

# 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
<b>Up-Front Costs</b>	
Purchase price	\$
GST (if applicable)	\$
<b>Total Cost of Home</b> (add the purchase price and GST if applicable)	\$
<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	\$
Prepaid property taxes and/or utility bills adjustment	\$
Property insurance	\$
Survey or certificate of location cost	\$
Title insurance	\$
Other	\$
<b>Total Up-Front Costs</b>	\$
<b>Other Costs</b>	
Appliances	\$
Gardening and snowclearing equipment	\$
Window treatments and decorative materials	\$
Hand tools	\$
Dehumidifier	\$
Moving expenses and service hook-up fees	\$
Renovations or repairs	\$
Condominium fees	\$
<b>Total Other Costs</b>	\$

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