



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

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3011A - 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