

INVESTMENT ANALYSIS

CASH COSTS	RATE	TOTAL
Down Payment	20%	\$96,980
Agency Fees		\$0
Legal Fees		\$1,100
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$98,080

DEBT SERVICE

Loan to Value Ratio		80%
New Loan Amount		\$387,920
Interest Rate (variable)		2.80%
Amortization Period (in years)		30
Monthly Mortgage Payment		\$1,591

OPERATING EXPENSES (Monthly)

Property Tax (estimated)		\$95
Insurance (landlord insurance)		\$45
Condo Fee		\$270
Utilities (paid by tenant)		\$0
Total Expenses		\$410

RENTAL INCOME (Monthly)

Monthly Rent (2 Years Guaranteed)		\$2,050
--	--	----------------

NET INCOME (Monthly)

Estimated Capitalization Rate		4.06%
Estimated Cashflow		\$49

Aberdeen

TOWNHOMES

Townhome • Middle Unit
± 1,570 SQ.FT • 3/4 Bed • 2.5 Bath

PURCHASE PRICE

\$484,900
including GST

MONTHLY CASHFLOW

\$49

ANNUALIZED R.O.I

17.6%

LONG TERM ECONOMICS (estimated)

Initial Value	\$479,900
Market Growth Rate	5.00%
Rental Growth Rate	3.00%
Expense Growth Rate	3.00%

YEAR	ASSET VALUE	LOAN BALANCE	CASH FLOW	EQUITY	TOTAL RETURN
1	\$561,332	\$379,525	\$593	\$182,400	86.0%
2	\$589,399	\$370,894	\$1,183	\$220,281	124.6%
3	\$618,869	\$362,019	\$1,791	\$260,418	165.5%
4	\$649,812	\$352,894	\$2,418	\$302,904	208.8%
5	\$682,303	\$343,511	\$3,063	\$347,840	254.6%

INVESTMENT ANALYSIS

CASH COSTS	RATE	TOTAL
Down Payment	20%	\$96,980
Agency Fees		\$0
Legal Fees		\$1,100
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$100,080

DEBT SERVICE

Loan to Value Ratio		80%
New Loan Amount		\$395,920
Interest Rate (variable)		2.80%
Amortization Period (in years)		30
Monthly Mortgage Payment		\$1,623

OPERATING EXPENSES (Monthly)

Property Tax (estimated)		\$95
Insurance (landlord insurance)		\$45
Condo Fee		\$270
Utilities (paid by tenant)		\$0

Total Expenses **\$410**

RENTAL INCOME (Monthly)

Monthly Rent (2 Years Guaranteed) **\$2,075**

NET INCOME (Monthly)

Estimated Capitalization Rate 4.04%
Estimated Cashflow **\$42**

Aberdeen

TOWNHOMES

Townhome · End Unit
 ± 1,570 SQ.FT · 3/4 Bed · 2.5 Bath

PURCHASE PRICE

\$494,900
 including GST

MONTHLY CASHFLOW

\$42

ANNUALIZED R.O.I

17.5%

LONG TERM ECONOMICS (estimated)

Initial Value	\$479,900
Market Growth Rate	5.00%
Rental Growth Rate	3.00%
Expense Growth Rate	3.00%

YEAR	ASSET VALUE	LOAN BALANCE	CASH FLOW	EQUITY	TOTAL RETURN
1	\$572,909	\$387,352	\$499	\$186,056	85.9%
2	\$601,554	\$378,542	\$1,098	\$224,609	124.4%
3	\$631,632	\$369,484	\$1,716	\$265,461	165.2%
4	\$663,213	\$360,171	\$2,352	\$308,708	208.5%
5	\$696,374	\$350,595	\$3,007	\$354,451	254.2%