

SUITED DUPLEX- WEST LRT ZONE

\$799,800 - MONTHLY CASH FLOW: **\$972**



ANNUAL YIELD: 7.29% **ANNUAL ROI: 24.06%**

Annual ROI is total of market appreciation at 2.0%, mortgage pay down and cash-flow.

10320/10322 152 ST



Features

Year Built	2006
Style	2-Storey
Number Of Suites:	4
Floor Space	1374 sqft
Garage	Double Detached
Bedrooms	3 up 1 down each side
Bathrooms	3 up 1 down each side

KEY VALUE SUMMARY

Location:

Close to major transportation routes, shopping, and walking distance to elementary school. Also walking distance to upcoming LRT.

Tenant profile:

This property will attract strong middle class tenant profile.

Buyer's expectations:

The property is turnkey, means it is rent ready for qualified tenants.

Bonus value:

The suite can easily be legalized to add value. Proximity to LRT will drive land values going forward. Separate laundry up and down.

Condition:

Newer property in new condition.



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Closing Costs

Purchase Price		\$799,800
Downpayment	20%	\$159,960
Legal		\$1,500
Inspection		\$1,000
Contingency Fund		\$5,000
Total Investment		\$167,460

Mortgage Terms

Rate	2.50%
Amortization	30
Term	5
Type	Fixed
Payment	\$2,528.14



K&B MORTGAGES
APPROVED RATE



Monthly Expense Budget For First Year

Revenue (Rent)

Utilities INCLUDED in rent

	Monthly	Annual
Upper Rent A	\$1,700	\$20,400
Lower Rent A	\$1,000	\$12,000
Upper Rent B	\$1,700	\$20,400
Lower Rent B	\$1,100	\$13,200
Garage Rent	\$0	\$0
Total	\$5,500	\$66,000

Expense

	Monthly	Annual
Tax	\$496	\$5,954
Insurance	\$264	\$3,172
Management 10%	\$550	\$6,600
Utilities	\$700	\$8,400
Vacancy 5%	\$275	\$3,300
Repairs 5%	\$275	\$3,300
Mortgage	\$2,528	\$30,338
Total	\$5,089	\$61,064

ROI SUMMARY

5 Year Projection

Cumulative Equity Gain \$ **159,849.80**

Cumulative ROI **120%**

Average Annual ROI **23.97%**

**Returns are a sum of cashflow, mortgage paydown, and market appreciation

Assumptions

Market Growth	2.0%
Rental Inflation	2.0%

Profit

	Monthly	Annual
Cashflow	\$411	\$4,936
Reserve	\$550	\$6,600
(amount saved into reserve fund after year 1)		
Total Profit	\$961	\$11,536

Cash on Cash Yield

** Cashflow / Investment **

3.09%

4.13%

7.21% Yield

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