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Investment Property Cash Flow Analysis

Kitimat Single Family Home, 3 bed & den, 1 bath

Purchase Price:	305,000.00
GST	0.00
<u>Total Price including Taxes</u>	<u>305,000.00</u>

Financial Breakdown

Sale Price	305,000.00
Percentage Down Payment	20.00%
Down Payment	61,000.00
Mortgage Amount	244,000.00
First Mortgage	244,000.00

<u>Income</u>	<u>Monthly</u>	<u>Annual</u>
Proposed Rent	\$ 2,400.00	\$ 28,800.00

Expenses

Estimated Property taxes	-166.67	-2,000.00
Strata Fees (if applicable)	0.00	
Property Management 5%	-120.00	-1,440.00
Insurance Estimate	-125.00	-1,500.00
5% Vacancy Buffer	-120.00	-1,440.00
3% Repairs & Maintenance	-72.00	-864.00
<u>Total Expenses</u>	-603.67	-7,244.00

<u>Cash Flow before Debt Payment</u>	1,796.33	21,556.00
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Mortgage Rate - Fixed 5 Year		2.59%
Amortization		30.00
First Mortgage Payment	-973.45	-11,681.40
Total Cash Flow	822.88	9,874.60

Year 1 Mortgage Principal Reduction	454.29	5,451.43
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Total Equity (1st year with no appreciation)	1,277.17	15,326.02
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Estimated Startup Costs

Down Payment	61,000.00
Property Transfer Tax	4,100.00
Inspection	400.00
Appraisal	300.00
Finder/Assignment Fee	0.00
Legal	1,200.00
Tenant Acquisition Costs	0.00
R&M Reserve Funds	2,000.00
<u>Total Estimate Needed for Investment</u>	69,000.00

Cash on Cash Return

14.3%

Return on Cash w. Mortgage Paydown

22.2%