



Buying + Selling

BUYER EXPENSES

Upfront Costs:

- Home Inspection - \$450 to \$800
- Status Certificate for Condos - \$100 to \$200
- Deposits approx. \$15,000 to \$50,000 (counts towards down-payment)

Closing Costs:

- PST on Mortgage Insurance - if putting less than 20% down
- Property Adjustments (taxes, utilities)
- Lawyer Expense - \$1,500 to \$1,800 plus HST
- Land Transfer Tax - \$12,475 (on a \$800,000 home in Kitchener)

