

OVERVIEW

Select An Investment Period

Year 5

Cumulative Return
on Investment in Year 5

108.08%

Yearly Return on
Investment in Year 5

23.68%

Property Price at
the End of Year 5

\$687,212.35

Property Information

Property Name: Birchley Park
Property Type: Condo Apt
List Price: \$564,900
Investment Horizon: 10 Years

Going-in Operating Information

Monthly Rent (Net): \$2,712
Monthly Operating Expense: \$2,616
Monthly Net Cash Flow: \$96
Annual Net Cash Flow: \$1,157

Mortgage Information

Mortgage Amount: \$451,920
Interest Rate: 4.49%
Amortization Period: 360 Years
Monthly Mortgage Payment: \$1,691

Deposit Schedule

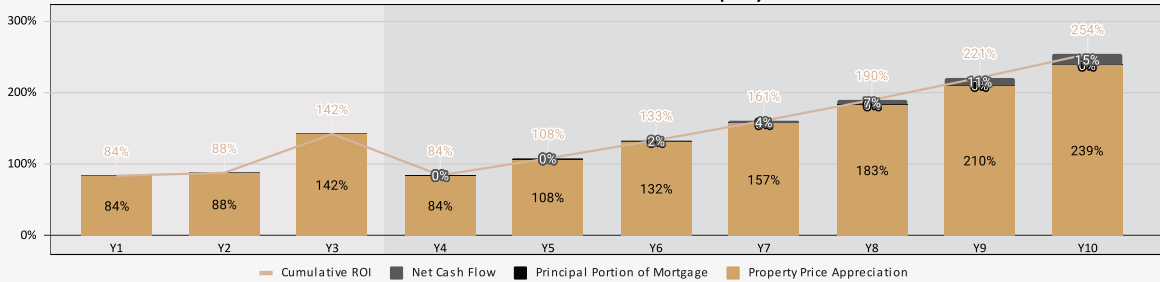
With the Offer: \$10,000
Deposit @ 30 Days: \$18,245
Deposit @ 365 Days: \$28,245
Deposit @ 1250 Days: \$28,245

Total Deposit: \$84,735

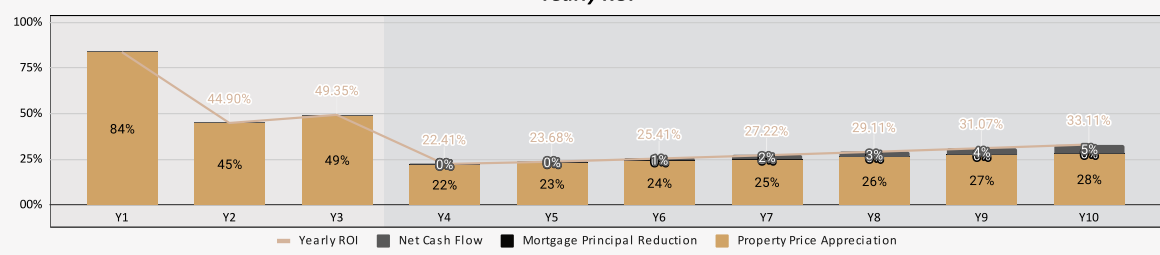
Acquisition Phase

Buy and Hold Phase

Cumulative Return on Investment (ROI)

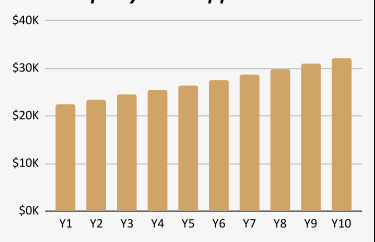


Yearly ROI

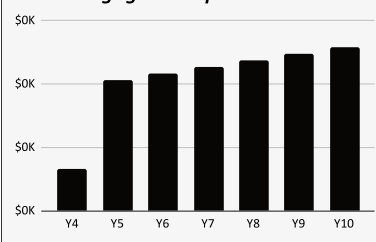


Sources of Return

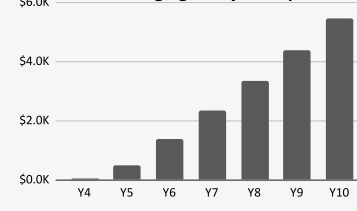
Property Price Appreciation



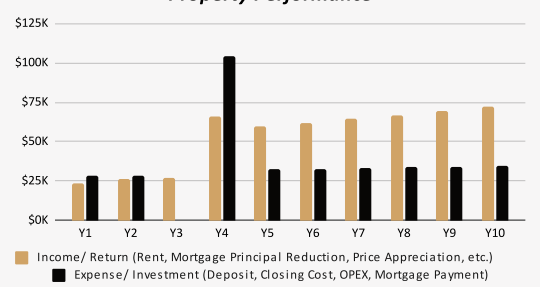
Mortgage Principal Reduction



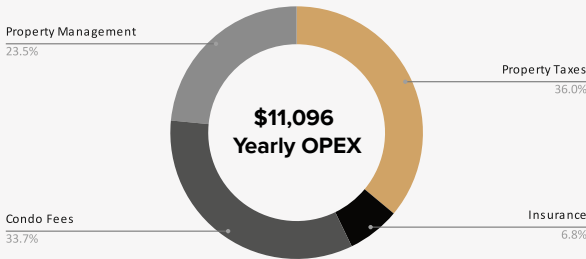
Net Cash Flow (Rent Income less OPEX less Mortgage Payment)



Property Performance



Going-in 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	Total
Investments											
Initial Investments											
Deposit	\$28,245	\$28,245	-	\$28,245	-	-	-	-	-	-	\$84,735
Deposit Interest	(\$1,333)	(\$2,819)	(\$2,825)	(\$5,383)	-	-	-	-	-	-	(\$12,360)
GST/HST Rebate	-	-	-	(\$24,000)	-	-	-	-	-	-	(\$24,000)
Closing Cost	-	-	-	\$37,046	-	-	-	-	-	-	\$37,046
Total Initial Investments	\$26,912	\$25,426	(\$2,825)	\$35,908	-	-	-	-	-	-	\$85,421

Ongoing Investments											
Remaining Balance Payment	-	-	-	\$28,245	-	-	-	-	-	-	\$28,245
Principal Portion of Mortgage	-	-	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Ongoing Investments	-	-	-	\$28,245	\$0	\$0	\$0	\$0	\$0	\$0	\$28,245
Total Investments	\$26,912	\$25,426	(\$2,825)	\$64,153	\$0	\$0	\$0	\$0	\$0	\$0	\$113,666
Rental Cash Flows											
Cash Inflow											
Rent Income	-	-	-	\$10,848	\$32,978	\$34,297	\$35,669	\$37,096	\$38,580	\$40,123	\$229,590
Total Cash Inflow	-	-	-	\$10,848	\$32,978	\$34,297	\$35,669	\$37,096	\$38,580	\$40,123	\$229,590
Cash Outlays											
Operating Expense	-	-	-	\$4,024	\$12,205	\$12,607	\$13,023	\$13,453	\$13,898	\$14,357	\$83,568
Mortgage Payment	-	-	-	\$6,764	\$20,291	\$20,291	\$20,291	\$20,291	\$20,291	\$20,291	\$128,511
Total Cash Outlays	-	-	-	\$10,788	\$32,496	\$32,899	\$33,315	\$33,745	\$34,189	\$34,648	\$212,079
Net Cash Flow	-	-	-	\$60	\$482	\$1,398	\$2,354	\$3,351	\$4,391	\$5,474	\$17,510
Returns											
Net Cash Flow	-	-	-	\$60	\$482	\$1,398	\$2,354	\$3,351	\$4,391	\$5,474	\$17,510
Principal Portion of Mortgage	-	-	-	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Property Price Appreciation	\$22,532	\$23,497	\$24,437	\$25,415	\$26,431	\$27,488	\$28,588	\$29,732	\$30,921	\$32,158	\$271,199
Total Potential Returns	\$22,532	\$23,497	\$24,437	\$25,475	\$26,913	\$28,887	\$30,942	\$33,083	\$35,311	\$37,632	\$288,709
ROI											
Cumulative Return	\$22,532	\$46,029	\$70,466	\$95,941	\$122,854	\$151,741	\$182,683	\$215,766	\$251,077	\$288,709	\$288,709
Cumulative Investment	\$26,912	\$52,338	\$49,513	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666
Cumulative ROI	84%	88%	142%	84%	108%	133%	161%	190%	221%	254%	254%
Cash on Cash											
Net Cash Flow	-	-	-	\$60	\$482	\$1,398	\$2,354	\$3,351	\$4,391	\$5,474	\$17,510
Investment	\$26,912	\$52,338	\$49,513	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666	\$113,666
Cash on Cash	-	-	-	0%	0%	1%	2%	3%	4%	5%	15%

The data provided in this document represents estimated projections and is for example purposes only and should not be relied upon without independent verification. The Real Estate Centre makes no representations or warranties on the accuracy of this document.

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Property Name:
 Property Type:

Acquisition Phase Assumption

Sign Date Property Price
 Deposits Earn Interest? Price per Sq Ft
 Interest Rate Price Appreciation Options
 Annual Appreciate Rate
 Common Expenses per Sq Ft

Deposit Schedule

	Deposit %	Amount	Dates
With the Offer		\$10,000.00	9/24/2024
1st Deposit in	30 Days	5.00%	\$18,245.00 10/24/2024
2nd Deposit in	365 Days	5.00%	\$28,245.00 9/24/2025
3rd Deposit in	1250 Days	5.00%	\$28,245.00 2/26/2028
4th Deposit in		-	-
5th Deposit in		-	-
6th Deposit in		-	-
7th Deposit in		-	-
8th Deposit in		-	-
9th Deposit in		-	-
10th Deposit in		-	-
11th Deposit in		-	-
12th Deposit in		-	-
13th Deposit in		-	-
14th Deposit in		-	-
15th Deposit in		-	-
16th Deposit in		-	-
17th Deposit in		-	-
18th Deposit in		-	-
19th Deposit in		-	-
20th Deposit in		-	-
Total Deposit	15.00%	\$84,735.00	

Note: To add more deposit entries, click the [+] icon on the left to expand the Deposit Schedule section.

Remaining Balance

Buy and Hold Phase Assumption

Closing Date Annual Price Appreciate Rate

Property Income/ Expense

Area
 Rent per Sq Ft
 Annual Rent Appreciation Options
 Annual Growth Rate
 Going-in Monthly Rent (Gross)
 Vacancy Rate
 Going-in Monthly Rent (Net)

Property Management Options
 Custom Percentage

Repairs and Maintenance Options
 Fixed Amount

Going-in Operating Expenses

	Annual	Monthly
Property Taxes	\$4,000.00	\$333.33
Insurance	\$750.00	\$62.50
Heat	\$0.00	-
Hydro	\$0.00	-
Water	\$0.00	-
Common Utilities	\$0.00	-
Misc. Fund	\$0.00	-
Condo Fees	\$3,742.56	\$311.88
Property Management	\$2,603.52	\$216.96
Repairs and Maintenance Reserve	-	-
Subtotal OPEX	\$11,096.08	\$924.67
Total OPEX (Incl. Mortgage Pmt.)	\$31,387.29	\$2,615.61

Annual OPEX Inflation Rate

Mortgage

Mortgage %
 Annual Interest Rate
 Amortization Period
 Value at Closing Date
 Mortgage Amount
 Monthly Mortgage Payment

Location (for Land Transfer Tax and GST/HST)

Province
 City

First-Time Home Buyer? ☐
 Resale Home? ☐
 GST/HST Included in Price? ☐

Closing Cost

Land Transfer Tax	\$15,546.00
GST/HST	\$24,000.00
Legal Fees	\$2,500.00
Development Charges	\$15,000.00
Adjustments	(\$20,000.00)
Total Closing Cost	\$37,046.00