

# Cash Flow Positive Properties That Maximize Your ROI

**NORTHSIDE**  
GUELPH

## TERRACE LEVEL B END

Purchase Price	\$442,469*
Down Payment (20%)	\$88,494
Mortgage	\$353,975

### Revenue

Monthly Rent	\$2,200
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### Monthly Expenses

Mortgage Payment	\$1,683**
Property Taxes	\$277***
Condo Fees	\$0****
Condo Insurance	<u>\$50</u>

<b>TOTAL</b>	<b>\$2,010</b>
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<b>Monthly Income</b>	<b>\$190</b>
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<b>Annual Income</b>	<b>\$2,280</b>
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### 5-Year Potential Return

Rental Income	\$11,400
Mortgage Pay-Down	- \$44,099
Price Appreciation	<u>\$58,144</u> *****
<b>TOTAL</b>	<b>\$25,445</b>

## MAIN LEVEL INTERIOR

Purchase Price	\$495,566*
Down Payment (20%)	\$99,113
Mortgage	\$396,453

### Revenue

Monthly Rent	\$2,400
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### Monthly Expenses

Mortgage Payment	\$1,885**
Property Taxes	\$310***
Condo Fees	\$0****
Condo Insurance	<u>\$50</u>

<b>TOTAL</b>	<b>\$2,245</b>
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<b>Monthly Income</b>	<b>\$155</b>
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<b>Annual Income</b>	<b>\$1,860</b>
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### 5-Year Potential Return

Rental Income	\$9,300
Mortgage Pay-Down	- \$19,555
Price Appreciation	<u>\$65,121</u> *****
<b>TOTAL</b>	<b>\$54,866</b>

## FRONT TWO-STOREY INTERIOR

Purchase Price	\$530,965*
Down Payment (20%)	\$106,193
Mortgage	\$424,772

### Revenue

Monthly Rent	\$2,600
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### Monthly Expenses

Mortgage Payment	\$2,020**
Property Taxes	\$332***
Condo Fees	\$0****
Condo Insurance	<u>\$50</u>

<b>TOTAL</b>	<b>\$2,402</b>
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<b>Monthly Income</b>	<b>\$198</b>
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<b>Annual Income</b>	<b>\$2,376</b>
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### 5-Year Potential Return

Rental Income	\$11,880
Mortgage Pay-Down	- \$5,579
Price Appreciation	<u>\$69,773</u> *****
<b>TOTAL</b>	<b>\$76,074</b>

\*Tax free pricing reflects estimated savings based on the provincial and federal governments temporary HST relief on new homes. Price is subject to eligibility requirements.

\*\*Based on a 4% 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.

\*\*\*\*\*Based on 2.5% appreciation, compounded annually.

Cash flow projections are estimates based on current market conditions, interest rates, and anticipated rental income. Actual results may vary and are not guaranteed. Prices and promotions are subject to change without notice. Please see Sales Professional for details.