Your Home Sale

LEGAL & PRACTICAL TO-DO LIST (ONTARIO)

This checklist helps prepare for the closing of your home sale and ensures your lawyer has the information needed to complete the transaction smoothly.

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1. Client Information & ID (Once the Deal is Signed)

- Send the Agreement of Purchase and Sale to your lawyer (or have your realtor do so).
- Provide photo ID for each seller.

2. Survey & Property Information (Once the Deal is Signed)

- Provide any existing survey, deeds, title documents, or property reports.
- Advise of any changes not shown on the survey (decks, fences, additions, structures, etc.).
- Advise if any adjacent land is being used or occupied.

3. Mortgage & Secured Debt Information (Once the Deal is Signed)

- Provide current mortgage and secured line of credit statements.

4. Writs or Legal Proceedings (Once the Deal is Signed)

- Advise your lawyer immediately of any writs, judgments, support arrears, or legal claims registered against you.
- Writs generally must be paid and removed before closing.

5. Property Taxes & Utilities (10–14 Days Before Closing)

- Provide your most recent property tax bill.
- Provide recent utility bills and any proof of payment if recently paid.

6. Heating Information (7–10 Days Before Closing)

- Confirm the heating source (gas, oil, propane, electric, etc.).
- For oil or propane, provide supplier contact information and arrange to fill the tank.

- [ ] **7. Utilities & Account Cancellation** (7–10 Days Before Closing)

- Arrange cancellation of hydro, water, gas, internet, and other utility accounts effective on closing.
- Arrange final meter readings if required.
- Cancel any municipal pre-authorized tax payments.

- [ ] **8. Signing Appointment with Lawyer** (2–5 Business Days Before Closing)

- Wait for laywer to reach out.
- Review and sign closing documents, including the Statement of Adjustments and Trust Ledger.
- Bring keys, ID, and a void cheque if you want direct deposit of sale proceeds.

- [ ] **9. Keys & Access Information** (At Signing Appointment)

- Provide at least one full set of keys, unless keys will remain in a lockbox.
- Provide alarm codes, garage door openers, and access instructions.

- [ ] **10. Moving Day Expectations** (Closing Day)

- Keys are typically released once sale funds are received.
- Purchasers often expect afternoon possession.
- It is best to be moved out by the morning of closing, at the latest.

Do Not Stress:
Your lawyer will be able to walk you through all the above.
See **Post-Closing Checklist** on Reverse.

Post-Closing Checklist

Immediately After Closing (Days 1–7)

- Confirm utility accounts are active.
- Consider changing or reprogramming locks.
- Update the tax account with the municipality.

Within 30 Days After Closing

- Update your address with banks, employer, CRA, insurers, and service providers.
- Update your driver's licence and vehicle registration if required.
- Store all closing documents safely.

Within 1–3 Months After Closing

- Review or update your Will and Estate plan if appropriate.
- Keep your lawyer's contact information for future assistance.

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