

Ontario buyer closing-cost worksheet

Use this worksheet before offer day to create room for the costs around a home purchase. It is a planning tool only - costs vary by property, service provider and situation.

Your purchase plan

Purchase price	Down payment	Target closing date
\$ _____	\$ _____	_____

Costs to investigate and estimate

Planning item	Your estimate	Confirmed amount	Notes
Ontario land transfer tax	\$ _____	\$ _____	
Legal fees and disbursements	\$ _____	\$ _____	
Title insurance	\$ _____	\$ _____	
Home inspection	\$ _____	\$ _____	
Appraisal-related cost, if applicable	\$ _____	\$ _____	
Moving, utility and setup costs	\$ _____	\$ _____	
Property-tax or condo adjustments, if applicable	\$ _____	\$ _____	
Post-closing reserve	\$ _____	\$ _____	

Questions to bring

Which costs will be due before closing? What amount should remain available after closing? Which cost estimates need to be confirmed by a legal professional or service provider?

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