



36 Month RENTAL GUARANTEE
The New Retirement/Recreation Getaway
Fairmont Hotsprings, BC

Investor Name: Mandy Branham **705-300-8546**

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3001A - High Demand Large Unit

Purchase Price: **\$139,000**

MONTHLY GROSS RENTAL INCOME **\$1,000**

Rental Vacancy Rate \$0

MONTHLY GROSS OPERATING INCOME (GOI) **\$1,000**

MONTHLY OPERATING EXPENSES

Property Taxes \$42

Insurance \$50

Condo Fees \$389

Maintenance & Management \$0

TOTAL NET OPERATING EXPENSES (NOE) **\$481**

NET OPERATING INCOME (GOI - NOE) **\$519**

MONTHLY DEBT SERVICE

Mortgage Payment \$400

TOTAL MONTHLY DEBT SERVICE **\$400**

ESTIMATED NET MONTHLY CASH FLOW **\$119**

ARV After Repair Value **\$139,900**

Equity Left in After Refinance 20% \$27,980

Mortgage Amount \$111,920

Interest Rate 1.75%

Amortization (years) 25

Mortgage Payment \$399.83

CASHFLOW **\$119**

CALCULATE YOUR ROI

Cash Flow \$ 1,426.48

Mortgage Paydown \$ 3,600.68

Forced Appreciation

Passive Appreciation Forward Thinking - Possibly 3% \$ 4,197.00

Year One Total ROI **\$9,224.16**

Arv Mortgage: \$111,920.00 Original Capital: \$30,890

Mortgage Balance: \$111,200.00 Capital Returned: \$720

Capital Left Invested \$30,170

Unit A

Bedrooms: 1
Bathrooms: 1
Approx. sq ft: 750



CASH REQUIRED TO CLOSE

Down Payment \$27,800

Reserve Fund

Initial Improvements \$0

Closing & Carrying Costs \$3,090

TOTAL CASH REQUIRED **\$30,890**

Year 1 ROI \$ 9,224

Capital Left Invested \$30,170

30.57%

Total 5 Year Return \$48,356