

12 Units Hamilton

King Street East
Hamilton, Ontario

Presented by:

Addy Saeed

Cityscape Real Estate Ltd., Brokerage

144 Simcoe Street
Toronto, Ontario M5H3E5

Office: 416-479-4488
Mobile: 1-877-439-2339
Fax: 1-888-937-9944

addy@heyaddy.com
www.BuildingsForSaleToronto.com

All information collected from sources deemed reliable and accurate. NO warranty is offered by Cityscape Real Estate Ltd., Brokerage and prospects are advised to conduct their own due diligence to confirm the publishing.

Overview

12 Units Hamilton

King Street East
Hamilton, Ontario

Addy Saeed

416-479-4488

addy@heyaddy.com

www.BuildingsForSaleToronto.com

Purchase Info

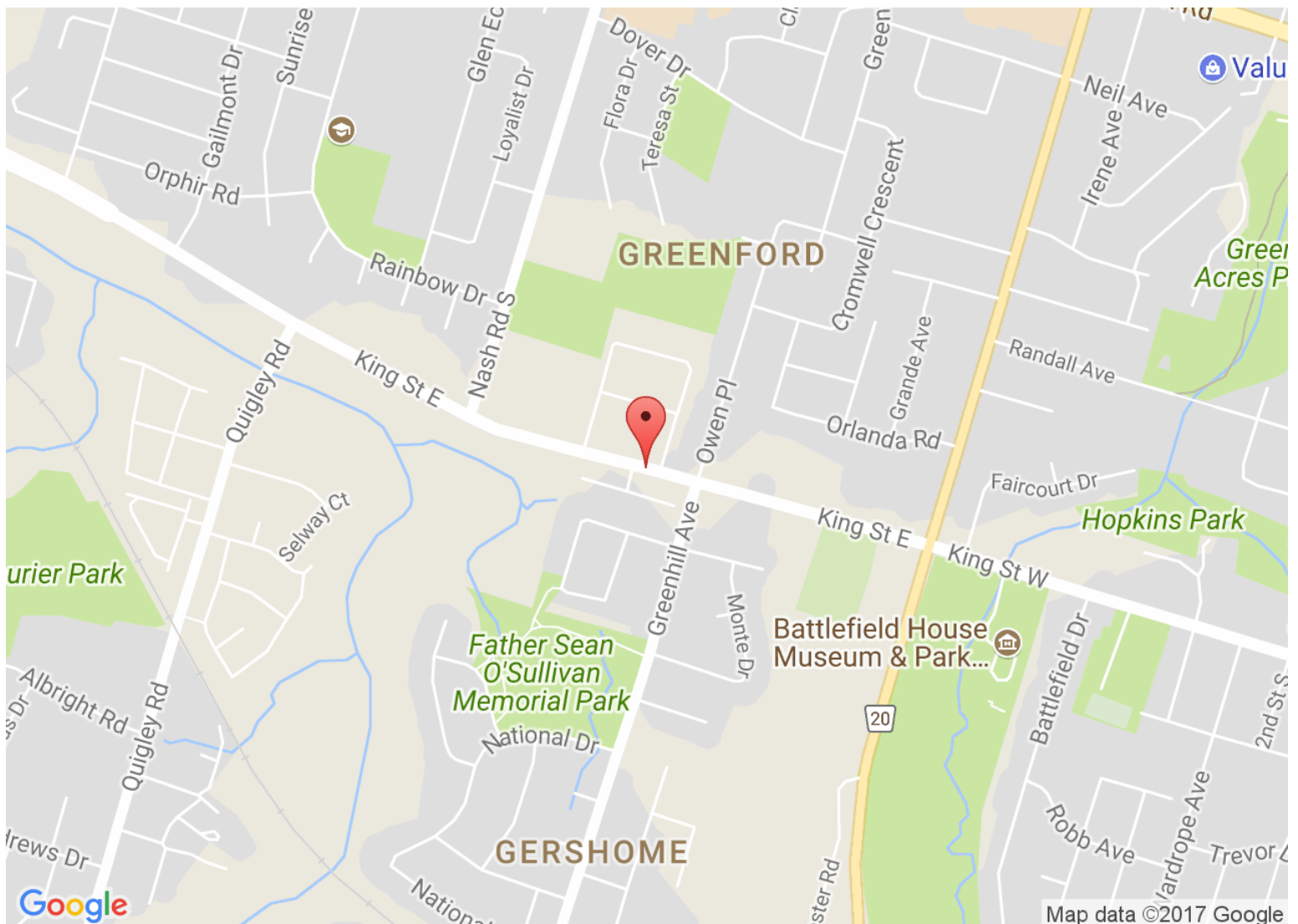
Total Number of Units	12
Purchase Price	\$1,800,000
Initial Cash Invested	\$398,475

Income Analysis

	Monthly	Annual
Net Operating Income	\$9,061	\$108,728
Cash Flow	\$1,871	\$22,454

Financial Metrics

Cap Rate (Purchase Price)	6.0%
Cash on Cash Return (Year 1)	5.6%
Internal Rate of Return (Year 10)	17.2%
Sale Price (Year 10)	\$2,419,049



Purchase Analysis

12 Units Hamilton

King Street East
Hamilton, Ontario

Addy Saeed

416-479-4488

addy@heyaddy.com

www.BuildingsForSaleToronto.com

Purchase Info	
Purchase Price	\$1,800,000
- First Mortgage	-\$1,440,000
- Second Mortgage	-\$0
= Downpayment	\$360,000
+ Buying Costs	\$38,475
+ Initial Improvements	\$0
= Initial Cash Invested	\$398,475
Total Number of Units	12
Cost per Unit	\$150,000
Average Monthly Rent per Unit	\$1,082

Mortgages	First	Second
Loan-To-Cost Ratio	80%	0%
Loan-To-Value Ratio	80%	0%
Loan Amount	\$1,440,000	\$0
Loan Type	Amortizing	
Term	25 Years	
Interest Rate	3.5%	
Payment	\$7,189.49	\$0.00

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	11.5
Operating Expense Ratio	27.3%
Debt Coverage Ratio	1.26
Cap Rate (Purchase Price)	6.0%
Cash on Cash Return	5.6%

Assumptions	
Appreciation Rate	3.0%
Vacancy Rate	4.0%
Income Inflation Rate	2.0%
Expense Inflation Rate	1.0%
LTV for Refinance	70.0%
Selling Costs	\$126,000

Income	Monthly	Annual
Gross Rent	\$12,990	\$155,880
Vacancy Loss	-\$520	-\$6,235
Operating Income	\$12,470	\$149,645

Expenses (% of Income)	Monthly	Annual
Taxes (14%)	-\$1,764	-\$21,168
Insurance (2%)	-\$196	-\$2,349
Hydro (1%)	-\$150	-\$1,800
Heat/Gas (5%)	-\$640	-\$7,680
Water/Waste (1%)	-\$160	-\$1,920
Cleaning & Maintenance (4%)	-\$500	-\$6,000
Operating Expenses (27%)	-\$3,410	-\$40,917

Net Performance	Monthly	Annual
Net Operating Income	\$9,061	\$108,728
- Mortgage Payments	-\$7,189	-\$86,274
- Year 1 Improvements	-\$0	-\$0
= Cash Flow	\$1,871	\$22,454

Buy and Hold Projection

12 Units Hamilton
King Street East
Hamilton, Ontario

Addy Saeed

416-479-4488

addy@heyaddy.com

www.BuildingsForSaleToronto.com

Income	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Gross Rent	\$155,880	\$158,998	\$162,178	\$168,730	\$186,291	\$227,088	\$276,819
Vacancy Loss	-\$6,235	-\$6,360	-\$6,487	-\$6,749	-\$7,452	-\$9,084	-\$11,073
Operating Income	\$149,645	\$152,638	\$155,690	\$161,980	\$178,839	\$218,004	\$265,746

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Taxes	-\$21,168	-\$21,380	-\$21,593	-\$22,028	-\$23,151	-\$25,573	-\$28,249
Insurance	-\$2,349	-\$2,372	-\$2,396	-\$2,444	-\$2,569	-\$2,838	-\$3,135
Hydro	-\$1,800	-\$1,818	-\$1,836	-\$1,873	-\$1,969	-\$2,175	-\$2,402
Heat/Gas	-\$7,680	-\$7,757	-\$7,834	-\$7,992	-\$8,400	-\$9,278	-\$10,249
Water/Waste	-\$1,920	-\$1,939	-\$1,959	-\$1,998	-\$2,100	-\$2,320	-\$2,562
Cleaning & Maintenance	-\$6,000	-\$6,060	-\$6,121	-\$6,244	-\$6,562	-\$7,249	-\$8,007
Operating Expenses	-\$40,917	-\$41,326	-\$41,739	-\$42,578	-\$44,750	-\$49,432	-\$54,604

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Net Operating Income	\$108,728	\$111,312	\$113,951	\$119,402	\$134,089	\$168,572	\$211,142
- Mortgage Payments	-\$86,274	-\$86,274	-\$86,274	-\$86,274	-\$86,274	-\$86,274	-\$0
- Improvements	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
= Cash Flow	\$22,454	\$25,038	\$27,677	\$33,128	\$47,815	\$82,298	\$211,142
Cap Rate (Purchase Price)	6.0%	6.2%	6.3%	6.6%	7.4%	9.4%	11.7%
Cap Rate (Market Value)	5.9%	5.8%	5.8%	5.7%	5.5%	5.2%	4.8%
Cash on Cash Return	5.6%	6.3%	6.9%	8.3%	12.0%	20.7%	53.0%
Return on Equity	5.0%	4.6%	4.3%	3.9%	3.4%	2.9%	4.8%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$1,854,000	\$1,909,620	\$1,966,909	\$2,086,693	\$2,419,049	\$3,251,000	\$4,369,072
- Loan Balance	-\$1,403,180	-\$1,365,060	-\$1,325,593	-\$1,242,432	-\$1,007,436	-\$395,453	-\$0
= Equity	\$450,820	\$544,560	\$641,315	\$844,261	\$1,411,614	\$2,855,547	\$4,369,072
Loan-to-Value Ratio	75.7%	71.5%	67.4%	59.5%	41.6%	12.2%	0.0%
Potential Cash-Out Refi	-\$105,380	-\$28,326	\$51,243	\$218,253	\$685,899	\$1,880,247	\$3,058,351

Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$450,820	\$544,560	\$641,315	\$844,261	\$1,411,614	\$2,855,547	\$4,369,072
- Selling Costs	-\$129,780	-\$133,673	-\$137,684	-\$146,069	-\$169,333	-\$227,570	-\$305,835
= Proceeds After Sale	\$321,040	\$410,887	\$503,632	\$698,193	\$1,242,280	\$2,627,977	\$4,063,237
+ Cumulative Cash Flow	\$22,454	\$47,492	\$75,169	\$138,671	\$347,749	\$1,009,548	\$2,490,666
- Initial Cash Invested	-\$398,475	-\$398,475	-\$398,475	-\$398,475	-\$398,475	-\$398,475	-\$398,475
= Net Profit	-\$54,981	\$59,904	\$180,326	\$438,389	\$1,191,554	\$3,239,051	\$6,155,428
Internal Rate of Return	-13.8%	7.4%	13.9%	17.4%	17.2%	15.0%	13.7%
Return on Investment	-14%	15%	45%	110%	299%	813%	1,545%

Graphs

12 Units Hamilton

King Street East
Hamilton, Ontario

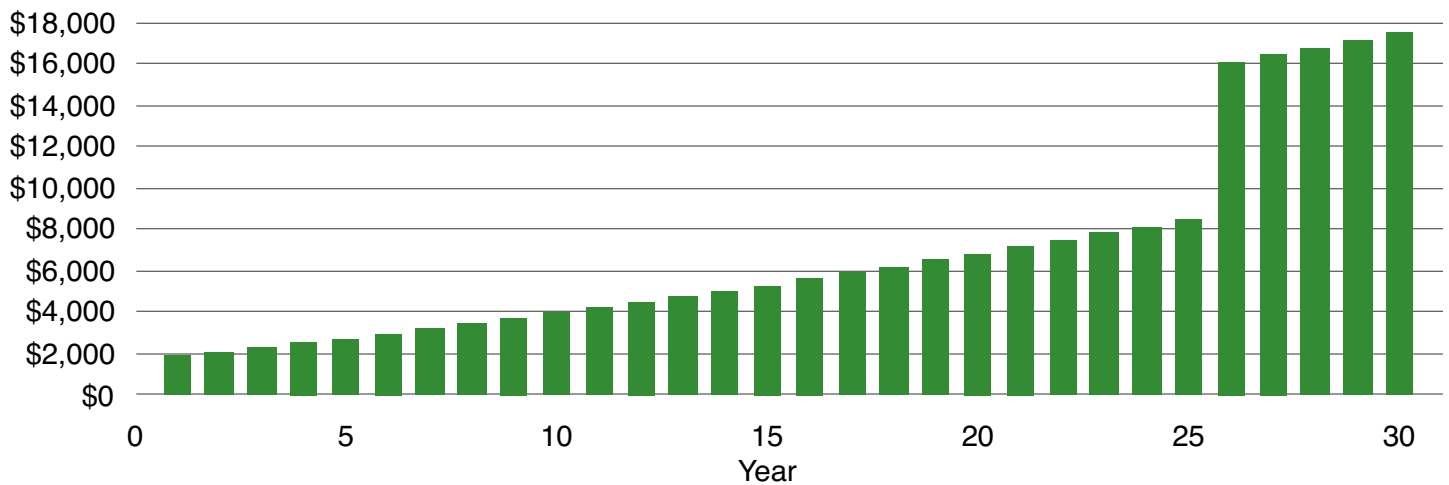
Addy Saeed

416-479-4488

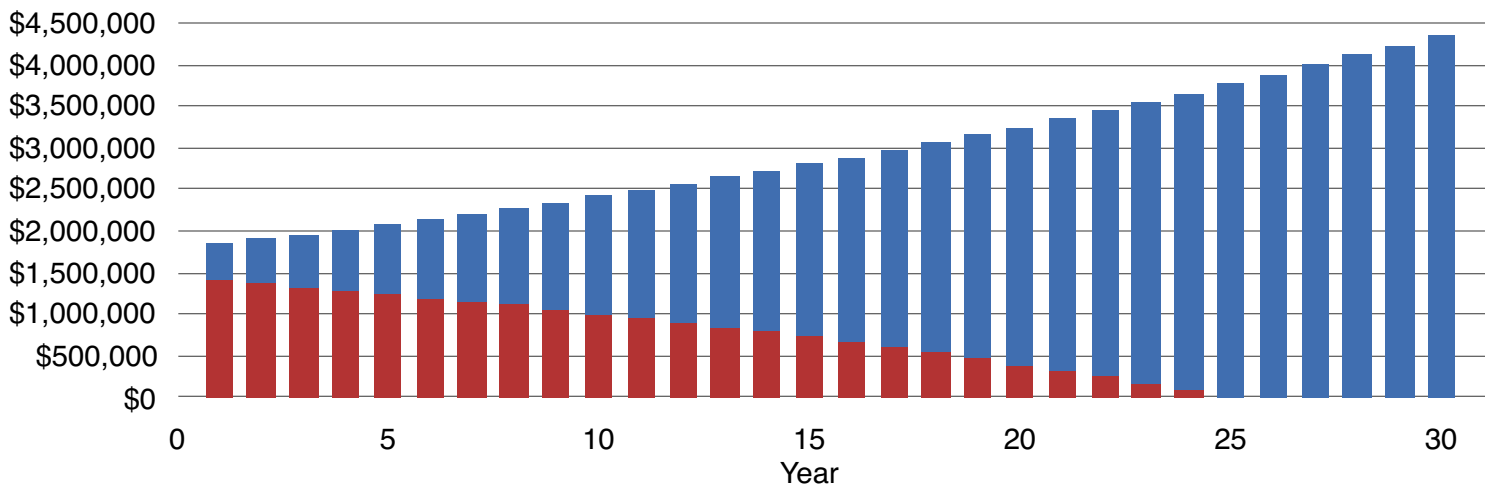
addy@heyaddy.com

www.BuildingsForSaleToronto.com

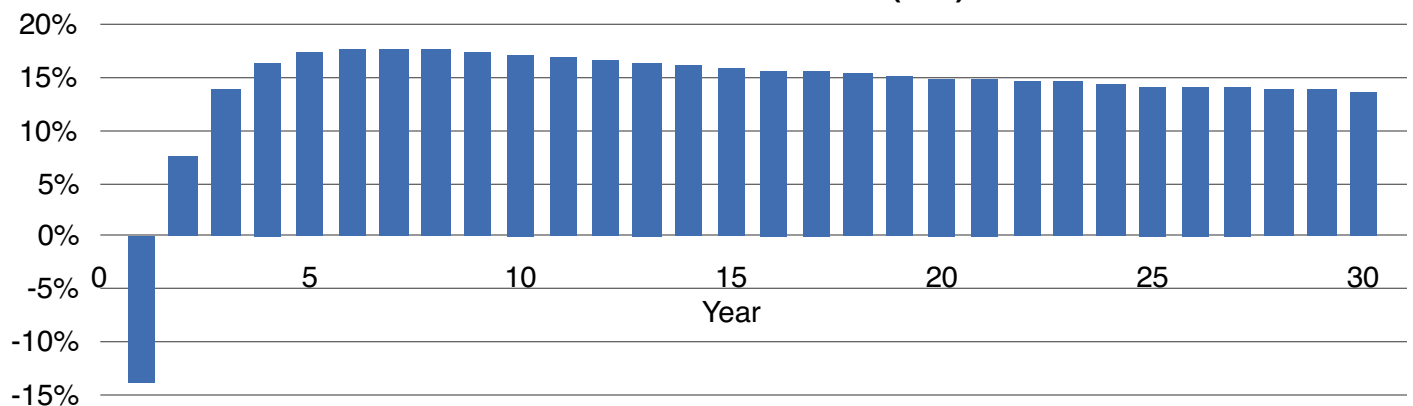
Monthly Cash Flow



Loan Balance + Equity = Market Value



Internal Rate of Return (IRR)



Rent Roll

12 Units Hamilton

King Street East
Hamilton, Ontario

Addy Saeed

416-479-4488

addy@heyaddy.com

www.BuildingsForSaleToronto.com

Unit Description	Square Feet	Units of This Type	Rent (Per Unit)
1 Br Units	0	6	\$995 Per Month
2 Br Units	0	6	\$1,170 Per Month
Totals for Year 1			
Total Number of Units	12		
Total Area (Sum of Units)	0 Square Feet		
Total Rent (Sum of Units)	\$12,990 Per Month, \$155,880 Per Year		

Itemized Closing Costs

12 Units Hamilton
King Street East
Hamilton, Ontario

Addy Saeed
416-479-4488
addy@heyaddy.com
www.BuildingsForSaleToronto.com

Buying Costs		
Legal		\$5,000
Land Transfer Tax		\$32,475
Inspection Report		\$1,000
Total		\$38,475