

### First Time Buyer - Buying and selling costs checklist

Use this list to help you work out and keep a record of your costs.

Item of expense	Approximate cost for £115,000 property	Approximate cost for £150,000 property	Estimated £	Actual £
Stamp duty	nil	£1,500		
Solicitor's fees	£500	£800		
Land Registry registration fees	£150	£150		
Searches	£50-200	£50-200		
Solicitor's disbursements	£50	£50		
Mortgage indemnity guarantee (if applicable)	£500	£1,500		
Lender's valuation	£120	£180		
Survey fee	£300	£300		
Building's insurance	£100	£200		
Removals	£300	£300		
<b>Sub-total</b>	<b>£2220</b>	<b>£5180</b>		
<b>Extra expenses</b>				
Decorating				
Furnishing				
<b>Grand total</b>				