



Budgeting for your new home

Buying your new home

• Mortgage valuation	£
• Survey fees	£
• LBTT (Land and Buildings Transaction Tax)	£
• Deposit for mortgage	£
• Arrangement fee to lender (if applicable)	£
• Additional fees	£
• Storage/removal company / van hire	£
• Bridging loan (if required)	£
• Mortgage indemnity premium (if applicable)	£
Total cost of purchase	£

Anticipated monthly cost

• Mortgage payment	£
• Life insurance/income protection	£
• Buildings and contents insurance	£
• Council tax	£
Total monthly property costs	£

Settling in costs

• Repairs, alterations and decoration	£
• Telephone/internet	£
• Gardening	£
• Fixtures and fittings	£
• Curtains and carpets	£
• Furniture	£
• Others	£
Total of settling in costs	£