

# I WANT TO BECOME HOMEOWNER

## Where do I start?



ABORIGINAL  
SAVINGS CORPORATION  
OF CANADA

ABSCAN can assist you at every step of the process to help you make your dream come true.



### Step 1

#### Review your financial situation

Do you have a stable income?

Are you putting money aside?

How is your credit history?

A budget is the best tool to answer these questions! It will help you take control of your personal finances and plan how to reach your goals more efficiently.



Preparing your budget



Figure out what you can afford



#### Contact us

info@lasedac.ca  
418-842-8851  
1-866-300-2745



### Step 2

#### Tell us about your plans and get a pre-approved loan

The loan application form is used to report your income, your assets (what you own) and your liabilities (debts). Creating your budget will help you complete the application.



### Step 3

#### Build your dream project on the basis of your current and future needs

A Duplex? A mini, eco-friendly home?

What is the ideal size? How many rooms?

One or two bathrooms? Will your family be growing?



### Step 4

#### Make a plan and go for it!

Do you want to buy an existing house you like?

Build your dream house? Renovate yours?

The future is yours!

# I WANT TO OWN A HOME

## Start here:

To help us analyze your loan application, please follow these steps:

- 1 Complete the loan application form available online:  
[firstnationshousingprogram.ca/loan-application](http://firstnationshousingprogram.ca/loan-application)

- 2 Attach all required documents so we can check the information in the application form

### Documents to submit

#### About your plans:

- 3 Cost confirmed (except for pre-approval applications):
  - 3.1 Bids (for construction or renovation projects)
  - 3.2 Sale agreement or promise to purchase (for an existing home)
  - 3.3 Proof of down payment (if applicable)

#### About the borrower and co-borrower

- 4 Status card, health insurance card, or driver's licence
- 5 Proof of income (depending on circumstances):
  - 5.1 Recent pay stub
  - 5.2 Previous year's notice of assessment
  - 5.3 Other, if applicable
- 6 Validation of assets:
  - 6.1 Bank statements and financial profile from your financial institution
- 7 Liabilities:
  - 7.1 Credit card statements
  - 7.2 Statements for all current loans (auto, motorcycle, trailer, furniture, etc.)
  - 7.3 Credit line statements
  - 7.4 Details of other commitments (security, alimony, taxes payable, etc.)
  - 7.5 Other, if applicable