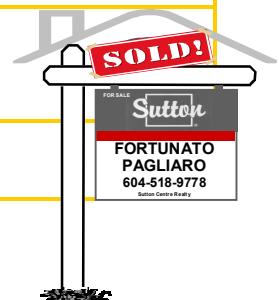


# BUYING

Purchase Price	\$	
Property Transfer Tax (1% up to \$200,000 & 2% over \$200,000) (First Time Home Buyers Program; could be exempt)	\$	
H.S.T. 12% (New homes, new strata properties and vacant land) Refer to Revenue Canada - Taxation more info	\$	
Legal fees (Including all applicable taxes)	\$	
Home Building Inspections	\$	
Financing (Mortgage) (Interest rate, qualification, misc., refer to your bank)	\$	
CMHC Fees (If down payment is less than 20-25% down)	\$	
Bank Appraisal (Mortgage purposes only)	\$	
Property tax (pro-rated as of July) \$_____ total (Depending on the Possession date) \$_____ per month	\$	Debit
	\$	Credit
Maintenance Fee (Strata Properties) (pro-rated if the completion / Possession date is in the middle of a month)	\$	
Survey certificate (Detached homes with land & vacant land)	\$	
Strata Plan (Strata properties, condo's, townhouses)	\$	
Other: (repairs, paint, clean up, etc.)	\$	
<b>Total</b>	\$	



# BUYING

## THINGS TO DO BEFORE & AFTER PURCHASING A PROPERTY

### Mortgage :

- ◆  Applicable only if you are applying for a mortgage
- ◆  Mortgage Company will order an appraisal on your purchase
- ◆  CMHC if less than 20 - 25% down payment

### Inspection:

- ◆  Select an inspector after your offer has been accepted, he will inspect the building for you at a fee, prior to subject removal

### Lawyer:

- ◆  To transfer monies and title, conveyancing for your completion date
- ◆  Survey Certificate: Lawyer will order if not available

### Property / House Insurance:

- ◆  Have property / House Insurance in place for your completion date
- ◆  Bank will need this information, if you are applying for a mortgage

### Content / Liability Insurance: (Strata Property)

- ◆  Have Content / Liability Insurance for your Apartment or Townhouse in place for your completion date

### Hydro: (Gas & Electric)

- ◆  Call anytime after purchase & let them know you will be the new owners as of your completion date

### T.V.:

- ◆  After completion date

### Phone / Internet Service:

- ◆  After completion date

### Management Company: (Condominium and Townhomes Only)

- ◆  Call for any information on building prior to subject removal
- ◆  Arrange for elevator on moving day
- ◆  Maintenance fee

### Property Tax & Utilities:

- ◆  Inform City and Set up payment

### Misc.:

- ◆  Rental: Advertise
- ◆  Change of address: Set up with Post Office
- ◆  Moving Company if needed



# NOTES

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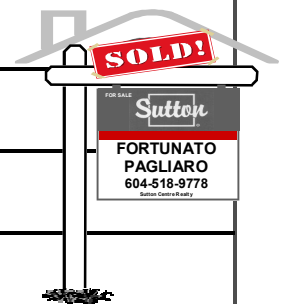
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