

Investor Analysis			\$280,000.00		
Current Residence			3 Year Term		
	%		Monthly Figures		Actual Figures
Purchase Price					\$ 280,000
Financing Information					
1st Mortgage	80%				\$224,000
2nd Mortgage/LOC	0%				\$0
Total Mortgage					\$224,000
Investment					
Down Payment	20%				\$56,000
Land Transfer Tax					\$0
Appraisal					\$400
Legal Costs (incl. Disbursements)					\$1,450
Tenant Locator Fee (incl. HST)	100%				\$13,650
Less: Security Deposit (from Lessee)					(\$18,000)
Total Investment					\$53,500
Profit from Sale/Transfer					
Sale/Transfer Price					\$324,135
Less: Remaining 1st Mortgage					(\$214,187)
Less: Remaining 2nd Mortgage					\$0
Less: Legal Cost to discharge					(\$350)
Less: Tenant Locator Fee (incl. HST)	0%				\$0
Less: Initial Investment					(\$53,500)
Less: Security Deposit (from Lessee)					(\$18,000)
Less: Monthly Credits to Lessee	\$490	/month over a	36	Month Term =	(\$17,655)
Total Profit from Sale/Transfer					\$20,444
Gain From Monthly Cashflow					
Lease Payments			\$2,100		\$75,600
Less: Debt Service - 1st Mortgage:	3.79%	Interest Rate=	(\$960)		(\$34,556)
Less: Debt Service - 2nd Mortgage:	0.00%	Interest Only=	\$0		\$0
Less: Property Tax			(171.03)		(\$6,157)
Less: Insurance			(80.00)		(\$2,880)
Less: Maintenance Fee			0.00		\$0
Total Profit from Cashflow			\$889		\$32,007
Net Profit					\$52,451
Cash on Cash Return					20%
Return on Investment (Per Annum)					33%

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