Ontario Closing Cost Checklist



PLAN FOR THESE COMMON CLOSING COSTS

- Land Transfer Tax (Ontario LTT; some areas may also have a municipal LTT).
- Legal fees and title insurance.
- Adjustments on closing (property taxes, utilities, condo fees - prorated).
- Moving and first-week setup (locks, minor repairs, paint, etc.).

CONDO-SPECIFIC ITEMS

- Status Certificate (often paid by the buyer).
- Review building finances, reserve fund, and any upcoming special assessments.

FAST BUDGETING RULE OF THUMB

- Build a separate 'closing buffer' so you are not touching your down payment.



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