

YOU CAN SEE YOUR HOUSE FROM HERE

# Wrap Up Tasks

Closing Costs	Approximate Cost
Home inspection	About \$500 retain and pay to home inspector
Land Transfer Tax or Title Fees	Varies by province or city paid through lawyer
Appraisal fee if needed	\$300 - \$600 lenders will often cover this cost
PST on default insurance some provinces	As per premium amount see Pg 10; paid through lawyer
Legal and admin fees	\$500 - \$1,500 paid through lawyer
Condo/Strata document review	\$350 - \$450 Estoppel Certificate specialist; paid through lawyer
Wire or draft fees	\$100 - \$200 paid through lawyer or bank
Adjustment costs	Varies by item (e.g. utility or property tax amount) paid through lawyer
Title insurance recommended	\$400 - \$1000 can be purchased through lawyer
Home insurance personal (not default)	Premium paid monthly or annually; obtain policy for property as required by lender

## Other Wrap Up Tasks

Title search and Real Property Report check for liens and property issues; completed by lawyer	<input type="checkbox"/>
Down payment sent to lawyer wire transfer or bank draft	<input type="checkbox"/>
Confirm lawyer has received lender mortgage instructions within 2 weeks of closing	<input type="checkbox"/>
Final signing at lawyer's office (or virtually) typically a few days before closing date	<input type="checkbox"/>
City tax payment plan paid to city monthly or annually; can be paid along with mortgage payment	<input type="checkbox"/>
Utility and service account set-up such as water, electricity, heat, Internet, TV, security system	<input type="checkbox"/>
Change your address and set up mail forwarding see Pg 36	<input type="checkbox"/>
Doing renos? Organize your contractors now	<input type="checkbox"/>
Renting? Give your landlord notice	<input type="checkbox"/>
Start planning your upcoming move!	<input type="checkbox"/>