# Status certificate review checklist

A practical question list for your lawyer, mortgage agent, insurer, and building professional. It is not a legal opinion or mortgage approval.

## 1. Certificate basics

| | | |
|---|---|---|
| [ ] | The certificate date is current for my offer and closing timeline. | Notes: ______________________ |
| [ ] | The unit, parking, locker, and legal description match the agreement. | Notes: ______________________ |
| [ ] | Every attachment listed in the certificate is included. | Notes: ______________________ |
| [ ] | Current condo fees match the listing information. | Notes: ______________________ |
| [ ] | Any unit arrears, liens, chargebacks, or agreements are identified. | Notes: ______________________ |

## 2. Reserve fund and major repairs

| | | |
|---|---|---|
| [ ] | The latest reserve-fund study is included or available. | Notes: ______________________ |
| [ ] | The current reserve balance is shown. | Notes: ______________________ |
| [ ] | Major repairs, replacement dates, and estimated costs are listed. | Notes: ______________________ |
| [ ] | The board's future-funding plan covers the repair forecast. | Notes: ______________________ |
| [ ] | Any difference from the professional recommendation is explained. | Notes: ______________________ |
| [ ] | Deferred work or repeated project delays are discussed. | Notes: ______________________ |

## 3. Fees and special assessments

| | | |
|---|---|---|
| [ ] | Current and planned condo-fee increases are explained. | Notes: ____________________ |
| [ ] | Any approved, proposed, or discussed special assessment is identified. | Notes: ____________________ |
| [ ] | My unit's share, due date, purpose, and seller responsibility are confirmed. | Notes: ____________________ |
| [ ] | Budget shortfalls or operating deficits are explained. | Notes: ____________________ |
| [ ] | The assessment appears to cover the whole project, not only one phase. | Notes: ____________________ |

## 4. Legal, insurance, and building rules

| | | |
|---|---|---|
| [ ] | Current or threatened litigation is reviewed by my lawyer. | Notes: ____________________ |
| [ ] | The corporation's insurance and deductibles are reviewed. | Notes: ____________________ |
| [ ] | Pet, rental, smoking, renovation, parking, and storage rules fit my plans. | Notes: ____________________ |
| [ ] | Shared-facilities or management agreements are identified. | Notes: ____________________ |
| [ ] | Unauthorized unit changes are addressed before closing. | Notes: ____________________ |

## 5. Ottawa checks beyond the paper

| | | |
|---|---|---|
| [ ] | The building's age and upcoming repair work make sense together. | Notes: ____________________ |
| [ ] | Garage, windows, balconies, elevators, roof, and common areas are checked as needed. | Notes: ____________________ |
| [ ] | Nearby development land and planned construction are checked. | Notes: ____________________ |
| [ ] | Fees, taxes, insurance, utilities, parking, and assessments fit my budget. | Notes: ____________________ |
| [ ] | Lawyer review, mortgage review, inspection, and insurance review are complete. | Notes: ____________________ |

## Questions to ask before you remove the condition

1. What is the largest unresolved financial risk?

2. What cost could reach this unit after closing?

3. Which document or answer is still missing?

4. Does the purchase agreement protect me while this is reviewed?

5. Does the lender need anything else before financing is firm?

6. Who is responsible for each follow-up and when is it due?

### Want me to check the mortgage side?

Send me the listing and current condo documents early. I will explain the financing questions and keep the mortgage work moving while your lawyer completes the legal review.

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General information only. This checklist is not legal advice, an inspection report, an insurance opinion, or a mortgage approval.