

646 Deere St, Welland												
Realtor Name:	Jared Gardner		List Price:	\$799,990								
Property Type:	2 Unit Detached Home											
Additional Information: Potential To Convert to 3 Units												
MONTHLY GROSS RENTAL INCOME			\$4,350									
Rental Vacancy Rate	3%		\$131									
MONTHLY GROSS OPERATING INCOME (GOI)			\$4,220									
MONTHLY OPERATING EXPENSES												
Property Taxes			\$316									
Insurance			\$200									
Utilities			\$0									
Repairs & Maintenance Reserve	3%		\$131									
Property Management	0%		\$0									
Condo/Strata/HOA Fees			\$0									
Cleaning												
Gifts	1%		\$44									
Lawn Maintenance/Snow Removal												
Other			\$0									
TOTAL NET OPERATING EXPENSES (NOE)			\$690									
NET OPERATING INCOME (GOI - NOE)			\$3,530									
MONTHLY DEBT SERVICE												
Mortgage Payment			\$3,129.67									
2nd Mortgage or LOC Payment												
TOTAL MONTHLY DEBT SERVICE			\$3,130									
ESTIMATED NET MONTHLY CASH FLOW			\$400									
PASSIVE APPRECIATION			3.00%									
LIST PRICE			\$799,990									
CASH REQUIRED TO CLOSE												
Down Payment	20%		\$159,998	Down Payment	\$159,998							
Mortgage Amount			\$639,992	Initial Improvements	\$30,000							
Interest Rate			4.20%	Building Inspection	\$750							
Amortization (years)			30	Appraisal								
Monthly Payment			\$3,129.67	Lender Fees								
				Legal Fees	\$2,000							
				Other Fees	\$12,475							
				TOTAL CASH REQUIRED	\$205,223							
<p>The 4 Ways to Win™</p> <table border="1"> <tr> <td>Cash Flow</td> <td>2.34%</td> </tr> <tr> <td>Principal Recapture</td> <td>5.30%</td> </tr> <tr> <td>Passive Appreciation</td> <td>11.69%</td> </tr> <tr> <td>Active Appreciation</td> <td>7.31%</td> </tr> </table>					Cash Flow	2.34%	Principal Recapture	5.30%	Passive Appreciation	11.69%	Active Appreciation	7.31%
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The 4 Ways to Win™												
Cash Flow			\$	4,797.95								
Principal Recapture			\$	10,884.32								
Passive Appreciation			\$	23,999.70								
Active Appreciation			\$	15,000.00								
Year One Total ROI			26.65%									

