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## Price / Fee Guide for Buying a Home

It is generally easier simply to email us and tell us about what you are doing and then we'll send you a quote.

### Buyer of property with mortgage [mobile homes would be different]

- Legal fees: \$850 [may be higher depending on the price of the property]. plus “expenses/disbursements” as set out below
- Title search: \$150-180.
- Judgment searches: \$20 usually.
- Geolinc fees, printing/postage and misc: \$30 usually.
  
- Title insurance or plot plan survey: If a mortgage is being used to finance the purchase, the bank will need either title insurance (usually about \$150-250) or a plot plan survey (usually about \$400-500). It is possible the vendor/seller has a plot plan survey in which case this cost would be avoided. I receive title insurance discounts due to the volume of property work I do.
  
- Government fees for deed registration charges vary based on the purchase price:
  - Less than \$10,000: \$77.25
  - Between \$10,000-\$20,000: \$103.00
  - Between \$20,000-\$50,000: \$154.55
  - Between \$50,000-\$100,000: \$231.80
  - Between \$100,000-\$150,000: \$309.10
  - Between \$150,000-\$200,000: \$386.40
  - Above \$200,000: \$463.65
  
- Government fees for mortgage registration (based on the amount of the mortgage):
  - Less than \$10,000: \$77.25
  - Between \$10,000-\$20,000: \$103.00
  - Between \$20,000-\$50,000: \$154.55
  - Between \$50,000-\$100,000: \$231.80
  - Between \$100,000-\$150,000: \$309.10
  - Between \$150,000-\$200,000: \$386.40
  - Above \$200,000: \$463.65
  
- Collateral mortgages: \$103.00
  
- There is a 1% transfer tax, but an exemption is available for first time home buyers if the assessed value

is less than \$200,000 as well as the price. There are also exemptions for transfers between certain family members.

-The buyer also pays for a full tank of oil which varies based on the price of oil. There may be other adjustments if there are leased items or propane.