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Greetings!

It's easy to overlook the various closing costs involved in a home purchase. Our first article outlines some of the most common closing costs so you can budget accordingly.

Updating your bathroom without the hassle of renovations is easy! Our second article shares some simple and inexpensive ways to transform your bathroom into a spectacular space.

Finally, April 22nd is *Earth Day* which gives us a chance to do our part to help protect the planet. Our third article offers a few ideas for this environmentally friendly day.

Thanks for taking the time to check out our newsletter. Please let us know if you have any questions or comments regarding the articles or real estate in general -- we'd love to hear from you!



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Calculating Closing Costs

When you purchase a home, there are various fees in addition to your mortgage that you're responsible for. An unexpected bill's the last thing you want when you go to pick up your keys. Closing costs will vary depending on individual circumstances but here's a brief summary:

1. **Title Insurance** - Assures title to the property. Costs usually range from \$200 to \$400.
2. **Legal Fees** - Vary depending on the complexity of your situation but could cost up to \$1,000.
3. **Mortgage Insurance & Appraisal** - Prepare yourself by speaking with your lender so you're aware of all the upfront costs associated with your mortgage.
4. **Taxes/Fees** - Depending on your situation, there could be various transfer fees and taxes to pay that could range from hundreds to thousands of dollars.



There are also some expenses that you'll want to keep in mind after you receive your keys (often referred to as *post closing costs*) which could include:

- **Moving Costs** - Factor in the costs of a moving and/or packing company. If you decide to move yourself, don't forget the cost of the rental truck.
- **Connection Fees** - You may have to pay for hook ups at your new place which could include electricity, gas, cable TV, telephone, Internet, etc.
- **Renovations and Repairs** - It's a good idea to set some money aside for potential repairs that may arise. Home ownership is all about expecting the unexpected!
- **Miscellaneous** - Costs could include such things as having the locks changed, decorating, window coverings, appliances, etc.

This summary is by no means all inclusive as closing costs vary from situation to situation but they usually represent somewhere between 2 - 4% of the purchase price. It's best to discuss your circumstances with a local real estate expert for a more accurate estimate. Buying a home can be an emotional roller coaster but you'll enjoy a smoother, less stressful ride if you're aware of what lies ahead.

Budget Bathroom Decorating

If you're tired of your outdated bathroom, we've got some great news for you! It's one of the easiest rooms to overhaul using accessories which makes it an ideal project for the budget conscious. Here are some simple and inexpensive tips for transforming your bathroom:

1. **Mirror Mirror on the Wall** - A new mirror can make your space appear larger and by adding a shelf underneath, you'll create extra storage.
2. **A Coat of Paint** - In smaller rooms, it's best to stick to light shades which create a peaceful sanctuary type feel that's perfect for bathrooms.
3. **Green Space** - Adding plants will breathe new life into any space with minimum expense. Ferns and bamboo shoots are great choices for bathrooms.
4. **It's in the Details** - Little details like hooks, cup holders, towel bars and curtain rings will make a huge difference. Visit a thrift store to pick up antique saucers for shabby chic candle plates.
5. **Light it Up** - Changing your lighting is an excellent way to brighten up your bathroom. Swap your light fixture with something unique from perhaps a garage sale or thrift store.
6. **Transform with Towels** - Purchasing a new set of towels is a great way to freshen things up. Display them in a basket or rolled up on top of a vintage chair.



When it comes to decor, bathrooms are an important but often overlooked area of the home. An updated bathroom will add value to your home without the expense of a full on renovation. A huge remodel isn't always necessary -- sometimes it's the little things that make a big difference.

Earth Day Ideas

The 40th anniversary of *Earth Day* falls on Thursday, April 22nd so celebrate this historic event by going green! *Earth Day* is now celebrated worldwide and is a great opportunity to encourage others to preserve and protect the planet.

One idea is to hold a clean-up at your local community park followed by a pot luck picnic with an emphasis on locally grown produce. Don't forget to use reusable plates/cutlery and cloth napkins. Then end it off with the ultimate form of recycling -- a community clothing swap. If all goes to plan, you could score yourself a fantastic new outfit!

Earth Day is the perfect time to pledge your commitment to the planet even if it's as simple as starting a conversation with your kids and planting some seeds, pardon the pun! There's still lots of work to be done when it comes to building awareness but by taking a step this month, you'll be doing your part for the environment.



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