## Cash Flow Positive Properties That Maximize Your ROI

## NORTHSIDE

**GUELPH** 

TERRACE LEVEL INTERIOR (2-bed)		TERRACE LEVEL INTERIOR (3-bed)	
Purchase Price	\$554,990	Purchase Price	\$584,990
Down Payment (20%)	\$110,998	Down Payment (20%)	\$116,998
Mortgage	\$443,992	Mortgage	\$467,992
Revenue		Revenue	
Monthly Rent	\$2,500	Monthly Rent	\$3,000
Monthly Expenses		Monthly Expenses	
Mortgage Payment	\$1,987*	Mortgage Payment	\$2,095*
Property Taxes	\$347**	Property Taxes	\$366**
Condo Fees	\$O***	Condo Fees	\$0***
Condo Insurance	<u>\$50</u>	Condo Insurance	<u>\$50</u>
TOTAL	\$2,384	TOTAL	\$2,511
Monthly Income	\$116	Monthly Income	\$489
Annual Income	\$1,394	Annual Income	\$5,873
5-Year Potential Return		5-Year Potential Return	
Rental Income	\$6,968	Rental Income	\$29,363
Mortgage Pay-Down	\$45,918	Mortgage Pay-Down	\$37,997
Price Appreciation	\$72,930****	Price Appreciation	\$60,730****
TOTAL	\$125,816	TOTAL	\$128,089

\*Based on a 3.5% interest rate and 30-year amortization

\*\*Estimate based on 1% of purchase price (less 25% to account for assessed value)

\*\*\*Free condo fees for 2-years

<sup>\*\*\*\*</sup>Based on 2.5% appreciation, compounded annually

## Cash Flow Positive Properties That Maximize Your ROI

## NORTHSIDE

**GUELPH** 

MAIN LEVEL INTERIOR		FRONT TWO-STOREY INTERIOR	
Purchase Price	\$579,990	Purchase Price	\$599,990
Down Payment (20%)	\$115,998	Down Payment (20%)	\$119,998
Mortgage	\$463,992	Mortgage	\$479,992
Revenue		Revenue	
Monthly Rent	\$2,500	Monthly Rent	\$2,700
Monthly Expenses		Monthly Expenses	
Mortgage Payment	\$2,077*	Mortgage Payment	\$2,148*
Property Taxes	\$362**	Property Taxes	\$375**
Condo Fees	\$0***	Condo Fees	\$0***
Condo Insurance	<u>\$50</u>	Condo Insurance	<u>\$50</u>
TOTAL	\$2,489	TOTAL	\$2,573
Monthly Income	\$11	Monthly Income	\$127
Annual Income	\$126	Annual Income	\$1,524
5-Year Potential Return		5-Year Potential Return	
Rental Income	\$630	Rental Income	\$7,620
Mortgage Pay-Down	\$47,986	Mortgage Pay-Down	\$49,641
Price Appreciation	<u>\$76,215</u> ****	Price Appreciation	\$78,844****
TOTAL	\$124,832	TOTAL	\$136,105

\*Based on a 3.5% interest rate and 30-year amortization

\*\*Estimate based on 1% of purchase price (less 25% to account for assessed value)

\*\*\*Free condo fees for 2-years

<sup>\*\*\*\*</sup>Based on 2.5% appreciation, compounded annually