



519-222-1540
greg@dewarrealty.com

Upfront cost when purchasing a home

- Down Payment (5% of purchase Price Minimum) - \$
- CMHC Fees (if down payment is less than 20%) - \$
- Legal Fees - \$
- Mortgage or Appraisal Fees - \$
- Land Transfer Tax - \$
- Home Inspection(s) - \$
- Title Insurance - \$
- Taxes - \$
- Utility set up fees - \$
- Legal Adjustments - \$

(When you purchase a home the purchase price is "subject to adjustments". What this means is there may be money owed to the seller above the agreed purchase price if the seller has paid expenses such as property taxes, condo fees, etc... In advance. These cost are typically minimal but they frequently come up on the closing day. The most common item adjusted for is property taxes)

Monthly Housing Expenses

- Mortgage Payment - \$
- Property Taxes - \$
- Home Insurance - \$
- Condo Fees (?) - \$
- Maintenance & Upkeep - \$
- Rental Items (Water Heater etc.) - \$
- Heat - \$
- Hydro - \$
- Water - \$

Monthly Personal Expenses

- Vehicle Payment - \$
- Gasoline - \$
- Auto Insurance - \$
- Food - \$
- Entertainment - \$
- Clothing - \$
- Furniture - \$
- Phone - \$
- Internet - \$
- Cable - \$
- Existing Debt Payments - \$
- Healthcare - \$
- Savings - \$
- Life Insurance - \$

If you're not sure about some of these expenses a Realtor® can help. Figure out your personal expenses and then work with your Realtor® to calculate what you purchase expenses will be. If you don't currently have a Realtor® feel free to contact me. I'm happy to help you in any way I can!

