NEW HOME BUYERS GUIDE

Home buyers beware extra costs can add up

When you're buying a house, there are some additional costs that can really add up: payment and could run anywhere from 1.5 to 3.5 per cent of the cost of your home:

Appraisal-provides the lender with an appraisal of your property's value. Inspection—often a wise safeguard that helps identify any potential problems. Property Survey—a "map" of your property indicating

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boundaries, measurements and access points.

Tax—in some provinces you'll pay a percentage of the purchase price in taxes. Interest Adjustments—the difference in interest between the closing date and the first mortgage payment.

Legal Fees—a real estate lawyer is a wise investment. Taxes—check if GST or Sales Taxes apply to your purchase. Moving-hiring movers or renting a truck or van

Service Charges—utilities or telephone activation fees. Appliances-most often they don't come with a house. Decorating-painting, new carpeting or curtains might be required right away.

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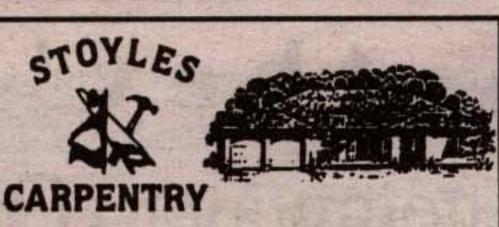
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