



SAMPLE CLOSING COSTS

Purchase Price	\$ _____
Less Down Payment	\$ _____
Sub Total	\$ _____
Equals Mortgage Amount (unless you add fees below and/or planned improvement costs)	
Add Lawyer's fee – approx \$600 + HST \$78 =	\$678.00
Add Disbursements – searches, photocopying, courier fees, Law society charge, registrations, certificates etc	\$500.00
Add Title Insurance Fee (Not Mandatory)	\$200.00
Add Land Transfer Tax (\$250,000 and less: purchase price x .01 less \$275) (\$250,000 or more: purchase price x .015 less \$1,525)	\$ _____
Add Property Tax Adjustment (if taxes prepaid)	\$ _____
Add Propane/Oil Tank fill up	\$ _____
Add CMHC Insurance & HST (if less than 25% down) (talk to lender for details)	\$ _____
Add Planned home improvement costs if to be done with mortgage funds ie new windows & flooring	\$ _____
Less Deposit (Held by Listing Broker)	\$ _____
Total	\$ _____

Don't forget your premiums for home insurance and any deposits or hook-up fees.

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