



UPPER VISTA

THE LAKEVIEW RESIDENCES
ON DODDS LAKE



Redefining Lakeside Living
INNISFAIL, ALBERTA

INVESTMENT ANALYSIS

CASH REQUIREMENT	RATE	TOTAL
Deposit	15%	\$76,485
Agency Fees		\$0
Legal Fees (Estimated)		\$1,350
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$77,835

DEBT SERVICE (Monthly)

Loan to Value Ratio	80%
Down Payment (On Closing)	\$25,495
Loan Amount	\$407,920
Interest Rate (Estimated)	4.99%
Amortization Period (Years)	30
Monthly Mortgage Payment P&I	\$2,175

OPERATING EXPENSES (Monthly)

Property Tax (Estimated)	\$300
Insurance (Landlord)	\$40
Total Expenses	\$340

RENTAL INCOME (Monthly)

Estimated Rent	\$1,950
2 YEAR Mortgage Paydown Incentive	\$1,000

NET OPERATING INCOME (Monthly)

Estimated Cashflow	\$435
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SAMPLE ILLUSTRATION

PURCHASE PRICE
\$509,900

Year 1 Annual Positive
Cash Flow
\$5,220

5 Year
Cash Return
\$116,729

LONG TERM ECONOMICS (Estimated)

Initial Value	\$509,900
Market Growth Rate	4.00%
Rental Growth Rate	3.00%
Expense Growth Rate	2.00%

YEAR	ASSET VALUE	LOAN BALANCE	ANNUAL CASH FLOW	EQUITY GROWTH	TOTAL RETURN
1	\$509,900	\$407,920	\$5,220	\$6,085	\$11,305
2	\$530,296	\$395,443	\$5,832	\$26,788	\$32,620
3	\$551,508	\$388,727	\$(5,532)	\$27,928	\$22,396
4	\$573,508	\$381,673	\$(4,872)	\$29,114	\$24,242
5	\$596,511	\$374,262	\$(4,188)	\$30,354	\$26,166

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ON DODDS LAKE



Redefining Lakeside Living
INNISFAIL, ALBERTA

INVESTMENT ANALYSIS

CASH REQUIREMENT	RATE	TOTAL
Deposit	15%	\$44,985
Agency Fees		\$0
Legal Fees (Estimated)		\$1,350
Renovations		\$0
Repairs		\$0
Total Cash Needed		\$65,085

DEBT SERVICE (Monthly)

Loan to Value Ratio	80%
Down Payment (On Closing)	\$14,995
Loan Amount	\$239,920
Interest Rate (Estimated)	4.99%
Amortization Period (Years)	30
Monthly Mortgage Payment P&I	\$1,279

OPERATING EXPENSES (Monthly)

Property Tax (Estimated)	\$300
Insurance (Landlord)	\$40
Total Expenses	\$340

RENTAL INCOME (Monthly)

Estimated	\$1,750
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NET OPERATING INCOME (Monthly)

Estimated Cashflow	\$131
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SAMPLE ILLUSTRATION

PURCHASE PRICE
\$299,900

Year 1 Annual Positive
Cash Flow
\$1,572

5 Year
Cash Return
\$84,225

LONG TERM ECONOMICS (Estimated)

Initial Value	\$299,900
Market Growth Rate	4.00%
Rental Growth Rate	3.00%
Expense Growth Rate	2.00%

YEAR	ASSET VALUE	LOAN BALANCE	ANNUAL CASH FLOW	EQUITY GROWTH Mtg Paydown + Appreciation	TOTAL RETURN
1	\$299,900	\$236,341	\$1,572	\$3,609	\$5,181
2	\$311,896	\$232,581	\$2,112	\$15,726	\$17,838
3	\$324,371	\$228,631	\$2,676	\$16,425	\$19,101
4	\$337,346	\$224,482	\$3,264	\$17,124	\$20,388
5	\$350,840	\$220,123	\$3,864	\$17,853	\$21,717

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