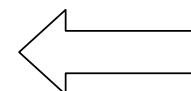


Buyer's Worksheet - Sample Home \$ - resale

450K price; CMHC insurance on 80% lending value

~ courtesy of Mark Hayward Sutton 1st West Realty

Property Selling PRICE		\$ 450,000	
			- assume 360,000 mortgage (80%)
GST on services	\$	105	
GST on new property		nil	- resale
BC Prop Transfer TAX ~ published rates 2008	\$	7,000	
CMHC Lender Application Fee	\$	195	
Appraisal Fee ~ est. average	\$	250	
Survey Fee ~ est. average	\$	650	
Legal Fees ~ est. average & mort. Registration	\$	1,200	
House Insurance ~ est. average	\$	550	
Home Inspection ~ est. average	\$	450	
Closing Adjustments ~ est.	\$	3,000	(assuming Prop. Tax recently paid - presale)
Mortgage int. adjustment ~ est.		300	(assume \$30 / day for 10 days)
Extra Expenses	\$	13,700	
+ Purchase Price	\$	450,000	
subtotal >>			<u><u>\$ 463,700</u></u>
CREDITS			
Down Payment	\$	90,000	
1st Mortgage	\$	360,000	
CASH	\$	13,700	
subtotal >>			<u><u>\$ 463,700</u></u>



Notes:

1. Mortgage Insurance 1% **\$ 3,370** ** rates rise on higher ratio loans (this premium is typically rolled into the 1st mortgage amount - deferring the up front expense)
2. Expense are estimated ~ based on typical averages. Please note, your actual expenses will vary and to some extent are based on your choices.