

# Orangeville Seller Closing Cost Worksheet

Ontario Taxes, Fees & Adjustments — Pre-filled with Orangeville Averages

**Disclaimer:** This worksheet is for estimation purposes only and does not constitute tax or legal advice. Rules change. Consult a qualified accountant and real estate lawyer. Kevin Flaherty and eXp Realty assume no liability for these estimates.

## Your Property

Address: \_\_\_\_\_  
 Expected Sale Price: \$ \_\_\_\_\_  
 Closing Date: \_\_\_\_\_

## Your Mortgage

Lender: \_\_\_\_\_  
 Current Balance: \$ \_\_\_\_\_  
 Rate / Type: \_\_\_\_\_

### 1. Real Estate Commission

Item	Rate / Amount	Your Cost
Listing commission	% of sale price	\$ _____
Buyer agent commission	% of sale price	\$ _____
<b>Total commission</b>		<b>\$ _____</b>

Orangeville typical total: 4-5% of sale price. Example at \$850,000: ~\$42,500. Rates are negotiable.

### 2. Legal Fees & Disbursements (Seller Side)

Item	Typical Range	Your Cost
Legal fee (sale)	\$800 - \$1,200 + HST	\$ _____
Title search & registration	\$150 - \$300	\$ _____
Mortgage discharge registration	\$75 - \$150	\$ _____
Title insurance (if req.)	\$250 - \$500	\$ _____
Courier, software, admin	\$50 - \$150	\$ _____
<b>Total legal + disbursements</b>	<b>\$1,200 - \$1,800 + HST</b>	<b>\$ _____</b>

### 3. Mortgage-Related Costs

Item	Typical Range	Your Cost
Mortgage discharge fee	\$250 - \$400	\$ _____
Prepayment penalty (variable)	3 months interest	\$ _____
Prepayment penalty (fixed / IRD)	\$0 - \$20,000+	\$ _____
Bridge financing (if needed)	\$500 - \$1,500	\$ _____
<b>Total mortgage costs</b>		<b>\$ _____</b>

**Critical:** Call your lender for an exact discharge quote before listing. IRD penalties on fixed mortgages can exceed \$15,000.

#### 4. Adjustments & Prorations

Item	Typical Range	Your Cost / Credit
Property tax adjustment	-\$500 to +\$500	\$ _____
Utility adjustments (hydro/gas/water)	-\$200 to +\$200	\$ _____
Condo status certificate (if applicable)	~\$100	\$ _____
Rental deposit repayment (if applicable)	Variable	\$ _____
<b>Net adjustments</b>		<b>\$ _____</b>

Positive = you owe. Negative = buyer reimburses you.

#### 5. Taxes (If Applicable)

Item	Typical Range	Your Cost
Capital gains tax (investment property only)	Variable	\$ _____
HST (new builds / substantial renovation only)	13% of sale price	\$ _____
Tax preparation / accounting fees	\$300 - \$800	\$ _____
<b>Total taxes (if applicable)</b>		<b>\$ _____</b>

Principal residence sales are generally exempt from capital gains tax. Confirm with an accountant.

#### 6. Miscellaneous Costs

Item	Typical Range	Your Cost
Moving costs (local Dufferin County)	\$1,200 - \$2,500	\$ _____
Moving costs (to GTA / long distance)	\$3,000 - \$6,000	\$ _____
Storage (if needed)	\$200 - \$500 / month	\$ _____
Home warranty cancellation	\$0 - \$250	\$ _____
Septic pump-out / water tank cert (rural)	\$300 - \$600	\$ _____
<b>Total miscellaneous</b>		<b>\$ _____</b>

#### Summary — Total Estimated Closing Costs

Category	Your Amount
Real estate commission	\$ _____
Legal fees & disbursements	\$ _____

Mortgage-related costs	\$ _____
Adjustments & prorations	\$ _____
Taxes (if applicable)	\$ _____
Miscellaneous	\$ _____
<b>TOTAL ESTIMATED CLOSING COSTS</b>	<b>\$ _____</b>
<b>Expected sale price</b>	<b>\$ _____</b>
<b>Mortgage balance to discharge</b>	<b>\$ _____</b>
<b>ESTIMATED NET PROCEEDS</b>	<b>\$ _____</b>

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