

## 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.

<b>Cost of the Home</b>	
Purchase price	\$
+ GST (newly built homes only)	\$
<b>Total cost of the home</b>	\$
<b>Up-Front Costs</b>	
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	\$
<b>Total up-front costs</b>	\$

<b>Other Costs</b>	
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	\$
<b>Total other costs</b>	\$
<b>Total costs (cost of home + up-front costs + other costs):</b>	<b>\$</b>