

# There's more to buying a house than meets the eye



## Mortgage

Closing costs, interest, PMI  
Insurance, inspections,  
appraisals, taxes.

## Maintenance

HVAC, roof, plumbing,  
septic, updates, paint,  
windows, decks/patios.

## Landscaping

Equipment, mulch, plants,  
fertilizer, water,  
professional service.

## HOA

Assessments,  
increases, dues.

## Buying/Selling

Staging costs, repairs,  
commission, prorated  
interest.

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*This is not meant to be a comprehensive list as each situation is different.*