

BUYER'S ROADMAP

How to Buy a Home in 5 Simple Steps



BUYER ESTIMATED CLOSING COST SHEET



ESTIMATED BUYER COST BREAKDOWN

Prepared For: _____

Property Address: _____

Closing Date: _____

Prepared By: **Ana Bastas Real Estate Team** _____

ESTIMATED BUYER CLOSING COSTS

DESCRIPTION	AMOUNT
Ontario Land Transfer Tax	
Toronto Municipal Land Transfer Tax (If Applicable)	
First-Time Buyer Rebate (If Applicable)	
Legal Fees & Disbursements	
Title Insurance	
Home Inspection (If Applicable)	
Appraisal Fee (If Applicable)	
CMHC / Mortgage Insurance (If Applicable)	
Property Tax Adjustments	
Condo Fee Adjustments (If Applicable)	
Utility Adjustments	
Moving Expenses	
Immediate Repairs / Miscellaneous Costs	
Other Closing Costs	

TOTAL ESTIMATED CLOSING COST

\$

TOTAL CASH REQUIRED TO CLOSE

(Down Payment + Closing Costs)

\$

IMPORTANT NOTES

This statement is intended as an estimate only and is provided for informational purposes. Final figures may vary depending on:

- Lender requirements
- Lawyer adjustments
- Property tax and utility adjustments
- Final mortgage instructions
- CMHC insurance calculations
- Negotiated credits or amendments

Final closing figures will be confirmed by the buyer's lawyer and mortgage professional prior to completion.



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