



Buying or selling a house  
can be complicated,  
I can help.

**Purchase:**

As your lawyer I will review the Agreement of Purchase and Sale, explain the entire process including timing and estimate of costs, and perform the title search. I will coordinate between the real estate agent, mortgage provider, insurance company, the lawyer on the other side of the transaction, and any applicable authority, such as the municipality, to ensure a smooth closing

I will provide the water and tax department with change of information and you will be responsible for notifying all other utilities, for example hydro, telephone, internet and fuel providers (gas, oil, propane).

**Sale:**

As your lawyer I will review the Agreement of Purchase and Sale, explain the entire process, including timing and estimate of costs, resolve any title issues, and pay out of closing funds mortgages, realtor commissions, and other financial obligations related to the property.



Connie Lamble B.A., LL.B.

**Office Hours:**

Monday to Friday 9:00am - 5:00pm  
Early morning or evening appointments  
available upon request.

**Accessibility:**

There is parking available behind the building. Although I have a ramp for ease of access, the building is not fully wheel-chair accessible. I can arrange to visit you at your home or other location convenient for you.

The Law Office of  
**Connie Lamble**  
BARRISTER & SOLICITOR

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**Buying or selling a  
home?  
What to expect from  
your lawyer.**



**Prepared by:  
Connie Lamble B.A., LL.B.**





## Legal Costs\*

### Purchase:

- Legal Fees: \$950
- Legal Fees per mortgage:  
\$200 for first  
\$100 for each additional
- Legal Disbursements: \$500 - \$700  
Total: \$1,800 - \$2,200 (includes HST)

### Sale:

- Legal Fees: \$850
- Legal Fees per mortgage:  
\$100 for each
- Legal Disbursements: \$500 - \$700  
Total: \$1,400 - \$1,800 (includes HST)

\*Fees are approximate, based on a simple, residential closing. Fees and/or disbursements may vary for multi-unit, commercial, waterfront and cottage properties or if title issues are uncovered.

These are the estimated fees and disbursements of Connie Lamble as of February 2023 and may be subject to

## Land Transfer Tax

Land Transfer Tax applies to purchases only. This is a provincial tax levied on all transfers of land in Ontario. It is based on the purchase price of the property according to the following upward sliding scale:

- 0.5% on the first \$55,000 of the purchase price; plus
- 1.0% on the amount exceeding \$55,000 up to and including \$250,000; plus
- 1.5% on the amount exceeding \$250,000 up to and including \$400,000; plus
- 2.0% on the amount over \$400,000; plus
- 2.5% on the amount over \$2,000,000

If you are a first-time homebuyer, you may be eligible for an exemption of part or all of the Land Transfer Tax.

## Other Costs

These costs may be incurred depending on the nature of your purchase or sale.

### Purchase:

- Title Insurance  
(% of Purchase Price)
- Heating Fuel Adjustment
- Property Tax Adjustment
- Mortgage Broker Fees

We will notify you 3 - 5 days prior to closing of the exact amount you will be required to bring in.

### Sale:

- Realtor Fees
- Mortgage Discharge Penalty
- Property Tax Adjustment

I can help you determine which of these costs will apply to your transaction.