

Home Purchase Cost Estimate

The purchase price is the biggest expense in buying a home. But there are many other costs you must be prepared to pay as well. Fill in this worksheet to calculate how much your home will really cost.

Cost of the Home	
Purchase price	\$
+ GST (newly built homes only)	\$
Total cost of the home	\$
Up-Front Costs	
Appraisal fee (if applicable)	\$
Deposit (to be paid when you sign the Offer to Purchase)	\$
Down payment	\$
Estoppel certificate fee (for condominium/strata unit)	\$
Home inspection fee	\$
Land registration fee	\$
Legal fees and disbursements	\$
Mortgage broker's fee (if applicable)	\$
Mortgage loan insurance premium (can be included in your mortgage)	\$
Adjustment for prepaid property taxes and/or utility bills	\$
Property insurance	\$
Survey or Certificate of Location fee	\$
Title insurance	\$
Other up-front costs	\$
Total up-front costs	\$

Other Costs	
New appliances	\$
Gardening equipment	\$
Equipment for clearing snow	\$
Window coverings (curtains, blinds, etc)	\$
Decorations	\$
Hand tools	\$
Dehumidifier	\$
Moving expenses	\$
Renovations or repairs	\$
Fees to set up utilities and other services	\$
Condominium fees	\$
Total other costs	\$
Total costs (cost of home + up-front costs + other costs):	\$