

4 res Dundas Street

Toronto, Ontario

Presented by:

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Overview

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Purchase Info

Total Number of Units	3
Purchase Price	\$2,100,000
Initial Cash Invested	\$609,000

Income Analysis

	Monthly	Annual
Net Operating Income	\$8,119	\$97,432
Cash Flow	\$256	\$3,070

Financial Metrics

Cap Rate (Purchase Price)	4.6%
Cash on Cash Return (Year 1)	0.5%
Internal Rate of Return (Year 10)	10.8%
Sale Price (Year 10)	\$2,822,224

Purchase Analysis

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Purchase Info	
Purchase Price	\$2,100,000
- First Mortgage	-\$1,575,000
- Second Mortgage	-\$0
= Downpayment	\$525,000
+ Buying Costs	\$84,000
+ Initial Improvements	\$0
= Initial Cash Invested	\$609,000
Total Number of Units	3
Cost per Unit	\$700,000
Average Monthly Rent per Unit	\$2,967

Mortgages	First	Second
Loan-To-Cost Ratio	75%	0%
Loan-To-Value Ratio	75%	0%
Loan Amount	\$1,575,000	\$0
Loan Type	Amortizing	
Term	25 Years	
Interest Rate	3.5%	
Payment	\$7,863.51	\$0.00

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	19.7
Operating Expense Ratio	7.9%
Debt Coverage Ratio	1.03
Cap Rate (Purchase Price)	4.6%
Cash on Cash Return	0.5%

Assumptions	
Appreciation Rate	3.0%
Vacancy Rate	1.0%
Income Inflation Rate	2.0%
Expense Inflation Rate	1.0%
LTV for Refinance	70.0%
Selling Costs	\$147,000

Income	Monthly	Annual
Gross Rent	\$8,900	\$106,800
Vacancy Loss	-\$89	-\$1,068
Operating Income	\$8,811	\$105,732

Expenses (% of Income)	Monthly	Annual
Taxes (5%)	-\$400	-\$4,800
Insurance (2%)	-\$200	-\$2,400
Water/Waste (1%)	-\$92	-\$1,100
Operating Expenses (8%)	-\$692	-\$8,300

Net Performance	Monthly	Annual
Net Operating Income	\$8,119	\$97,432
- Mortgage Payments	-\$7,864	-\$94,362
- Year 1 Improvements	-\$0	-\$0
= Cash Flow	\$256	\$3,070

Buy and Hold Projection

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Income	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Gross Rent	\$106,800	\$108,936	\$111,115	\$115,604	\$127,636	\$155,587	\$189,660
Vacancy Loss	-\$1,068	-\$1,089	-\$1,111	-\$1,156	-\$1,276	-\$1,556	-\$1,897
Operating Income	\$105,732	\$107,847	\$110,004	\$114,448	\$126,360	\$154,032	\$187,764

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Taxes	-\$4,800	-\$4,848	-\$4,896	-\$4,995	-\$5,250	-\$5,799	-\$6,406
Insurance	-\$2,400	-\$2,424	-\$2,448	-\$2,497	-\$2,625	-\$2,899	-\$3,203
Water/Waste	-\$1,100	-\$1,111	-\$1,122	-\$1,145	-\$1,203	-\$1,329	-\$1,468
Operating Expenses	-\$8,300	-\$8,383	-\$8,467	-\$8,637	-\$9,078	-\$10,027	-\$11,076

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Net Operating Income	\$97,432	\$99,464	\$101,537	\$105,811	\$117,282	\$144,004	\$176,687
- Mortgage Payments	-\$94,362	-\$94,362	-\$94,362	-\$94,362	-\$94,362	-\$94,362	-\$0
- Improvements	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
= Cash Flow	\$3,070	\$5,102	\$7,175	\$11,449	\$22,920	\$49,642	\$176,687
Cap Rate (Purchase Price)	4.6%	4.7%	4.8%	5.0%	5.6%	6.9%	8.4%
Cap Rate (Market Value)	4.5%	4.5%	4.4%	4.3%	4.2%	3.8%	3.5%
Cash on Cash Return	0.5%	0.8%	1.2%	1.9%	3.8%	8.2%	29.0%
Return on Equity	0.5%	0.7%	0.8%	1.1%	1.3%	1.5%	3.5%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$2,163,000	\$2,227,890	\$2,294,727	\$2,434,476	\$2,822,224	\$3,792,834	\$5,097,251
- Loan Balance	-\$1,534,728	-\$1,493,034	-\$1,449,868	-\$1,358,910	-\$1,101,882	-\$432,525	-\$0
= Equity	\$628,272	\$734,856	\$844,859	\$1,075,566	\$1,720,342	\$3,360,309	\$5,097,251
Loan-to-Value Ratio	71.0%	67.0%	63.2%	55.8%	39.0%	11.4%	0.0%
Potential Cash-Out Refi	-\$20,628	\$66,489	\$156,441	\$345,223	\$873,675	\$2,222,459	\$3,568,076

Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$628,272	\$734,856	\$844,859	\$1,075,566	\$1,720,342	\$3,360,309	\$5,097,251
- Selling Costs	-\$151,410	-\$155,952	-\$160,631	-\$170,413	-\$197,556	-\$265,498	-\$356,808
= Proceeds After Sale	\$476,862	\$578,904	\$684,228	\$905,153	\$1,522,787	\$3,094,810	\$4,740,444
+ Cumulative Cash Flow	\$3,070	\$8,171	\$15,346	\$36,085	\$127,278	\$499,009	\$1,641,578
- Initial Cash Invested	-\$609,000	-\$609,000	-\$609,000	-\$609,000	-\$609,000	-\$609,000	-\$609,000
= Net Profit	-\$129,068	-\$21,925	\$90,574	\$332,237	\$1,041,065	\$2,984,820	\$5,773,021
Internal Rate of Return	-21.2%	-1.8%	4.8%	9.2%	10.8%	10.0%	9.2%
Return on Investment	-21%	-4%	15%	55%	171%	490%	948%

Graphs

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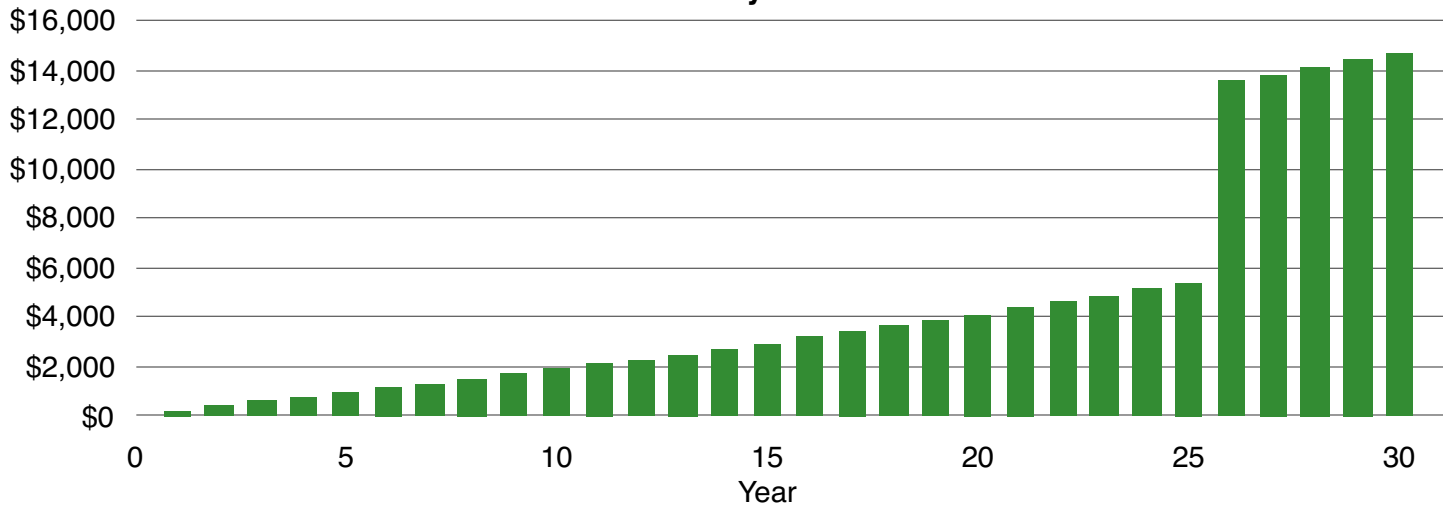
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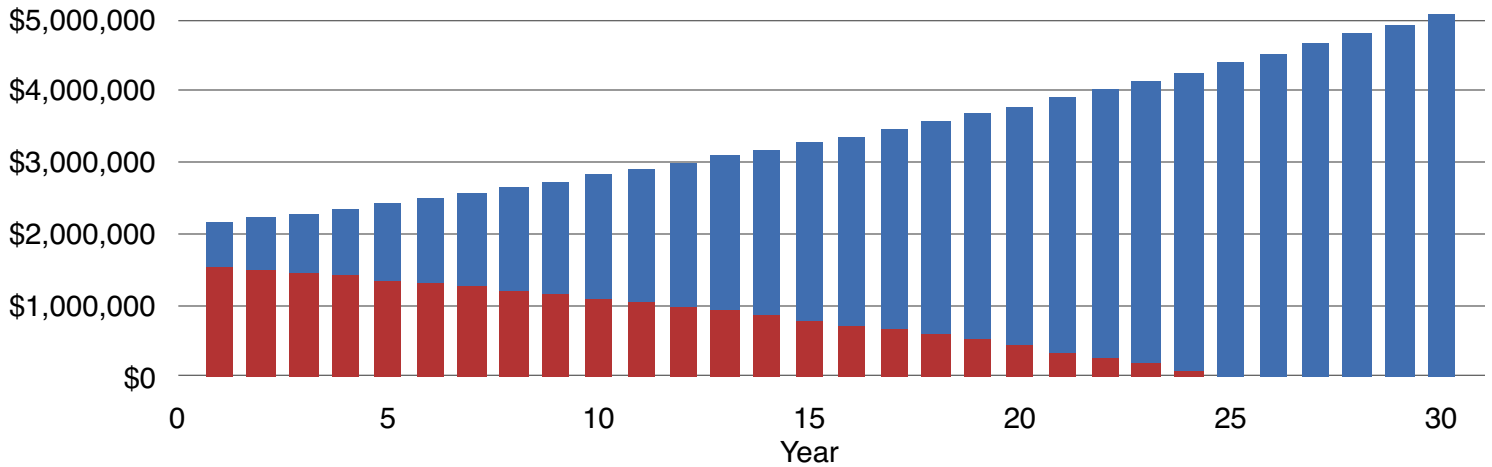
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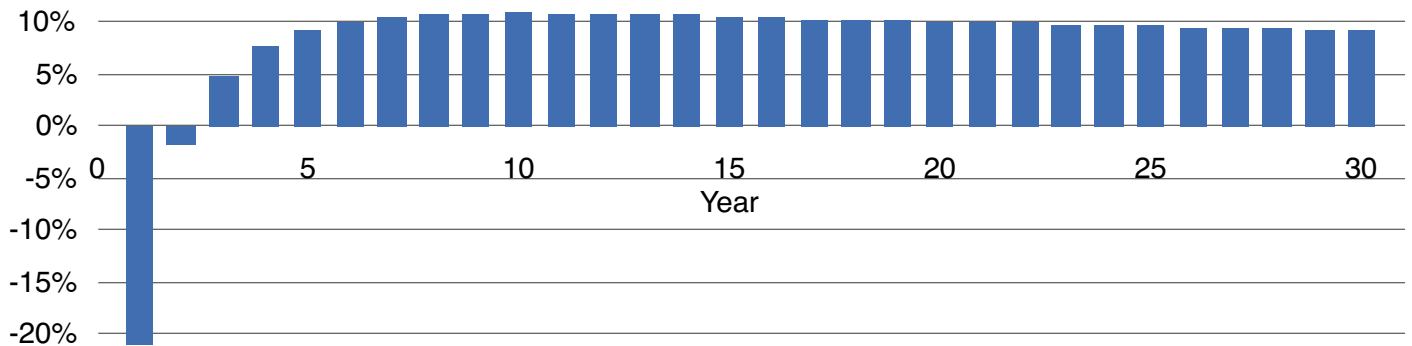
Monthly Cash Flow



■ Loan Balance + ■ Equity = Market Value



Internal Rate of Return (IRR)



Rent Roll

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Unit Description	Square Feet	Units of This Type	Rent (Per Unit)
2nd floor	0	1	\$2,400 Per Month
3rd floor	0	1	\$2,000 Per Month
Main and basement	0	1	\$4,500 Per Month

Totals for Year 1			
Total Number of Units			3
Total Area (Sum of Units)			0 Square Feet
Total Rent (Sum of Units)			\$8,900 Per Month, \$106,800 Per Year