

Current Cash Flow Analysis

92 Mary Street Orillia

Purchase Details		
Purchase Price		\$ 1,400,000.00
Market Value		
Asking CAP rate		4.29%
<small>For Down Payment, enter either % or Amount but not both</small>		
Down - Amount		
Down - % of Price		0.00%
Down Payment		\$ 420,000.00
Renovations		\$ -
Monthly Mortgage Payments		
1st Mortgage Amount		\$ 980,000.00
Rate		3.00%
Amortization (Years)		30
Payments per year		12
Monthly payment		
2nd Mortgage Amount		\$ -
Rate		0.0%
Amortization (Years)		25
Payments per year		12
Monthly payment		\$0.00
VTB		\$ -
Rate		0.0%
Amortization (Years)		25
Payments per year		12
Monthly payment		\$0.00
Total Monthly Amount		\$ -

Zoning

Yearly Expenses		
Property Taxes		\$ 11,919.00
Insurance		\$ 4,000.00
Other		
Water/Sewer		\$ -
Garbage		\$ -
Electricity**		\$ 4,880.00
Licenses		\$ -
Advertising		\$ -
Supplies		\$ -
Maintenance at	3%	
Lawn		\$ -
Snow Removal		\$ 600.00
Pest Control		\$ -
Management -	6%	
On Site Superintendent		\$ -
Accounting/Legal		\$ -
Miscellaneous		\$ -
Gas**		\$ 5,283.00
Telephone		\$ -
Pool		\$ -
Elevator		\$ -
Pest Control		\$ -
Replacements		\$ -
Other		\$ -
Total Yearly Expenses		\$ 26,682.00

Property Type

Yearly Income		
Gross Rental Income		\$ 87,672.00
Other Income (Parking)		\$ -
Other Income (laundry)		\$ -
Total Gross Income		\$ 87,672.00
Vacancy Allowance of	1%	\$ 876.72
Effective Gross Income		\$ 86,795.28

Yearly Debt Service		
1st Mortgage		\$ -
2nd Mortgage		\$ -
3rd Mortgage		\$ -
Total Debt Service		\$ -

YIELD		0.0%
CAP RATE (0% Vac)		0.0%
GRM		0.0%

Cash Flow Summary		
Property Equity		\$ (1,400,000.00)
Net Operating Income (NOI)		\$ 60,113.28
Total Debt Service		\$ 52,807.00
Yearly cash flow		\$ 7,306.00
Monthly cash flow		\$ 681.86
Cash on Cash Return		1.60%
Mortgage Reduction		\$18,807.00
COC incl Mtg reduction		5.80%

Renovations:

	Units	Monthly	Total Monthly	Yearly	
		-		-	
1 BED	1	847.00	847.00	10,164.00	
1 BED	1	960.00	960.00	11,520.00	
1 bed	1	885.00	885.00	10,620.00	
2 bed	1	1,150.00	1,150.00	13,800.00	
1bed	1	790.00	790.00	9,480.00	
1 bed	1	860.00	860.00	10,320.00	
1bed	1	964.00	964.00	11,568.00	
1bed	1	850.00	850.00	10,200.00	
Total Rental Income		7,306.00	7,306.00	87,672.00	

87672

Mortgage Amortization

Inputs	
Purchase price	\$ 1,400,000.00
Loan Principal Amount	\$ 980,000.00
Annual interest rate	3.500%
Loan period in years	30
Base year of loan	2022
Base month of loan	june

Key Figures
Annual loan payments
Principal paydown in first calendar year
Monthly payments
Interest in first calendar year
Interest over term of loan
Sum of all payments

Payments in First 12 Months

Year	Month	Beginning Balance	Payment	Principal	Interest	Cumulative Principal
	Jun	\$980,000.00	\$4,400.64	\$1,542.31	\$2,858.33	\$1,542.31
	Jul	\$978,457.69	\$4,400.64	\$1,546.81	\$2,853.83	\$3,089.12
	Aug	\$976,910.88	\$4,400.64	\$1,551.32	\$2,849.32	\$4,640.44
	Sep	\$975,359.56	\$4,400.64	\$1,555.84	\$2,844.80	\$6,196.28
	Oct	\$973,803.72	\$4,400.64	\$1,560.38	\$2,840.26	\$7,756.66
	Nov	\$972,243.34	\$4,400.64	\$1,564.93	\$2,835.71	\$9,321.59
	Dec	\$970,678.41	\$4,400.64	\$1,569.49	\$2,831.15	\$10,891.08
2023	Jan	\$969,108.92	\$4,400.64	\$1,574.07	\$2,826.57	\$12,465.15
	Feb	\$967,534.85	\$4,400.64	\$1,578.66	\$2,821.98	\$14,043.81
	Mar	\$965,956.19	\$4,400.64	\$1,583.27	\$2,817.37	\$15,627.08
	Apr	\$964,372.92	\$4,400.64	\$1,587.89	\$2,812.75	\$17,214.97
	May	\$962,785.03	\$4,400.64	\$1,592.52	\$2,808.12	\$18,807.49

Yearly Schedule of Balances and Payments

Year	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest
2023	\$969,108.92	\$52,807.68	\$19,194.35	\$33,613.33	\$30,085.43	\$53,526.73
2024	\$949,914.57	\$52,807.68	\$19,877.53	\$32,930.15	\$49,962.96	\$86,456.88
2025	\$930,037.04	\$52,807.68	\$20,584.51	\$32,223.17	\$70,547.47	\$118,680.05
2026	\$909,452.53	\$52,807.68	\$21,316.64	\$31,491.04	\$91,864.10	\$150,171.10
2027	\$888,135.90	\$52,807.68	\$22,074.81	\$30,732.87	\$113,938.91	\$180,903.97
2028	\$866,061.09	\$52,807.68	\$22,859.94	\$29,947.74	\$136,798.85	\$210,851.71
2029	\$843,201.15	\$52,807.68	\$23,673.00	\$29,134.68	\$160,471.85	\$239,986.39
2030	\$819,528.15	\$52,807.68	\$24,514.97	\$28,292.71	\$184,986.82	\$268,279.10
2031	\$795,013.18	\$52,807.68	\$25,386.90	\$27,420.78	\$210,373.72	\$295,699.88
2032	\$769,626.28	\$52,807.68	\$26,289.83	\$26,517.85	\$236,663.55	\$322,217.73
2033	\$743,336.45	\$52,807.68	\$27,224.88	\$25,582.80	\$263,888.43	\$347,800.53
2034	\$716,111.57	\$52,807.68	\$28,193.19	\$24,614.49	\$292,081.62	\$372,415.02
2035	\$687,918.38	\$52,807.68	\$29,195.93	\$23,611.75	\$321,277.55	\$396,026.77
2036	\$658,722.45	\$52,807.68	\$30,234.34	\$22,573.34	\$351,511.89	\$418,600.11
2037	\$628,488.11	\$52,807.68	\$31,309.69	\$21,497.99	\$382,821.58	\$440,098.10
2038	\$597,178.42	\$52,807.68	\$32,423.28	\$20,384.40	\$415,244.86	\$460,482.50
2039	\$564,755.14	\$52,807.68	\$33,576.47	\$19,231.21	\$448,821.33	\$479,713.71
2040	\$531,178.67	\$52,807.68	\$34,770.69	\$18,036.99	\$483,592.02	\$497,750.70
2041	\$496,407.98	\$52,807.68	\$36,007.37	\$16,800.31	\$519,599.39	\$514,551.01
2042	\$460,400.61	\$52,807.68	\$37,288.05	\$15,519.63	\$556,887.44	\$530,070.64
2043	\$423,112.56	\$52,807.68	\$38,614.27	\$14,193.41	\$595,501.71	\$544,264.05
2044	\$384,498.29	\$52,807.68	\$39,987.66	\$12,820.02	\$635,489.37	\$557,084.07
2045	\$344,510.63	\$52,807.68	\$41,409.90	\$11,397.78	\$676,899.27	\$568,481.85

2046	\$303,100.73	\$52,807.68	\$42,882.72	\$9,924.96	\$719,781.99	\$578,406.81
2047	\$260,218.01	\$52,807.68	\$44,407.93	\$8,399.75	\$764,189.92	\$586,806.56
2048	\$215,810.08	\$52,807.68	\$45,987.39	\$6,820.29	\$810,177.31	\$593,626.85
2049	\$169,822.69	\$52,807.68	\$47,623.02	\$5,184.66	\$857,800.33	\$598,811.51
2050	\$122,199.67	\$52,807.68	\$49,316.82	\$3,490.86	\$907,117.15	\$602,302.37
2051	\$72,882.85	\$52,807.68	\$51,070.87	\$1,736.81	\$958,188.03	\$604,039.17
2052	\$21,811.97	\$22,003.20	\$21,811.97	\$191.23	\$980,000.00	\$604,230.40

	\$52,807.68
dar year	\$18,807.49
	\$4,400.64
	\$19,913.40
	\$604,230.40
	\$1,584,230.40

Cumulative Interest	Ending Balance
\$2,858.33	\$978,457.69
\$5,712.16	\$976,910.88
\$8,561.48	\$975,359.56
\$11,406.28	\$973,803.72
\$14,246.54	\$972,243.34
\$17,082.25	\$970,678.41
\$19,913.40	\$969,108.92
\$22,739.97	\$967,534.85
\$25,561.95	\$965,956.19
\$28,379.32	\$964,372.92
\$31,192.07	\$962,785.03
\$34,000.19	\$961,192.51

Ending Balance
\$949,914.57
\$930,037.04
\$909,452.53
\$888,135.90
\$866,061.09
\$843,201.15
\$819,528.15
\$795,013.18
\$769,626.28
\$743,336.45
\$716,111.57
\$687,918.38
\$658,722.45
\$628,488.11
\$597,178.42
\$564,755.14
\$531,178.67
\$496,407.98
\$460,400.61
\$423,112.56
\$384,498.29
\$344,510.63
\$303,100.73

\$260,218.01
\$215,810.08
\$169,822.69
\$122,199.67
\$72,882.85
\$21,811.97
\$0.00

Mortgage Amortization

Inputs	
Purchase price	\$ 1,500,000.00
Loan Principal Amount	\$ -
Annual interest rate	0.000%
Loan period in years	25
Base year of loan	2006
Base month of loan	jan

Key Figures
Annual loan payments
Principal paydown in first calendar year
Monthly payments
Interest in first calendar year
Interest over term of loan
Sum of all payments

Payments in First 12 Months

Year	Month	Beginning Balance	Payment	Principal	Interest	Cumulative Principal
2006	Jan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Feb	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Mar	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Apr	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Jun	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Jul	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Aug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Sep	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Oct	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Nov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Dec	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Yearly Schedule of Balances and Payments

Year	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest
2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2016	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2021	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2022	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2027	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2028	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2029	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2030	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0.00

Mortgage Amortization

Inputs	
Purchase price	\$ 1,500,000.00
VTB Amount	\$ -
Annual interest rate	0.0%
Loan period in years	25
Base year of loan	2006
Base month of loan	jan

Key Figures
Annual loan payments
Principal paydown in first calendar year
Monthly payments
Interest in first calendar year
Interest over term of loan
Sum of all payments

Payments in First 12 Months						
Year	Month	Beginning Balance	Payment	Principal	Interest	Cumulative Principal
2006	Jan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Feb	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Mar	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Apr	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Jun	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Jul	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Aug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Sep	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Oct	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Nov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Dec	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Yearly Schedule of Balances and Payments						
Year	Beginning Balance	Payment	Principal	Interest	Cumulative Principal	Cumulative Interest
2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2016	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2021	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2022	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2024	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2027	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2028	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2029	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2030	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0.00

Property Analysis - Address of Property

Property Data					
Address	92 Mary St.	City/Area	Orillia	Date Viewed	
Purchase Price	\$ 1,400,000	Zoning		Lot Size	
Asking Price		Size (Sq Ft)		Age	
Major Repairs		Tel		Est Repair Costs	\$ -
Owner		Tel		Fax	
Source		Tel		Fax	
Overall Condition 1 to 5	3.5				

Income & Inspection

Suite # or Desc.	# of Bedrooms	Current Rent	Projected Rent	Increase Date	Inspection Comments
		-	#REF!		
	1	847.00	#REF!		
	1	960.00	#REF!		
	1	885.00	#REF!		
	2	1,150.00	#REF!		
	1	790.00	#REF!		
	1	860.00	#REF!		
	1	964.00	-		
	1	.850.00	0		
			0		
			0		
			0		

Total Monthly Rent \$ **7,302** **#REF!**

Total Annual Rent \$ **87,672** **#REF!**

Expenses

Description			Current Annual	Current Monthly	Projected Monthly	Comments	
	Heat (gas,oil,elec,HW, other :			5283.0	#VALUE!	#VALUE!	Paid by Tenant/Landlord :
Electricity			4880.00	406.67	406.67	Paid by Tenant/Landlord :	
Water / Sewer			4862.00	405.17	405.17	Paid by Tenant/Landlord/Condo :	
Other			1500.00	125.00	125.00		
Taxes			11919.00	993.25	993.25	Included in Mortgage Payment?	no
Condo Fee				0.00	0.00	Last increase date:	
Insurance			0.00	0.00	0.00		
Property Management	6%		5260.32	438.36	438.36	Current Mgmt rating 1 to 5 :	
Vacancy Allowance	2%		1753.44	146.12	146.12	Current Vacancy %	
Rental Pool Mgmt	0%		0.00	0.00	0.00		
Repairs & Maintenance	3%		2630.16	219.18	219.18	Overall Condition 1 to 5 :	
Resident Manager	\$15 to \$20 / door			0.00	0.00	Current on-site impression 1 to 5	
Other					0.00		

30275 \$ 2,522.00 #VALUE!

TOTAL MONTHLY INCOME less TOTAL MONTHLY EXPENSES (Before Debt Service)

Current Net Income :	\$ 4,780.00	Total Projected Net Income:	\$ 4,780.00
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Mortgaging / Debt Service:

	Balance	Interest Rate	Expiry Date	Monthly Payment
1st Mortgage	\$ 980,000	3.50%		\$4,040.64
2nd Mortgage	\$ -	0.00%		\$0.00
Vendor Take Back	\$ -	0.00%		\$0.00
Other	\$ -			

Total Debt Service \$4,040.64

Current Net Cash Flow \$ 739.36

PROJECTED NET CASH FLOW \$ 739.36

Purchase Details:

Projected Purchase Price			\$	1,400,000
1st Mortgage	70%	\$	980,000	
2nd Mortgage	0%	\$	-	
VTB	0%	\$	-	
Other Funding		\$	-	
Total Debt Funding			\$	980,000
Down Payment Required			\$	420,000

Purchase Costs:

Professional Inspection	\$	1,000		
Appraisal	\$	1,500		
Real Prty Report (Surveys /Title ins.)	\$	-		
Mortgage Set-Up Costs	\$	-		
Mortgage Broker Fees @ 1%		0		
Legal Costs (incl. disbursements)	\$	30,000		
Reserve Fund (min 1 month rent)	\$	-		
Immediate Repairs	\$	-		
Immediate Renovations	\$	-		
Other	\$	-		
Other	\$	-		
Total Purchase Costs			\$	32,500
TOTAL CASH REQUIRED TO CLOSE (purchase costs + Down Pymt)			\$	452,500

Does this property take me closer to my goal or farther away?	closer
Does this property fit my system?	yes
Will this property be Impeccable property managed?	yes
Who will manage the property?	

Objectives and Summary

- 1) To purchase a positive or break even cash flow Real Estate Investment Property, in the growing (city) Ontario Market

\$ 1,400,000 (Purchase Price)

- 2) The Current Rental of this property is as follows:

per annum rental income divided by purchase price represents a yield of

Estimated Positive Cash Flow per month based on attached conservative Proforma

- 3) The Projected Rental of this property is as follows:

per annum rental income divided by purchase price represents a yield of

0.00%

Estimated Positive Cash Flow per month based on attached conservative Proforma

- 4) The total down payment required including all closing costs is

see attached breakdown

92 Mary St., Orillia, ON

Property Executive Summary

The Numbers

Purchase Price		\$	1,400,000.00
Appraised Value (To Be Determined)		TBD	
Down Payment		\$	-
Renovations		\$	-
Closing Costs		\$	450,000.00
First Mortgage	3.0%	\$	980,000.00
Second Mortgage	0.0%	\$	-
Vendor Take Back Mortgage	0.0%	\$	-
Year 1 Annual Cash Flow		\$	7,306.00
Year 1 Mortgage Reduction		\$	18,807.00
Year 1 Profit		\$	26,113.00
Year 1 Cash on Cash Return		5,%	
Year 1 Return on Investment			5.00%
Estimated 5 year value (5% growth / year)		\$	1,786,787
Estimated 5 year mortgage balance		\$	1,047,703
Estimated 5 year profit (5% growth / year)		\$	289,084
<i>(Estimated 5 year value Less Mortgage Balance Less Down payment Less Renovations Less Closing Costs)</i>			
Estimated 5 Year Return on Investment			#DIV/0!

92 Mary St., Orillia, ON
First Year Pro-Forma Cash Flow Analysis

PURCHASE PRICE **1,400,000.00**

APPRAISED VALUE (TBD) **TBD**

Financial Breakdown

Sale price		1,400,000.00
Renovations		-
Down Payment	20.00%	-
First Mortgage financing at	3.0% 100.00%	980,000.00
Second Mortgage financing at	0.0% 0.00%	-
Vendor Take Back Mortgage at	0.0% 0.00%	-
	120.00%	

Pro-forma Income

	<u>Monthly</u>	<u>Annual</u>
Market Rent	7,306.00	87672
Less: Vacancy Factor	1.00% <u>73.06</u>	
Income (1st year)	7,232.94	86,795.28

Expenses

Property Taxes (year)	993.25	11,919.00	
Insurance	333.33	4,000.00	
Water/Sewer	405.17	4,862.00	
Electricity	406.67	4,880.00	
Garbage	-	-	
Gas (heat)	-	-	
Other	125.00	1,500.00	
Property Management	-	-	
Repairs and Maintenance	-	-	
Expenses (1st year)	2,263.42	27,161.00	27,161.00

Cash Flow Before Debt Payment

4,969.52 **59,634.28**

First Mortgage Payment	3.00%	\$4,040.64	\$48,487.68
Second Mortgage Payment	0.00%	\$ -	\$ -
VTB	0.00%	\$ -	\$ -

Cash Flow

928.88 **11,146.60**
Mortgage Principal Reduction \$1,567.33 \$18,808.00

TOTAL CASH FLOW

29,954.00

Pre - Tax CASH ON CASH RETURN

1.10%

RETURN ON EQUITY

5.80% **1470000.00%**

market increase equity

92 Mary St., Orillia, ON

CASH TO CLOSE PROJECTION

Down Payment	\$	-
Professional Inspection	\$	1,000.00
Appraisal	\$	1,500.00
Real Prty Report (Surveys /Title ins.)	\$	-
Mortgage Set-Up Costs	\$	-
Mortgage Broker Fees	\$	12,000.00
Legal Costs (incl. disbursements)	\$	30,000.00
Reserve Fund (min 1 month rent)	\$	7,306.00
Immediate Repairs	\$	-
Immediate Renovations	\$	-
Land Transfer (1% Approximate)	\$	15,000.00
Other	\$	<u>-</u>
Total Estimate Cash To Close	\$	<u><u>66,806.00</u></u>