

Hidden Costs Calculator/Checklist

This form will help you determine the costs around total prepurchase, legal costs, finance costs settlement costs and post-purchase costs.

| Property Costs | \$ | First Home Buyer Notes |
|--|----------------------|------------------------|
| Pest Inspection: (Important for second-hand properties) | <input type="text"/> | <input type="text"/> |
| Building Inspection: (Important for second-hand properties) | <input type="text"/> | <input type="text"/> |
| Buyers Advocate/Agent Fees: | <input type="text"/> | <input type="text"/> |
| Total Pre-Purchase Costs: | <input type="text"/> | <input type="text"/> |

| Pre-Purchase Costs | \$ | First Home Buyer Notes |
|------------------------------------|----------------------|------------------------|
| Estimated Property Purchase Price: | <input type="text"/> | <input type="text"/> |
| Grants & Other Incentives: | <input type="text"/> | <input type="text"/> |
| Stamp Duty: | <input type="text"/> | <input type="text"/> |
| Total Property Costs: | <input type="text"/> | <input type="text"/> |

| Legal Costs | \$ | First Home Buyer Notes |
|--|----------------------|------------------------|
| Conveyancing Fees: | <input type="text"/> | <input type="text"/> |
| Registration & Insurance of Title: (Includes charges of registering the title with your State Government) | <input type="text"/> | <input type="text"/> |
| Additional Legal Charges: (Ask your conveyancer on extra disbursements they may charge on top of the standard fees) | <input type="text"/> | <input type="text"/> |
| Search Fees: | <input type="text"/> | <input type="text"/> |
| Total Legal Costs: | <input type="text"/> | <input type="text"/> |



1300 088 065



WWW.HUNTERGALLOWAY.COM.AU



HELLO@HUNTERGALLOWAY.COM.AU

| Borrowing/Finance Costs | \$ | First Home Buyer Notes |
|--|----------------------|------------------------|
| Lenders Mortgage Insurance (LMI): (Usually applicable if you borrow more than 80% of the property value - covers the lenders risk) | <input type="text"/> | <input type="text"/> |
| Loan Application/Establishment Fees: (Some Lenders may charge this at the initial draw down of your First Loan. Ask your Broker/Lender) | <input type="text"/> | <input type="text"/> |
| Document Preparation Fee: | <input type="text"/> | <input type="text"/> |
| Bank Valuation Fee: (Usually waived by the lenders, however if you require a valuation they may charge it to you) | <input type="text"/> | <input type="text"/> |
| Other Financial Charges: | <input type="text"/> | <input type="text"/> |
| Total Borrowing/Finance Costs: | <input type="text"/> | <input type="text"/> |
| Settlement Costs | \$ | First Home Buyer Notes |
| Council & Water Rates: (You will be required to pay the vendor the remaining yearly/quarterly rates) | <input type="text"/> | <input type="text"/> |
| Strata Rates: (If you live in a strata complex, you will also be required to pay the vendor the remaining strata fees) | <input type="text"/> | <input type="text"/> |
| Other Costs: | <input type="text"/> | <input type="text"/> |
| Total Settlement Costs: | <input type="text"/> | <input type="text"/> |
| Post-Settlement Costs | \$ | First Home Buyer Notes |
| Moving Costs | <input type="text"/> | <input type="text"/> |
| Utility Connection/Transfer Fees: | <input type="text"/> | <input type="text"/> |
| New Furniture Costs: | <input type="text"/> | <input type="text"/> |
| Renovation Costs: | <input type="text"/> | <input type="text"/> |
| Total Post-Settlement Costs: | <input type="text"/> | <input type="text"/> |
| Total Cost of Property Purchase: | <input type="text"/> | |



1300 088 065



WWW.HUNTERGALLOWAY.COM.AU



HELLO@HUNTERGALLOWAY.COM.AU