

ESTIMATE THE TOTAL COST OF YOUR HOME PURCHASE



The cost of a home is made up of more than just the purchase price. Once you have picked a price range and decided on the type of mortgage you want, you will need to add up all of the costs of buying a house to determine what you can afford. This worksheet will help you do just that.

Description of Cost	Cost
Cost of Home	
Purchase price	\$
GST (if applicable)	\$
Total Cost of Home (add the purchase price and GST if applicable)	\$
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 insurance premium (can be included in your mortgage)	\$
Prepaid property taxes and/or utility bills adjustment	\$
Property insurance	\$
Survey or certificate of location cost	\$
Title insurance	\$
Other	\$
Total Up-Front Costs	\$
Other Costs	
Appliances	\$
Gardening equipment	\$
Snow-clearing equipment	\$
Window treatments	\$
Decorating materials	\$
Hand tools	\$
Dehumidifier	\$
Moving expenses	\$
Renovations or repairs	\$
Service hook-up fees	\$
Condominium fees	\$
Total Other Costs	\$
Total Costs (add up Total Cost of Home, Total Up-front Costs and Total Other Costs)	\$



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