## Oshawa, Ontario

Realtor Name: Mary Awad

Property Type: 4-Plex

Additional Information: 743 Cypress Ave, Oshawa



List Price: \$1,198,900

MONTHLY GROSS RENTAL INC	\$6,272						
Rental Vacancy Rate	2%	\$125					
MONTHLY GROSS OPERATING INCOME (GOI)							
MONTHLY OPERATING EXPENSES							
Property Taxes		\$725					
Insurance		\$360					
Utilities		\$259					
Repairs & Maintenance Reserv	2%	\$132					
Property Management	0%	\$0					
Condo/Strata/HOA Fees	)						
Cleaning							
Gifts	0%	\$0					
Lawn Maintenance/Snow Remova	I	\$495					
TOTAL NET OPERATING EXPEN	ISES (NOE	E)	\$1,971				
NET OPERATING INCOME (GOI - NOE)							
MONTHLY DEBT SERVICE							
MONTHELDEDISERVICE		<b>#4.004.00</b>					



Mortgage Payment \$4,891.99

2nd Mortgage or LOC Payment

TOTAL MONTHLY DEBT SERVICE \$4,892
ESTIMATED NET MONTHLY CASH FLOW -\$717

## PASSIVE APPRECIATION 5.00%

LIST PRICE		\$1,198,900	CASH REQUIRED TO CLOSE	
Down Payment	20%	\$239,780	Down Payment	\$239,780
Mortgage Amount		\$959,120	Initial Improvements	\$0
Interest Rate		4.60%	Building Inspection	\$1,000
Amortization (years)		30	Appraisal	\$1,500
Monthly Payment		\$4,891.99	Land Transfer Tax	\$22,435
			Legal Fees	\$2,000

The 4 Ways to Win<sup>TM</sup>

25%
20%
15%
10%
5.74%
5%
0%
-5%
Principal Recapture Passive Appreciation Active Appreciation
-3.22%

The 4 Ways to Win ™		
Cash Flow	-\$	8,598.71
Principal Recapture	\$	15,318.57
Passive Appreciation	\$	59,945.00
Active Appreciation	\$	-
Year One Total ROI		24.99%

\$266,715

**TOTAL CASH REQUIRED**