

INVESTMENT ANALYSIS

CASH COSTS	RATE	TOTAL
Down Payment	20%	\$69,980
Agency Fees		\$0
Legal Fees		\$1,350
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$71,330

DEBT SERVICE

Loan to Value Ratio		80%
New Loan Amount		\$279,920
Interest Rate		2.00%
Amortization Period (years)		30
Monthly Mortgage Payment		\$1,033

OPERATING EXPENSES (Monthly)

Property Tax (estimated)		\$110
Insurance (landlord insurance)		\$30
Utilities		\$70
Repairs & Maintenance		\$0
Condominium Fee		\$298
Other		\$0
Total Expenses		\$508

RENTAL INCOME (Monthly)

Monthly Rent (2 Years Guaranteed)		\$1,700
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NET INCOME (Monthly)

Estimated Capitalization Rate		4%
Estimated Cashflow		\$159



FLOOR PLAN - A

± 745 SQ.FT • 2 Bed • 2 Bath • Den

PURCHASE PRICE

\$349,900
including GST

MONTHLY CASHFLOW
\$159

ANNUALIZED R.O.I
23.5%

LONG TERM ECONOMICS (estimated)

Initial Value	\$349,900
Market Growth Rate	4.00%
Rental Growth Rate	3.00%
Expense Growth Rate	2.00%

YEAR	ASSET VALUE	LOAN BALANCE	CASH FLOW	EQUITY	TOTAL RETURN
1	\$363,896	\$273,031	\$1,902	\$92,767	30.1%
2	\$378,452	\$266,003	\$4,406	\$118,757	66.5%
3	\$393,590	\$258,834	\$4,987	\$146,051	104.8%
4	\$409,334	\$251,521	\$5,584	\$174,691	144.9%
5	\$425,707	\$244,061	\$6,199	\$204,724	187.0%

INVESTMENT ANALYSIS

B

CASH COSTS	RATE	TOTAL
Down Payment	20%	\$58,980
Agency Fees		\$0
Legal Fees		\$1,350
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$60,330

DEBT SERVICE		
Loan to Value Ratio		80%
New Loan Amount		\$235,920
Interest Rate		2.00%
Amortization Period (years)		30
Monthly Mortgage Payment		\$871

OPERATING EXPENSES (Monthly)		
Property Tax (estimated)		\$110
Insurance (landlord insurance)		\$30
Utilities		\$60
Repairs & Maintenance		\$0
Condominium Fee		\$271
Other		\$0
Total Expenses		\$471

RENTAL INCOME (Monthly)		
Monthly Rent (2 Years Guaranteed)		\$1,475

NET INCOME (Monthly)		
Estimated Capitalization Rate		4%
Estimated Cashflow		\$133



FLOOR PLAN - B
± 678 SQ.FT • 2 Bed • 1 Bath

PURCHASE PRICE

\$294,900
including GST

MONTHLY CASHFLOW
\$133

ANNUALIZED R.O.I
23.5%

LONG TERM ECONOMICS (estimated)

Initial Value	\$294,900
Market Growth Rate	4.00%
Rental Growth Rate	3.00%
Expense Growth Rate	2.00%

YEAR	ASSET VALUE	LOAN BALANCE	CASH FLOW	EQUITY	TOTAL RETURN
1	\$306,696	\$230,114	\$1,593	\$78,176	29.6%
2	\$318,964	\$224,191	\$3,913	\$100,280	66.2%
3	\$331,722	\$218,149	\$4,413	\$123,493	104.7%
4	\$344,991	\$211,985	\$4,926	\$147,851	145.1%
5	\$358,791	\$205,698	\$5,455	\$173,394	187.4%

INVESTMENT ANALYSIS

CASH COSTS	RATE	TOTAL
Down Payment	20%	\$73,180
Agency Fees		\$0
Legal Fees		\$1,350
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$74,530

DEBT SERVICE

Loan to Value Ratio		80%
New Loan Amount		\$292,720
Interest Rate		2.00%
Amortization Period (years)		30
Monthly Mortgage Payment		\$1,081

OPERATING EXPENSES (Monthly)

Property Tax (estimated)		\$110
Insurance (landlord insurance)		\$30
Utilities		\$95
Repairs & Maintenance		\$0
Condominium Fee		\$358
Other		\$0
Total Expenses		\$593

RENTAL INCOME (Monthly)

Monthly Rent (2 Years Guaranteed)	\$1,825
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NET INCOME (Monthly)

Estimated Capitalization Rate	4%
Estimated Cashflow	\$152



FLOOR PLAN - C

± 894 SQ.FT • 3 Bed • 2 Bath

PURCHASE PRICE

\$365,900
including GST

MONTHLY CASHFLOW
\$152

ANNUALIZED R.O.I
23.6%

LONG TERM ECONOMICS (estimated)

Initial Value	\$365,900
Market Growth Rate	4.00%
Rental Growth Rate	3.00%
Expense Growth Rate	2.00%

YEAR	ASSET VALUE	LOAN BALANCE	CASH FLOW	EQUITY	TOTAL RETURN
1	\$380,536	\$285,516	\$1,820	\$96,840	29.9%
2	\$395,757	\$278,167	\$4,958	\$124,369	66.9%
3	\$411,588	\$270,670	\$5,579	\$153,275	105.7%
4	\$428,051	\$263,022	\$6,217	\$183,603	146.3%
5	\$445,173	\$255,221	\$6,875	\$215,402	189.0%

INVESTMENT ANALYSIS

CASH COSTS	RATE	TOTAL
Down Payment	20%	\$59,980
Agency Fees		\$0
Legal Fees		\$1,350
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$61,330

DEBT SERVICE

Loan to Value Ratio		80%
New Loan Amount		\$239,920
Interest Rate		2.00%
Amortization Period (years)		30
Monthly Mortgage Payment		\$886

OPERATING EXPENSES (Monthly)

Property Tax (estimated)		\$110
Insurance (landlord insurance)		\$30
Utilities		\$60
Repairs & Maintenance		\$0
Condominium Fee		\$284
Other		\$0
Total Expenses		\$484

RENTAL INCOME (Monthly)

Monthly Rent (2 Years Guaranteed)		\$1,500
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NET INCOME (Monthly)

Estimated Capitalization Rate		4%
Estimated Cashflow		\$130



FLOOR PLAN - D

± 710 SQ.FT • 2 Bed • 1 Bath



LONG TERM ECONOMICS (estimated)

Initial Value	\$299,900
Market Growth Rate	4.00%
Rental Growth Rate	3.00%
Expense Growth Rate	2.00%

YEAR	ASSET VALUE	LOAN BALANCE	CASH FLOW	EQUITY	TOTAL RETURN
1	\$311,896	\$234,015	\$1,562	\$79,443	29.5%
2	\$324,372	\$227,992	\$4,021	\$101,964	66.3%
3	\$337,347	\$221,847	\$4,530	\$125,613	104.8%
4	\$350,841	\$215,579	\$5,053	\$150,427	145.3%
5	\$364,874	\$209,185	\$5,592	\$176,446	187.7%