



# SELLER'S NET PROCEEDS ESTIMATOR

**Kelly James, Sales Representative**

Coldwell Banker R.M.R. Real Estate, Brokerage  
Direct: (705) 934-0604 | Office: (705) 324-3411  
kelly-james@coldwellbanker.ca



*This worksheet is for estimation purposes only and does not constitute legal, financial, or tax advice. Please consult a lawyer, accountant, or mortgage professional for exact figures.*

## SECTION 1 — THE ESSENTIALS

*The fundamental numbers that form the starting point of your net proceeds calculation.*

<b>Estimated Selling Price</b>	<i>The price you and your REALTOR® expect to achieve for your property based on current market conditions and comparable sales.</i>	_____ \$
<b>Mortgage Payoff Amount</b>	<i>The outstanding balance owing on your mortgage(s) at the time of closing, including any accrued interest to the closing date. Contact your lender for a precise payout statement.</i>	_____ \$
<b>Mortgage Prepayment Penalty</b>	<i>A fee charged by your lender if you pay out your mortgage before the end of the term. Fixed-rate mortgages typically carry a larger penalty than variable-rate mortgages. Enter \$0 if not applicable.</i>	_____ \$

## SECTION 2 — PRE-SALE INVESTMENTS

*Money spent before listing to maximize buyer appeal and sale price. These costs are deducted from your proceeds.*

<b>Pre-Sale Renovations</b>	<i>Repairs, updates, or improvements made to the property prior to listing (e.g., painting, flooring, landscaping, fixture upgrades). Keeping receipts is important for tax purposes.</i>	_____ \$
<b>Pre-Listing Home Inspection</b>	<i>An optional but highly recommended inspection conducted before listing. Identifying issues proactively helps avoid surprises during buyer negotiations and can strengthen buyer confidence.</i>	_____ \$
<b>Professional Staging</b>	<i>The cost of furnishing, decorating, or rearranging your home to appeal to the broadest range of buyers. Staged homes typically sell faster and for a higher price.</i>	_____ \$

## SECTION 3 — TRANSACTION COSTS (Ontario Standard)

These are the standard costs associated with completing a real estate transaction in Ontario. HST (13%) applies to services — not the sale price of the property.

<b>Real Estate Commission</b>	The total fee paid to both the listing and buyer's brokerage upon a successful sale.	_____ % = \$ _____
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<b>Legal Fees &amp; Disbursements</b>	Your real estate lawyer's fees for reviewing the Agreement of Purchase and Sale, conducting title searches, registering the deed, and closing the transaction. Disbursements include out-of-pocket costs such as title insurance, couriers, and registration fees.	_____ \$
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<b>HST (13%) on Services</b>	Ontario HST applies to commissions, legal fees, home inspection fees, and renovation costs — NOT to the sale price of the property itself. Calculate: (Commission + Legal + Inspection + Renovations) × 13%.	_____ \$
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## SECTION 4 — TAX STATUS (The "Cottage" Toggle)

In Canada, the sale of your principal (primary) residence is exempt from capital gains tax. A secondary or investment property (cottage, rental, etc.) may be subject to tax on 50% of the capital gain.

**Property Type:** ( ) Primary Residence | ( ) Secondary / Investment Property

**Complete the fields below only if Secondary / Investment applies:**

▶ <b>Original Purchase Price</b>	The price you originally paid for the property. Used to calculate the capital gain: Selling Price minus Purchase Price (adjusted for certain costs).	_____ \$
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▶ <b>Estimated Tax Rate</b>	Your average marginal income tax rate, applied to 50% of the capital gain (the taxable portion in Canada).	_____ %
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## THE RESULTS — ESTIMATED NET PROCEEDS

Calculation: Selling Price – Mortgage Payoff – Prepayment Penalty – Renovations – Inspection – Staging – Commission – Legal Fees – HST on Services = Estimated Net Equity

<b>Estimated Net Equity (Before Tax)</b>	_____ \$
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If Secondary / Investment — Capital Gains Tax Estimate: (Selling Price – Original Purchase Price) × 50% × Estimated Tax Rate%

<b>Capital Gains Tax Estimate</b>	Only applies to secondary/investment properties. In Canada, 50% of capital gains are added to your income and taxed at your marginal rate. This is an estimate — consult a tax professional.	_____ \$
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<b>Estimated Net Proceeds After All Costs &amp; Tax</b>	_____ \$
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This estimate is provided as a courtesy and is not a guarantee of final proceeds. Actual amounts will vary based on market conditions, lender terms, legal fees, and tax circumstances.

Kelly James | [kelly-james@coldwellbanker.ca](mailto:kelly-james@coldwellbanker.ca) | Direct: (705) 934-0604 | Coldwell Banker R.M.R. Real Estate, Brokerage