

# What are the purchase costs?



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## Selling costs

Estate agency fee	£
Home Information Pack (HIP)	£
Early repayment charge (on existing mortgage)	£
<b>Total selling costs (approx)</b>	£ <b>A</b>

## Purchasing costs – likely up-front costs

Valuation/Survey fee (non-refundable unless specified)	£
Arrangement fee (non-refundable unless specified)	£
Legal costs (e.g. searches, etc)	£
<b>Total up-front costs (approx)</b>	£ <b>B</b>

## Purchasing costs – exchange/completion

Higher lending charge	£
Legal fee (solicitors/conveyancers fee)	£
Stamp duty	£
Removals	£
Other (reconnection of utilities, etc)	£
<b>Total costs at completion (approx)</b>	£ <b>C</b>
<b>Deposit</b>	£ <b>D</b>
Total costs (A+B+C+D)	£

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<b>Selling price</b>	£
Less existing mortgage	£ -
Less other (repayment of loans, etc)	£ -
<b>Equity available</b>	£ =
<b>Purchase price</b>	£
Less deposit	£ -
<b>Mortgage required</b>	£ =

**Your home may be repossessed if you do not keep up repayments on your mortgage.**