

# CAP RATE CALCULATION: 125 Blue Jays Way Unit #1005

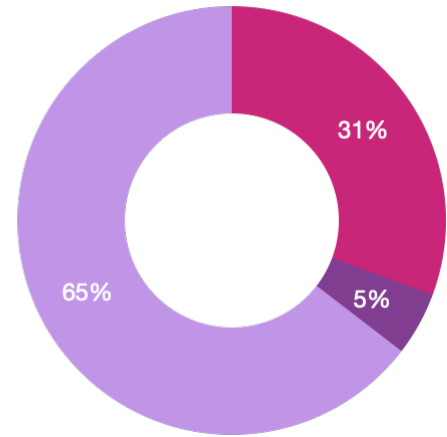
Rental Income [2019 Actuals]		Year
Unit 1 (Main)	\$3,600	\$43,200
<b>Total income</b>	<b>\$3,600</b>	<b>\$43,200</b>

Annual Expenses [2019 Actuals]	
Municipal Taxes	3,838.57
Insurance	600
Heating	0
Electricity*	0
Water/Waste	0
Repairs/Maintenance	8089.08
<b>Total expenses</b>	<b>\$12,528</b>

Net Operating Income [NOI]	
Income minus expenses	\$30,672

CAP Calculations		Rate
List Price	\$850,000	3.61%

Expenditure Chart



- Municipal Taxes
- Heating
- Water/Waste
- Insurance
- Electricity\*
- Repairs/Maintenance

All utilities paid by tenant  
 Rent conservatively based on recent leases  
 Unit empty

Purchase					
Asking Price	\$850,000				
<input type="checkbox"/> Down payment	<input type="checkbox"/>	47.06 %	23.53 %	35.29 %	58.82 %
		\$400,000	\$200,000	\$300,000	\$500,000
<input type="checkbox"/> Mortgage insurance	<input type="checkbox"/>	\$0	\$0	\$0	\$0
<b>Total Mortgage Required</b>	<input type="checkbox"/>	<b>\$450,000</b>	<b>\$650,000</b>	<b>\$550,000</b>	<b>\$350,000</b>
<input type="checkbox"/> Amortization period		25 years <input type="checkbox"/>	25 years <input type="checkbox"/>	25 years <input type="checkbox"/>	25 years <input type="checkbox"/>
<input type="checkbox"/> Mortgage rate		4.29 %	4.29 %	4.29 %	4.29 %
<input type="checkbox"/> Mortgage type		5-Year Fixed	5-Year Fixed	5-Year Fixed	5-Year Fixed
<b>Total Mortgage Payment</b>		<b>\$2,438</b>	<b>\$3,522</b>	<b>\$2,980</b>	<b>\$1,897</b>
<input type="checkbox"/> Frequency	Monthly				

## Monthly expenses

### Expenses

Scenario: 4 (58.82% down)

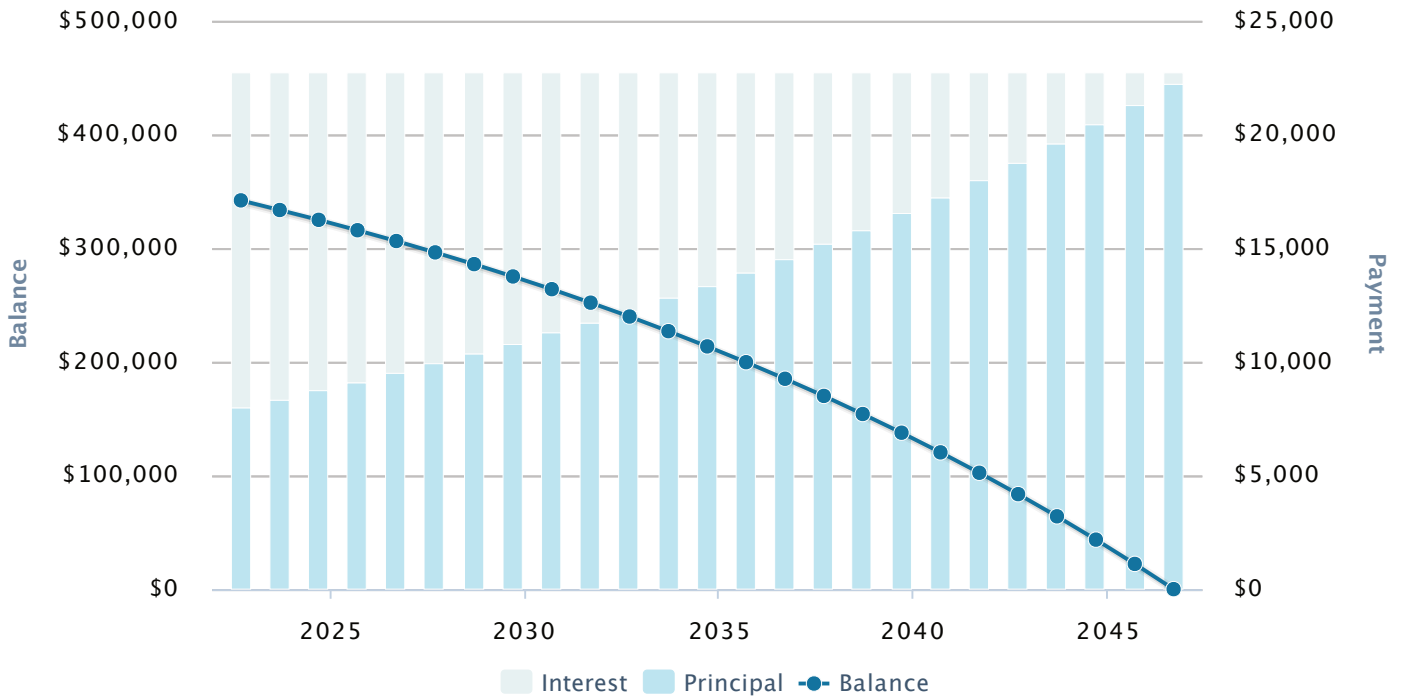
Mortgage payment	\$1,897
Property Tax	\$319
Monthly Debt Payments	\$0
Maintenance	\$674
Property insurance	\$50
Phone	\$0
Cable	\$0
Internet	\$0

Total ..... \$2,940

## Interest rate risk

## Amortization schedule

Scenario: 4 (58.82% down)



Year	Total Paid	Principal Paid	Interest Paid	Balance
2023	\$22,758	\$8,031	\$14,727	\$341,969
2024	\$22,758	\$8,379	\$14,379	\$333,590
2025	\$22,758	\$8,742	\$14,016	\$324,848
2026	\$22,758	\$9,121	\$13,637	\$315,726
2027	\$22,758	\$9,517	\$13,241	\$306,209
Total (term)	\$113,790	\$43,791	\$70,000	\$306,209

The highlighted line above displays the totals at the end of your mortgage term. At this time, you will renew your mortgage and choose among the rates that are available. The following analysis assumes you will lock in the same rate for the remainder of the amortization period which may not be possible.

2028	\$22,758	\$9,930	\$12,828	\$296,280
2029	\$22,758	\$10,360	\$12,398	\$285,920
2030	\$22,758	\$10,809	\$11,949	\$275,110
2031	\$22,758	\$11,278	\$11,480	\$263,832
2032	\$22,758	\$11,767	\$10,991	\$252,065
2033	\$22,758	\$12,277	\$10,481	\$239,788
2034	\$22,758	\$12,810	\$9,948	\$226,978
2035	\$22,758	\$13,365	\$9,393	\$213,613
2036	\$22,758	\$13,945	\$8,813	\$199,668
2037	\$22,758	\$14,549	\$8,209	\$185,119
2038	\$22,758	\$15,180	\$7,578	\$169,939
2039	\$22,758	\$15,838	\$6,920	\$154,101
2040	\$22,758	\$16,525	\$6,233	\$137,576
2041	\$22,758	\$17,242	\$5,516	\$120,334
2042	\$22,758	\$17,989	\$4,769	\$102,345
2043	\$22,758	\$18,769	\$3,989	\$83,576
2044	\$22,758	\$19,583	\$3,175	\$63,993
2045	\$22,758	\$20,432	\$2,326	\$43,561
2046	\$22,758	\$21,318	\$1,440	\$22,242
2047	\$22,758	\$22,242	\$516	\$0
Total	\$568,952	\$350,000	\$218,952	\$0