

Buy, Add Value & Refinance Analysis

Property Address: 1 Trenton Ave

Asking Price: \$ 599,900

CAPITAL REQUIREMENT

Enter information in yellow cell
White cell is automatically calculated

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	2 months	\$ 5,543.35

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

		Monthly		
INCOME	Main	\$ 2,700	Term	5
	Basement	\$ 1,250	Amortization	30
	Parking	\$ -	Interest Rate	3.69%
	Other	\$ -		
	Total Income	\$ 3,950		
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	

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%