lenders may fit.

What would make this purchase feel safe?

“First-time buyer” is not one universal status.

Each program has its own test. Owning years ago may disqualify you from one benefit but not another. Check the exact rules before assuming yes—or no.

PROGRAM	PLAIN-ENGLISH STARTING POINT	WATCH FOR
FHSA Savings account	Generally, you did not live in a qualifying home that you or your spouse/common-law partner owned in the current year before opening the account or the previous four calendar years. ¹	Opening and qualifying-withdrawal tests are not identical. Confirm your circumstances with CRA.
Home Buyers’ Plan RRSP withdrawal	Generally uses a four-year period tied to when you make the HBP withdrawal and whether you occupied a home you or your spouse/common-law partner owned. ²	Timing, written purchase agreement and occupancy requirements matter.
BC first-time PTT program Provincial tax	You must never have owned a principal residence anywhere in the world and never have received this exemption or refund. ⁸	This is the strict test. Citizenship/residency and property rules also apply.
Federal FTHB GST/HST rebate New homes	Uses a current-year plus four-preceding-calendar-year ownership-and-occupancy test, with additional conditions for the home and transaction. ¹⁰	Only newly built or substantially renovated homes; agreement and construction dates matter.

WHAT THIS MEANS FOR YOU

If you owned a home long ago, lived in a partner’s home or recently separated, do not rely on a generic quiz. Tell Milka the dates and ownership history so each program can be checked separately.

My ownership history

Country, dates and whether I lived there:

My spouse/partner’s ownership history

Country, dates and whether we lived there:

Three federal tools. One coordinated plan.

Eligible buyers can use an FHSA and the Home Buyers' Plan for the same qualifying home, then claim the home buyers' amount after purchase. The order and timing still matter.¹⁹



F

First Home Savings Account (FHSA)

Contributions are generally deductible, growth is tax-free and a qualifying withdrawal is not repaid. Annual room begins at **\$8,000** only after you open your first FHSA; up to **\$8,000** of unused room can carry forward, with a **\$40,000** lifetime limit.¹

H

Home Buyers' Plan (HBP)

Withdraw up to **\$60,000** from your RRSP and repay it over up to 15 years.² If your first withdrawal is in 2026, repayments generally begin in the second year after the withdrawal year. The extra three-year deferral applied only to first withdrawals made from 2022 through 2025.³

\$

Home buyers' amount

Claim up to a **\$10,000 non-refundable amount** on the federal return for the year of purchase.⁴ At the 14% lowest federal rate for 2026, its maximum federal tax value is **\$1,400**—but only to the extent you have federal tax otherwise payable.⁵

THE USEFUL MOVE

Open an FHSA early if eligible—even if you are still exploring. Then have Milka and your tax advisor map which dollars should come from cash, FHSA and RRSP so you do not create an avoidable tax or repayment surprise.

Your down payment is only one part of “cash to close.”

The minimum down payment depends on price. Your real target also includes taxes, professional fees, adjustments and a buffer for the first weeks of ownership.

PURCHASE PRICE	MINIMUM DOWN PAYMENT	EXAMPLE
\$500,000 or less	5% of purchase price	\$500,000 → \$25,000
Over \$500,000 and under \$1.5M	5% of first \$500,000 + 10% of the portion above	\$750,000 → \$50,000 minimum
\$1.5M or more	20% of purchase price	\$1.5M → \$300,000

Federal minimums current to July 14, 2026. ^{*} A lender may require more based on the property, credit, income or program.

THE CASH-TO-CLOSE FORMULA

$$\begin{array}{ccccc}
 \text{Down payment} & + & \text{Closing costs} & + & \text{Safety cushion} \\
 \text{less deposit already paid} & & \text{PTT, legal, inspection, etc.} & & \text{moving, repairs, surprises}
 \end{array}$$

Your deposit is timing—not an extra cost

The deposit is usually paid soon after an accepted offer, held in trust and credited toward the purchase. Its amount and due date are negotiated in the contract. Make sure the money is liquid and traceable.

Keep the paper trail

Lenders generally need to verify the source of your down payment. Avoid unexplained transfers or large cash deposits and keep statements, gift documentation and sale records.

A COMMON PAINFUL SURPRISE

Using every dollar for the down payment can leave no room for tax adjustments, moving, insurance or an immediate repair. Build the reserve before choosing your maximum price.

Less than 20% down changes the insurance—not your worthiness.

Mortgage default insurance protects the lender and makes a lower down payment possible. The premium is commonly added to the mortgage, which means you pay interest on it.

DOWN PAYMENT	LOAN-TO-VALUE	CMHC PREMIUM ON LOAN
5%-9.99%	90.01%-95%	4.00%
10%-14.99%	85.01%-90%	3.10%
15%-19.99%	80.01%-85%	2.80%
20%+	80% or less	No default-insurance premium

CMHC schedule shown; other insurers' products may differ. BC does not currently levy provincial sales tax on the premium. Amortization beyond 25 years adds a 0.20% CMHC premium surcharge.⁷

LOWER TOTAL INTEREST

25 years

Higher required payment

- Pays principal down faster
- Less interest over the full amortization, all else equal
- No 30-year insurance surcharge

MORE MONTHLY ROOM

30 years

Lower required payment

- Available on insured mortgages to first-time buyers and buyers of new builds
- Can improve monthly cash flow and qualification
- More interest over time; insured loan premium surcharge applies

MILKA'S DECISION LENS

Do not choose 30 years only because it creates a larger approval. Compare the payment relief, total interest, prepayment options and how long you realistically expect to keep the mortgage.

Payment I would sleep well with:

\$

Cash cushion I want after closing:

\$



A strong pre-approval is a review, not a guess.

Federally regulated lenders generally qualify borrowers at the higher of the contract rate plus 2% or 5.25%.¹² That is one reason your comfortable payment and approved maximum may differ.

Bring the story behind the numbers

- ☐ Government photo ID
- ☐ Recent pay stubs and employment letter
- ☐ Two years of T4s and/or Notices of Assessment
- ☐ Self-employed income documents, if applicable
- ☐ 90-day history for down-payment accounts
- ☐ RRSP/FHSA statements and gift details
- ☐ Debt statements and monthly obligations
- ☐ Separation, support or property-sale documents, if relevant

Exact documents depend on lender and situation. Milka will give you a tailored list.

A PRE-APPROVAL CAN

- Estimate a borrowing range
- Model payment and cash-to-close scenarios
- Identify document or credit work early
- Sometimes hold a rate for a lender-specific period

IMPORTANT

It is not final approval.

The lender still needs to approve the property, verify current documents and confirm nothing material has changed. A condo, appraisal, job change or new debt can affect the result.

BETWEEN PRE-APPROVAL AND CLOSING

Do not finance a car, open new credit, co-sign, move large funds without a paper trail or change jobs without speaking to Milka first. "Approved" does not mean the file can no longer move.

The three questions your pre-approval should answer

1. What price range is supported by documents?

2. What monthly cost feels comfortable?

3. How much cash must remain available?

The tax that can change your closing number by thousands.

Property Transfer Tax (PTT) is generally based on fair market value and is paid when title transfers. Your legal professional normally calculates it and claims an available exemption.²⁰

PORTION OF FAIR MARKET VALUE	GENERAL PTT RATE
First \$200,000	1%
Over \$200,000 to \$2,000,000	2%
Over \$2,000,000 to \$3,000,000	3%
Residential value over \$3,000,000	5%

BC FIRST-TIME HOME BUYERS' PROGRAM

\$835k

Full-program price threshold

\$500k

First portion exempt from PTT

\$860k

Partial exemption ends

Quick eligibility screen

- ✓ Canadian citizen or permanent resident
- ✓ Lived in BC for at least 12 consecutive months immediately before registration, or filed at least two BC income tax returns in the prior six taxation years
- ✓ Never owned a principal residence anywhere in the world
- ✓ Never received this BC exemption or refund before

The home also has rules

- ✓ Fair market value within program threshold
- ✓ Property generally 0.5 hectares (1.24 acres) or smaller
- ✓ Move in within 92 days of registration
- ✓ Continue occupying it as your principal residence through the first anniversary, subject to limited exceptions

Eligibility and amounts summarized from the Government of British Columbia.⁸ Partial exemptions and proportionate ownership can change the result.

A new home has different taxes, dates and contract risks.

Two separate programs can create significant savings. They are not automatic, and “new” for tax purposes has a specific meaning.

AVAILABLE NOW

Federal FTHB GST/HST rebate

Up to \$50,000

Eligible first-time buyers can recover up to 100% of the GST or federal part of HST on a newly built or substantially renovated home valued at \$1 million or less. The maximum rebate phases down between \$1 million and \$1.5 million; none is available at or above \$1.5 million.¹⁰

For homes bought from a builder, the agreement must generally be entered into on or after **March 20, 2025** and before 2031. Owner-built construction generally must start in that window. Other deadlines and occupancy rules apply.¹¹

BRITISH COLUMBIA

Newly built home PTT exemption

Up to \$1.1M

A qualifying newly built principal residence can receive a full PTT exemption at fair market value up to \$1.1 million, with a partial exemption up to \$1.15 million.⁹

Definitions, acreage and occupancy requirements apply. Have your lawyer or notary confirm the exemption before relying on it.



Before you sign a presale

- ☐ Ask whether the price includes GST and how rebates are handled
- ☐ Have a lawyer review assignment, completion and adjustment terms
- ☐ Stress-test the future payment—not only today’s rate
- ☐ Plan for appraisal risk if value is lower at completion
- ☐ Understand your separate REDMA rescission rights and deadlines

• CORRECTED FROM THE DRAFT

The enacted federal rebate generally uses **March 20, 2025** for builder agreements—not May 27, 2025.

The offer is where calm preparation starts paying off.

Timelines and terms are negotiated. Your realtor, lender and legal professional each protect a different part of the transaction; keep all three informed.

1

Confirm the numbers before writing

Send the listing, price, strata fee and property taxes to Milka. A pre-approved price is not approval of every property.

2

Write the offer and choose subjects

Your realtor drafts the Contract of Purchase and Sale. Financing, inspection, document review and insurance subjects can protect you; their wording and timing matter.

3

Accepted offer → lender review

Milka submits or updates the application. The lender reviews the property, income, credit, down payment and conditions.

4

Complete due diligence

Arrange inspection, confirm insurability, review strata documents and satisfy financing conditions before removing subjects.

5

Remove subjects only when ready

Once conditions are removed, the deal generally becomes firm. Your deposit is paid on the contract schedule and credited at closing.

6

Legal completion → possession

Your lawyer/notary handles mortgage funds and title. Completion is the legal closing; possession is when you get the keys.

3

BUSINESS DAYS

BC Home Buyer Rescission Period

For many residential resale transactions, a buyer can rescind within three business days after acceptance. The right cannot be waived and the fee is 0.25% of the purchase price—\$2,500 on \$1 million.¹³

The provincial rescission period has exclusions, including certain leasehold, auction and court-ordered sales, and does not replace separate rights under the Real Estate Development Marketing Act.¹³

You are buying the home—and a share of its future obligations.

A low strata fee is not automatically a bargain. The stronger question is whether current fees and reserves match the building's real maintenance needs.

Your strata review set

- ☐ **Current Form B:** fees, approved levies, CRF balance, litigation, work orders, parking/storage and insurance summary
- ☐ **Current budget and financial statements:** income, expenses, deficits and arrears
- ☐ **Meeting minutes:** ideally at least 24 months plus recent AGMs/SGMs
- ☐ **Bylaws and rules:** pets, age, smoking, renovations, short-term use and other restrictions
- ☐ **Depreciation report:** major components, timing and funding scenarios
- ☐ **Insurance:** deductibles, exclusions and whether your own policy can cover assessment risk

LOOK CLOSER

Seven signals to question

- Repeated water leaks or envelope concerns
- A thin reserve beside major upcoming work
- Recent or proposed special levies
- Large insurance deductibles
- Unresolved litigation or work orders
- Minutes that avoid a recurring issue
- Fees held artificially low for years

7 days

A strata corporation must provide Form B within seven days of a proper request. ¹⁴

5 years

Required depreciation-report cycle for strata corporations with five or more lots. ¹⁵

Jul 1 '26

Deadline for older reports in Metro Vancouver, Fraser Valley and Capital regions. ¹⁵

• THE QUESTION WORTH ASKING

"If I owned this unit for five years, what major repair or levy is most likely to surprise me?" Ask the realtor, inspector, insurer and your own legal professional—not only the seller's documents.

Plan the costs that sit outside your mortgage.

Exact amounts depend on the home, contract and service providers. Use this as a planning checklist, then replace estimates with written quotes.

T

Property Transfer Tax

Often the largest closing cost. First-time or newly built exemptions may reduce it.

§

Lawyer or notary

Conveyancing, title registration, mortgage documents and disbursements. Request a written estimate.

🏠

Inspection

Scope and price vary by property. Specialty inspections may be appropriate.

V

Appraisal

Sometimes paid or arranged by the lender; sometimes charged to the borrower.

✓

Insurance

Home insurance is generally required before funding; strata owners also need unit coverage.

±

Adjustments

Your share of prepaid property tax, utilities, strata fees or other contract adjustments.

Your working cash-to-close sheet

Down payment	\$
Less deposit already paid	– \$
PTT after confirmed exemption	+ \$
Legal/notary + disbursements	+ \$
Inspection/appraisal/insurance	+ \$
Adjustments + chosen reserve	+ \$
TOTAL TO KEEP AVAILABLE	\$

Do not wire funds using instructions received only by email without independently verifying them with your lawyer/notary at a trusted phone number. Real-estate wire fraud can mimic legitimate correspondence.

What the pieces can look like together.

Illustration only: a qualifying first-time buyer purchases a \$750,000 Port Coquitlam condo with 10% down and a 25-year amortization.

\$750,000

ILLUSTRATIVE PURCHASE · 10% DOWN · 25-YEAR AMORTIZATION

Mortgage structure

Down payment (10%)	\$75,000
Base mortgage	\$675,000
CMHC premium (3.10%)	\$20,925
Total mortgage	\$695,925
Payment at illustrative 4.79%	≈ \$3,965/mo

BC PTT

PTT without exemption	\$13,000
First-time exemption	– \$8,000
PTT payable	\$5,000

• TIMING EXAMPLE

If the negotiated deposit were 5% (\$37,500), it would count toward the \$75,000 down payment, leaving \$37,500 of down payment due at completion—plus closing costs.

What changes with 30 years?

At the same illustrative rate, adding the 0.20% CMHC premium surcharge produces an approximate insured mortgage of \$697,275 and an approximate payment of **\$3,634/month**—about \$331 less per month, with more interest over time.

• WHAT THIS EXAMPLE DOES NOT INCLUDE

Property tax, heat, strata fee, home insurance, lender-specific qualification, legal/notary charges, inspection, appraisal, adjustments or a repair reserve. The rate is not an offer or forecast.

Payment uses standard Canadian mortgage interest conversion (nominal annual rate compounded semi-annually) and monthly payments. Figures rounded to the nearest dollar.

The right task at the right time.

Buying can move quickly. This checklist keeps urgent work from crowding out important decisions.

BEFORE YOU SHOP

Build the file

- ☐ Open/use FHSA if eligible
- ☐ Review credit and monthly debts
- ☐ Gather income and down-payment documents
- ☐ Choose a comfortable monthly budget
- ☐ Get a document-backed pre-approval

BEFORE AN OFFER

Check the property

- ☐ Send listing and taxes to Milka
- ☐ Estimate exact PTT and closing cash
- ☐ Discuss financing/inspection subjects
- ☐ Confirm deposit amount and availability
- ☐ Flag strata or property concerns

ACCEPTED OFFER

Protect the approval

- ☐ Send signed contract immediately
- ☐ Complete lender conditions
- ☐ Arrange inspection and insurance
- ☐ Review strata/legal documents
- ☐ Remove subjects only when advised

BEFORE COMPLETION

Finish cleanly

- ☐ Keep job, credit and funds stable
- ☐ Meet lawyer/notary and sign
- ☐ Verify cash-to-close and wire instructions
- ☐ Arrange utilities and final walk-through
- ☐ Keep copies of mortgage documents

ONE COMMUNICATION RULE

When something changes—income, debt, down-payment source, property, closing date—tell Milka early. A solvable issue becomes harder when it arrives at the last minute.

My next three actions

1

2

3



The details that stale online advice tends to miss.

Rules change. Life changes too. These are the points most worth remembering after you close this guide.

BC HOME FLIPPING TAX

Selling inside two years

BC taxes net taxable income from many dispositions held under 730 days. The rate is 20% through day 365, then declines to zero by day 730. A primary-residence deduction of up to \$20,000 generally requires at least 365 consecutive days of ownership; life-event exemptions may apply.¹⁶

FOREIGN-BUYER RULES

Two separate regimes

BC's additional PTT is 20% for foreign entities and taxable trustees in specified areas, including Metro Vancouver and Fraser Valley.¹⁷ A separate federal prohibition on many non-Canadian purchases is currently in force to January 1, 2027, with exceptions.¹⁸

Retired programs—ignore advice that still recommends them

FEDERAL FIRST-TIME HOME BUYER INCENTIVE

The shared-equity program stopped accepting new applications in 2024. It is not an available down-payment tool in 2026.²¹

BC HOME PARTNERSHIP

The provincial down-payment loan program closed in 2018. BC does not currently offer this program.²²

Four myths to leave behind

"The lowest rate is always the best mortgage."

Penalty, portability, prepayment and qualification can matter more.

"Pre-approved means guaranteed."

The property and current documents still need approval.

"The deposit is on top of my down payment."

It is credited toward the purchase; timing is the issue.

"A low strata fee means lower risk."

Underfunded maintenance can mean a larger future levy.

YOUR BEST DEFENCE

Date every guide, verify every program against the responsible government source, and have the people on your file confirm how the rule applies to your facts.



Questions that lead to a better mortgage decision.

Ask Milka

1. What purchase range is supported by my documents?
2. What payment would leave room for my other goals?
3. Which first-time programs do I qualify for—and which do I not?
4. What could still cause the lender to decline this property?
5. How do 25 and 30 years compare for my exact mortgage?
6. What are the prepayment and penalty terms?
7. What cash must remain available through completion?
8. What should I avoid changing before closing?

My questions

Words you will hear

Completion

The legal closing when title transfers and funds are paid.

Possession

When you are entitled to the keys and occupancy.

Adjustment

How prepaid or ongoing costs are divided between buyer and seller.

Subject / condition

A contract term that must be satisfied or waived by a deadline.

Amortization

The total schedule used to pay the mortgage down—not the same as the mortgage term.

Mortgage term

The period your current rate and contract terms apply before renewal.

CRF

A strata's contingency reserve fund for qualifying common expenses.

Special levy

An owner charge approved for an expense not covered by the operating budget.

• THE GOAL OF YOUR FIRST CALL

Not to leave knowing every mortgage term. To leave knowing your next step, your realistic range, the documents needed and the risks that deserve attention.

Official sources behind the guide.

Program facts were checked against the responsible federal, provincial or regulatory source on July 14, 2026. Links are clickable in the digital PDF.

- 1** **CRA • First Home Savings Account**
canada.ca/.../first-home-savings-account.html
- 2** **CRA • Home Buyers' Plan**
canada.ca/.../what-home-buyers-plan.html
- 3** **CRA • HBP repayments**
canada.ca/.../repay-funds-withdrawn...
- 4** **CRA • Line 31270 home buyers' amount**
canada.ca/.../line-31270-home-buyers-amount.html
- 5** **Finance Canada • 2026 lowest federal rate**
canada.ca/.../non-refundable-tax-credits.html
- 6** **FCAC • Minimum down payment**
canada.ca/.../mortgages/down-payment.html
- 7** **CMHC • Insurance premium schedule**
cmhc-schl.gc.ca/.../premium-information...
- 8** **BC • First time home buyers' program**
gov.bc.ca/.../exemptions/first-time-home-buyers
- 9** **BC • Newly built home exemption**
gov.bc.ca/.../newly-built-home-exemption
- 10** **CRA • First-time home buyers' GST/HST rebate**
canada.ca/.../first-time-home-buyers-gst-hst-rebate
- 11** **Finance Canada • Bill C-4 Royal Assent**
canada.ca/.../legislation...receives-royal-assent.html
- 12** **OSFI • Minimum qualifying rate**
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- 13** **BCFSA • Home Buyer Rescission Period**
bcfsa.ca/.../home-buyer-rescission-period
- 14** **BC • Form B Information Certificate**
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- 15** **BC • Strata depreciation reports**
gov.bc.ca/.../depreciation-report-requirements
- 16** **BC • Home flipping tax**
gov.bc.ca/.../bc-home-flipping-tax
- 17** **BC • Additional PTT for foreign entities**
gov.bc.ca/.../additional-property-transfer-tax
- 18** **Finance Canada • Non-Canadian purchase ban**
canada.ca/.../extension-to-ban-on-foreign-ownership...
- 19** **CRA • Using the FHSA and HBP together**
canada.ca/.../withdrawals-transfers-out-your-fhsas.html
- 20** **BC • Property Transfer Tax Act**
bclaws.gov.bc.ca/.../Property Transfer Tax Act
- 21** **CMHC • First-Time Home Buyer Incentive**
cmhc-schl.gc.ca/.../first-time-home-buyer-incentive
- 22** **BC • BC HOME Partnership closure**
news.gov.bc.ca/releases/2018MAH0015-000330

Important: This guide is general educational information for British Columbia buyers, not financial, tax, legal, real-estate or insurance advice. Programs, thresholds, lender policies and individual eligibility can change. Planning examples are not quotes, approvals or promises of a rate. Confirm your facts with Milka and the appropriate lawyer/notary, accountant, insurer, realtor or government authority before relying on them.

Prepared July 14, 2026 • BC Mortgages Online • Mortgage Centre TMK Team.

— WHEN YOU ARE READY

Let's turn this guide into your plan.

Bring your five numbers. Milka will help you understand what is possible, what feels comfortable and what to do next—without pressure.

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- ✓ Clear answers in plain English
- ✓ A mortgage plan tailored to your goals
- ✓ Support from pre-approval through closing

You don't have to figure it out alone.

Milka Lukacevic · Independent Mortgage Broker since 2006
Serving the Tri-Cities and buyers across British Columbia