



# HOMEBUYER'S COSTS

## **CASH expenses:**

- Deposit on your offer
- Remainder of your down payment
- Property tax adjustment
- Property insurance
- Appraisal fees
- Legal fees
- Inspection fees
- Condo document review fees
- Condo special assessments
- Furniture and appliances
- Moving costs

## **May be included in your MORTGAGE:**

- Price of the property, less your down payment
- Mortgage insurance premiums
- Approved home renovations (Purchase Plus Improvements)
- Real estate representation\*

*\* In most cases all real estate fees are included in the list price of a property. In some cases the fees are broken down into two parts. Your Realtor will advise you if this is ever the case.*