

# 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. These "extras" are over and above your down 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

boundaries, measurements and access points.

**High Ratio Mortgage Insurance**—choose from a basic fee or an application and appraisal fee. **Home Insurance**—insures both your home and its contents. **Land Transfer 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. (NC)

## Service Directory

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