

Real Home Financing Cost Checklist



Home purchase price	\$
HST (if applicable)	\$
Deposit (paid when you sign the Offer)	\$
Appraisal fee (if applicable)	\$
Estoppel certificate fee (for condominium/strata unit)	\$
Home inspection fee	\$
Land registration fee	\$
Legal fees and disbursements	\$
Mortgage loan insurance premium (required if your down payment is less than 20% and can be included in your mortgage)	\$
Prepaid property taxes and/or utility bill adjustments	\$
Property insurance	\$
Survey or certificate of location cost	\$
Title insurance	\$
Deed transfer tax	\$
Interest adjustment costs	\$
Bridge financing (if applicable: used if your home purchase closes before the sale of your current home or to finance a land purchase if you are building)	\$
<input type="checkbox"/> Appliances	\$
<input type="checkbox"/> Gardening equipment	\$
<input type="checkbox"/> Snow-clearing equipment	\$
<input type="checkbox"/> Window treatments	\$
<input type="checkbox"/> Decorating materials	\$
<input type="checkbox"/> Hand tools	\$
<input type="checkbox"/> Dehumidifier	\$
<input type="checkbox"/> Moving expenses	\$
<input type="checkbox"/> Renovations or repairs	\$
<input type="checkbox"/> Service hook-up fees	\$
<input type="checkbox"/> Condominium fees	\$
Monthly Expenses	
Mortgage payment	\$
Mortgage insurance	\$
Property taxes	\$
Property insurance	\$
Utilities (heat, power, water, telephone, cable, internet, etc.)	\$
Maintenance and upkeep	\$