

RETURN ON INVESTMENT

LEVEL LIVING FLAT HOME Example			TWO STOREY CITY HOME Example		
Purchase price	\$170,930		Purchase price	\$279,457	
GST	\$8,547		GST	\$13,973	
Total purchase price	\$179,477		Total purchase price	\$293,430	
Minus 20% downpayment	\$35,895		Minus 20% downpayment	\$58,686	
Total mortgage amount	\$143,581		Total mortgage amount	\$234,744	
Loan to value ratio	0.84		Loan to value ratio	0.84	
		at 5 years			at 5 years
Monthly mortgage payment - 25 Year ammortization, 2.0% 5 year fixed rate	\$608	\$36,480	Monthly mortgage payment - 25 Year ammortization, 2.0% 5 year fixed rate	\$944	\$59,640
Condo fees	\$130	\$7,800	Condo fees	\$190	\$11,400
Estimated property taxes	\$150	\$9,000	Estimated property taxes	\$190	\$11,400
Total monthly costs	\$888	\$53,280	Total monthly costs	\$1,374	\$82,440
Estimated monthly rental income (\$1100/month x 12 months)	\$13,200	\$66,000	Estimated monthly rental income (\$1600/month x 12 months)	\$19,200	\$96,000
Net income/loss	\$2,544	\$12,720	Net income/loss	\$2,712	\$13,560
Total investment	\$35,895		Total investment	\$58,686	
Mortgage paydown (@ 5 years)	\$23,304		Mortgage paydown (@ 5 years)	\$38,099	
Mortgage remaining (@ 5 years)	\$120,277		Mortgage remaining (@ 5 years)	\$196,645	
		ROI with capital appreciation (approx 1.9% annual appreciation)			ROI with capital appreciation (approx 1.9% annual appreciation)
	ROI with no capital appreciation			ROI with no capital appreciation	
Value of your investment (purchase price ± cash flow - mortgage remaining)	\$63,373	\$80,240	Value of your investment (purchase price ± cash flow - mortgage remaining)	\$96,372	\$123,949
% Value of your investment (value of investment vs total investment)	177%	224%	% Value of your investment (value of investment vs total investment)	164%	211%
Annualized ROI - %	15.31%	24.71%	Annualized ROI - %	12.84%	22.24%

* For illustration purposes only. Prices subject to change without notice.
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LEVEL LIVING FLAT HOME Example			TWO STOREY CITY HOME Example		
Purchase price	\$164,632		Purchase price	\$278,973	
GST	\$8,232		GST	\$13,949	
Total purchase price	\$172,863		Total purchase price	\$292,922	
Minus 20% downpayment	\$34,573		Minus 20% downpayment	\$58,584	
Total mortgage amount	\$138,291		Total mortgage amount	\$241,932	
Loan to value ratio	0.84		Loan to value ratio	0.87	
		at 5 years			at 5 years
Monthly mortgage payment - 25 Year ammortization, 2.79% 5 year fixed rate	\$640	\$38,400	Monthly mortgage payment - 25 Year ammortization, 2.79% 5 year fixed rate	\$1,119	\$67,140
Condo fees	\$100	\$6,000	Condo fees	\$190	\$11,400
Estimated property taxes	\$150	\$9,000	Estimated property taxes	\$180	\$10,800
Total monthly costs	\$890	\$53,400	Total monthly costs	\$1,489	\$89,340
Estimated monthly rental income (\$1100/month x 12 months)	\$13,200	\$66,000	Estimated monthly rental income (\$1600/month x 12 months)	\$19,200	\$96,000
Net income/loss	\$2,550	\$12,600	Net income/loss	\$1,332	\$6,660
Total investment	\$34,573		Total investment	\$58,584	
Mortgage paydown (@ 5 years)	\$20,570		Mortgage paydown (@ 5 years)	\$35,983	
Mortgage remaining (@ 5 years)	\$117,721		Mortgage remaining (@ 5 years)	\$205,949	
	ROI with no capital appreciation	ROI with capital appreciation (approx 1.9% annual appreciation)		ROI with no capital appreciation	ROI with capital appreciation (approx 1.9% annual appreciation)
Value of your investment (purchase price ± cash flow - mortgage remaining)	\$59,511	\$75,757	Value of your investment (purchase price ± cash flow - mortgage remaining)	\$79,684	\$107,213
% Value of your investment (value of investment vs total investment)	172%	219%	% Value of your investment (value of investment vs total investment)	136%	183%
Annualized ROI - %	14.43%	23.82%	Annualized ROI - %	7.20%	16.60%

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LEVEL LIVING FLAT HOME Example			TWO STOREY CITY HOME Example		
Purchase price	\$164,632		Purchase price	\$274,128	
GST	\$8,232		GST	\$13,706	
Total purchase price	\$172,863		Total purchase price	\$287,834	
Minus 20% downpayment	\$34,573		Minus 20% downpayment	\$57,567	
Total mortgage amount	\$138,291		Total mortgage amount	\$230,267	
Loan to value ratio	0.84		Loan to value ratio	0.84	
		at 5 years			at 5 years
Monthly mortgage payment - 25 Year ammortization, 2.79% 5 year fixed rate	\$640	\$38,400	Monthly mortgage payment - 25 Year ammortization, 2.79% 5 year fixed rate	\$1,065	\$63,900
Condo fees	\$100	\$6,000	Condo fees	\$190	\$11,400
Estimated property taxes	\$150	\$9,000	Estimated property taxes	\$180	\$10,800
Total monthly costs	\$890	\$53,400	Total monthly costs	\$1,435	\$86,100
Estimated monthly rental income (\$1100/month x 12 months)	\$13,200	\$66,000	Estimated monthly rental income (\$1600/month x 12 months)	\$19,200	\$96,000
Net income/loss	\$2,550	\$12,600	Net income/loss	\$1,980	\$9,900
Total investment	\$34,573		Total investment	\$57,567	
Mortgage paydown (@ 5 years)	\$20,570		Mortgage paydown (@ 5 years)	\$33,855	
Mortgage remaining (@ 5 years)	\$117,721		Mortgage remaining (@ 5 years)	\$196,412	
		ROI with capital appreciation (approx 1.9% annual appreciation)			ROI with capital appreciation (approx 1.9% annual appreciation)
	ROI with no capital appreciation			ROI with no capital appreciation	
Value of your investment (purchase price ± cash flow - mortgage remaining)	\$59,511	\$75,757	Value of your investment (purchase price ± cash flow - mortgage remaining)	\$87,616	\$114,667
% Value of your investment (value of investment vs total investment)	172%	219%	% Value of your investment (value of investment vs total investment)	152%	199%
Annualized ROI - %	14.43%	23.82%	Annualized ROI - %	10.44%	19.84%

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