

Buy, Add Value & Refinance Analysis

Property Address: 1 Trenton Ave

Asking Price: \$ 599,900

CAPITAL REQUIREMENT

Purchase Price	\$ 599,900
Downpayment	20%
	\$ 119,980
Mortgage	\$ 479,920
Ontario Land Transfer Tax	\$ 8,473
Toronto Land Transfer Tax	\$ 7,723
Appraisal	\$ 350
Legal Fees	\$ 1,500
Title Insurance	\$ 300
Renovations	\$ -
Carrying Costs	\$ 5,543.35
	months

Enter information in yellow cell
White cell is automatically calculated

Total Capital Required \$ 143,869

New Property Value	\$ 599,900
New Mortgage (80% of value)	\$ 479,920
Original Mortgage	\$ 479,920
Refinance Costs	\$ 1,500
Returned Capital	\$ (1,500)
Initial Invested Capital	\$ 143,869
Net Invested Capital	\$ 145,369

CASH FLOW ANALYSIS

INCOME	Monthly			
	Main	\$ 2,700	Term	Amortization
Basement	\$ 1,250		5	30
Parking	\$ -			
Other	\$ -			
Total Income	\$ 3,950			
5 Years Analysis				
Annual Appreciation 2.0% Property Value \$ 599,900 Year 1 \$ 611,898 Year 2 \$ 624,136 Year 3 \$ 636,619 Year 4 \$ 649,351 Year 5 \$ 662,338 Year 6 \$ 675,585 Year 7 \$ 689,097 Year 8 \$ 702,878 Year 9 \$ 716,936 Year 10 \$ 731,275 Mortgage Balance \$ 431,662 Equity \$ 230,676 ROI (excl. cash flow) 59% DCR 1.536 Annual Cash Flow \$ 14,139.91 Cash on Cash 9.73% CAP Rate 6.755% Income / Price 7.90%				
EXPENSES				
Mortgage	\$ 479,920	\$ 2,198.67		
Property Tax	\$ 2,832	\$ 236.00		
Heating	\$ -	\$ -		
Hydro	\$ -	\$ -		
Water	\$ -	\$ -		
Water Tank Rental	\$ -	\$ -		
PM / Condo Fees	\$ -	\$ -		
Insurance	\$ 1,200.00	\$ 100		
Repairs & Maintenance	3.0%	\$ 119		
Vacancy	3.0%	\$ 119		
Total Expenses	\$ 2,771.67			
Cash Flow	\$ 1,178.33			
	\$ 1,415.33			