

# Estimated Property Purchase Costs

When purchasing a home there are additional costs you need to consider on top of the purchase price. Use the table below to work out the total cost of your purchase and the loan amount you require.

The total cost of the property purchase is the sum of the following:

|                                    |    |
|------------------------------------|----|
| Purchase price                     | \$ |
| Purchase stamp duty                | \$ |
| Property transfer fee              | \$ |
| Mortgage registration fee          | \$ |
| Lenders Mortgage Insurance (LMI)   | \$ |
| Conveyancing / Solicitors fees     | \$ |
| Pest / building inspections        | \$ |
| Insurance                          | \$ |
| Loan application / Settlement fees | \$ |
| Other                              | \$ |
| <b>Total cost of purchase</b>      | \$ |

The total customer contribution is the sum of the following:

|  |    |
|--|----|
| Deposit                                | \$ |
| First Home Owner Grant (if applicable) | \$ |
| Other                                  | \$ |
| <b>Total customer contribution</b>     | \$ |

To work out the loan amount required, subtract the customer contribution from the cost of purchase:

|                             |         |
|-----------------------------|---------|
| Total cost of purchase      | \$      |
| Total customer contribution | Less \$ |
| <b>Loan required</b>        | \$      |