

Above Condos - Proforma

Select An Investment Period Year 1

Cumulative Return
on Investment in Year 1

100.00%

Yearly Return on
Investment in Year 1

100.00%

Property Price at
the End of Year 1

\$648,795.00

Property Information

Property Name: Above Condos
Property Type: Precon
List Price: \$617,900
Investment Horizon: 10 Years

Operating Information

Monthly Rent (Net): \$3,175
Monthly Operating Expense: [1] \$3,137
Monthly Net Cash Flow: \$38
Annual Net Cash Flow: \$455

Deposit Schedule

With the Offer: \$5,000
Deposit @ 30 Days: \$25,895
Deposit @ 366 Days: \$30,895
Deposit @ 731 Days: \$30,895
Deposit @ 1447 Days: \$30,895
-
Total Deposit: \$123,580

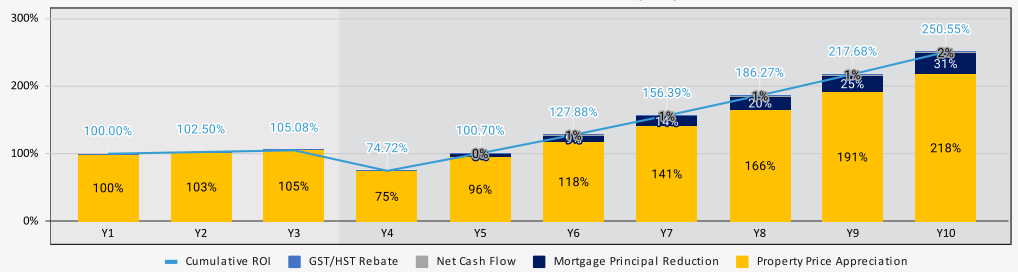
Mortgage Information

Mortgage Amount: \$494,320
Interest Rate: 4.35%
Amortization Period: 30 Years
Monthly Mortgage Payment: \$2,461

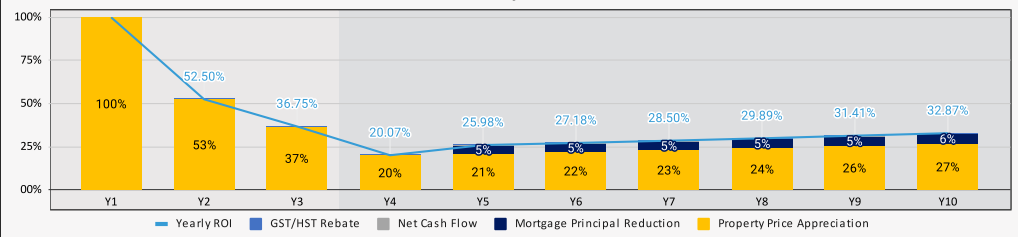
Acquisition Phase

Buy and Hold Phase

Cumulative Return on Investment (ROI)

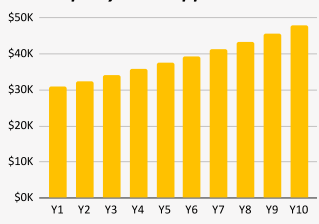


Yearly ROI

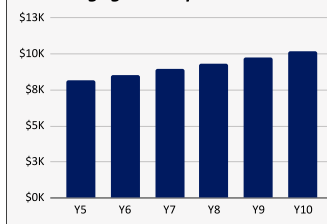


Sources of Return

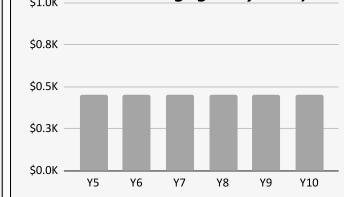
Property Price Appreciation



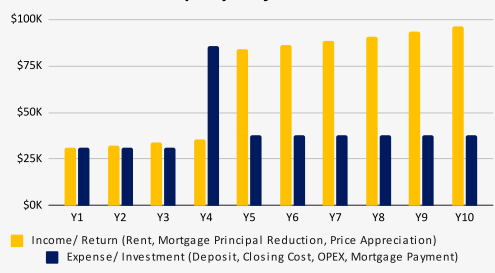
Mortgage Principal Reduction



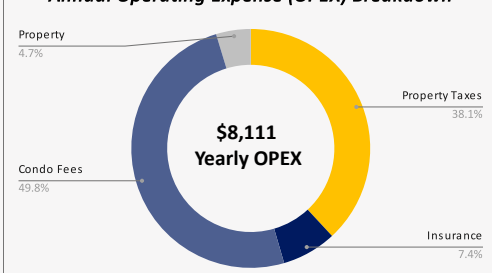
Net Cash Flow (Rent Income less OPEX less Mortgage Payment)



Property Performance



Annual Operating Expense (OPEX) Breakdown



10-Year Period Pro Forma

Acquisition Phase

Buy and Hold Phase

Year	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Income/ Return										
Property Price Appreciation	\$30,895	\$32,440	\$34,062	\$35,765	\$37,658	\$39,436	\$41,408	\$43,478	\$45,780	\$47,941
Rent Income	-	-	-	-	\$38,095	\$38,095	\$38,095	\$38,095	\$38,095	\$38,095
Mortgage Principal Reduction	-	-	-	-	\$8,188	\$8,552	\$8,931	\$9,328	\$9,742	\$10,174
GST/HST Rebate	-	-	-	-	-	-	-	-	-	-
Total Income/ Return	\$30,895	\$32,440	\$34,062	\$35,765	\$83,942	\$86,083	\$88,434	\$90,901	\$93,617	\$96,210
Expense/ Investment										
Deposit	\$30,895	\$30,895	\$30,895	\$30,895	-	-	-	-	-	-
Remaining Balance Payment	-	-	-	-	-	-	-	-	-	-
Closing Cost	-	-	-	\$54,633	-	-	-	-	-	-
Operating Expense	-	-	-	-	\$8,111	\$8,111	\$8,111	\$8,111	\$8,111	\$8,111

Mortgage Payment	-	-	-	-	\$29,529	\$29,529	\$29,529	\$29,529	\$29,529	\$29,529
Total Expense/ Investment	\$30,895	\$30,895	\$30,895	\$85,528	\$37,640	\$37,640	\$37,640	\$37,640	\$37,640	\$37,640
Net Gain (Loss)	-	\$1,545	\$3,167	(\$49,763)	\$46,302	\$48,443	\$50,794	\$53,261	\$55,977	\$58,570
Cumulative ROI	100.00%	102.50%	105.08%	74.72%	100.70%	127.88%	156.39%	186.27%	217.68%	250.55%

[1] Including Mortgage Payment