



Closing costs are the legal, administrative and disbursement fees associated with buying a home. Understanding these fees will help you budget more accurately. Remember these are additional costs over and above the price of the home.

7. Closing and Related Costs

How much land transfer tax will you have to pay?

The land transfer tax is a one-time tax levied by your province when you purchase a property. The tax is based on a percentage of the purchase price of the property, and varies from province to province. Some municipalities also charge a land transfer tax (for example, Toronto).

Have you budgeted for the associated legal costs?

Legal costs cover your lawyer's fees or, in Quebec, your notary's fees. These may include:

- Reviewing the terms of the offer
- Conducting a title search on the property
- Registering a new title
- Obtaining relevant documents, such as surveys and evidence of liens on the property
- Checking the statement of adjustments for taxes, utility and fuel bills, and other costs that have been pre-paid by the seller at the date of closing

Do you need a home inspection?

A home inspector assesses a property's condition and can tell you if something is not working properly, needs to be changed, or is unsafe. They may be able to identify where there have been problems in the past, such as a leaking basement or termite damage.

What other costs can you expect?

- Interest adjustments between date of closing and first mortgage payment
- GST/HST on a new home or a home that's been extensively renovated
- Service charges from utility companies for hook-ups on electricity, gas, internet and telephone services
- Appraisal fees
- Moving costs
- Storage costs if you must leave your current residence before you are able to move into your new home
- Furniture and appliances
- Real estate commissions

Now that you have arrived at your destination, it's time to enjoy your new home!

Free Home Buyer Tools

Tools to help you get started...



Buyer's Guide: <http://yourrealtydreams.com/buying.html>

Mobile Listings

The convenience of viewing listings on the go with our mobile search. View listings and open houses near your current location on a Google map, perfect when walking or driving through any neighbourhood.

<http://yourrealtydreams.com/mobile-search.html>

Search Listings

Whether you are a first time home buyer just starting out, or ready to retire and look for your dream home, our search tools will make it easier than ever! View properties days before they are available on the public sites, and access far more details.

<http://yourrealtydreams.com/vow.html>

Mortgage Calculator

Use our mortgage calculator to get an idea of what you can comfortably afford on your home purchase. Determine your payments, timeline and any down payments needed.

<http://yourrealtydreams.com/mortgage-calculator.html>

Reports & Guides

Enjoy our free reports to gain the competitive advantage in the Greater Vancouver real estate market.

<http://yourrealtydreams.com/free.html>

eNewsletter

Every month we produce and email our real estate newsletter. It includes local real estate market information and news plus informative home ownership articles such as interior design, home renovation, tips to save money, and more!

<http://yourrealtydreams.com/newsletter.html>

Market Statistics

Stay up to date on the Greater Vancouver and Fraser Valley real estate market. Gain access to detailed graphs, charts and other valuable information.

<http://yourrealtydreams.com/market-statistics.html>



Lori Pettigrew & Alan Yasin (604-649-7040)

Free Home Seller Tools



Tools to help you sell your home...

Seller's Guide: <http://yourrealtydreams.com/selling.html>

Instant Home Evaluation

Curious about what homes are selling for in your neighbourhood? Wondering how fast homes are selling for, and if prices are trending up or down? Our instant, no-obligation report is an easy way for you to find out.

<http://yourrealtydreams.com/greater-vancouver-home-values.html>

Personalized Home Evaluation

Discover the current value of your home. By running a Comparative Market Analysis (CMA), we will determine the value of your property in today's real estate market.

<http://yourrealtydreams.com/home-evaluation.html>

Marketing Your Home

Our marketing program achieves results. Our combination of skill, experience, and technology ensures that we can sell your home for the highest possible price and in the shortest period of time.

<http://yourrealtydreams.com/selling.html>

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Market Statistics

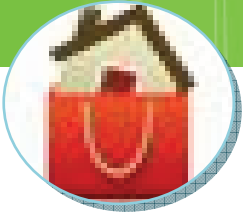
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Helping You Buy Your Home



What Are Our Clients Saying About Us?

More testimonials: <http://yourrealtydreams.com/testimonials.html>

Refreshing No-pressure Sales Approach

As a single woman, the decision to purchase my first home in the competitive Vancouver market was daunting. Would I be able to find a suitable home in a safe neighbourhood with most of my "wish list" items, and within my price range? In the initial stages, before I even made the commitment to start looking at properties, I had a long chat with Lori on the phone about what I was looking for and whereabouts in the city I may like to live. Lori completely understood my needs and her no-pressure sales approach was refreshing. When I finally made the decision to purchase, Lori was the first call I made.

After discussing my requirements for my future home with Alan and Lori, Alan patiently took me to see numerous properties to gauge the market. Lori and Alan's knowledge of the market and the various properties was especially helpful as it streamlined the whole process. After finding a suitable property, I was gently guided through the offer and buying process by Alan and Lori. We were all very excited when the keys were handed over on the day of possession in my new kitchen. Today, I write this from my desk in my new home and I couldn't be happier. Thank you Alan and Lori for your patience, time, and utmost professionalism.

- Sheryl T.

Unwavering Support

We have finally settled into our new home and wanted to thank you both so very much for helping us to get here. We have worked with other agents in the past and none can compare to you in terms of professionalism, attention to detail, sheer hard work, and unwavering support.

You did not just help us to purchase a house. You patiently worked with us as we explored options and you methodically helped us to evaluate alternatives until we finally found the place we now call home. We couldn't be happier, we couldn't be more satisfied with the purchase, and we couldn't have made it here without you.

You guys will always be very dear to us and we are very grateful for all that you have done.

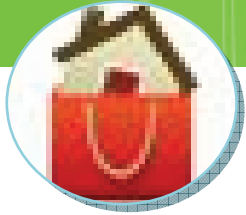
We highly recommend your services – with the highest level of enthusiasm – to anyone looking to buy a home.

- Amanda and Richard Schwartz



Lori Pettigrew & Alan Yasin (604-649-7040)

Helping You Sell Your Home



What Are Our Clients Saying About Us?

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Sold in 6 Days For Over List Price!

As a first time seller living on my own, I had complete confidence in Lori and Alan. They gave me clear advice on preparing my house for selling. With the help of all their research and knowledge in pricing my home, we came up with great results, as my home was sold in six days with multiple offers – and over list price!

I highly recommend Lori and Alan for their professional services and guidance.

- Jeannette B.

Two Agents, Twice the Service

As first-time home sellers, we found Lori and Alan based on previous successful sales they'd had in our neighbourhood, but it was their professionalism and attention to detail that won us over.

They completely took the stress out of selling our home. Provided valuable advice in the lead up to, and during the listing period. Having two real estate agents on our side meant twice the service.

We were very pleased with the result of all their hard work and would highly recommend them to friends and neighbours.

- Anna & Ben

Trustworthy, Caring, Passionate!

Trustworthy, caring and passionate! I would highly recommend Lori and Alan to anyone thinking of selling their property. Their advertising & marketing program created the opportunity for me to receive multiple offers in less than a week & sell well above list price.

They simplified the process by providing me with written timelines, including ideas to prepare my home for sale in order to achieve the best price possible, tasks to ensure a smooth completion, and more.

They were there every step of the way. Professionalism, attention to detail and enthusiasm sets this dynamic team apart from their peers.

- Heidi C.

Miles Ahead of Other Agents!

Comparing Lori and Alan with my friends' agents, they are miles ahead. They list all the things you need to do down to the Ts. You won't go wrong if you follow their lists. They are very efficient, no waste of time, yours or theirs. They even dressed in jeans to come to your house to move your furniture for you. If you don't know who to represent you, you don't need to seek anymore, they will sail you through the process.

- A.Sit



Lori Pettigrew & Alan Yasin (604-649-7040)

Give Us a Call... We Can Help. Lori Pettigrew & Alan Yasin



Navigating with a REALTOR®

Your REALTOR® can help you:



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HOMEBUYERS' ROAD MAP

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