

# Example JV Opportunity, Peterborough, ON.

## MONTHLY CASH FLOW BREAKDOWN

Rent	\$3,525.00	
Mortgage Payment		\$1,262.24
Taxes		\$232.50
Insurance		\$110.00
Utilities		\$295.00
Property Management	7%	\$245.00
Repairs and Maintenance	6.5%	\$225.00
Vacancy	8%	\$144.00
<b>Total Expenses</b>		<b>\$2,513.75</b>

**MONTHLY CASH FLOW \$1011.26**



**HUGE CASHFLOW!**

**Completely hands-off investment!**

**Leverage my team of experts!**

Cash flowing rental property in downtown Peterborough. Close to all major universities and colleges – 30 minutes by bus!

5-6 bedroom house with 2 x 4pc. Bathrooms and parking for 4-5 vehicles. Fully licensed and professionally managed.

This is a turn-key, hands-off investment property with plenty of potential for upgrades and appreciation.

**\*\*\*Refinance out most of the initial investment after a 1-2 years!\*\*\***

## PURCHASE DETAILS

<b>PURCHASE PRICE</b>		\$400,000.00
Percent Down	20%	
Mortgage Amount		\$320,000.00
Interest Rate	2.5	
Amortization (Years)	30	
<b>DOWN PAYMENT</b>		<b>\$80,000.00</b>

## PURCHASE COSTS

Legal Costs	\$1,400.00
Inspection	\$450.00
Immediate Repairs/Reno's	\$30,000.00
Land Transfer Tax	\$4,475.00
Appraisal	\$450.00
Staying Power Fund	\$5,000.00
<b>TOTAL PURCHASE COSTS</b>	<b>\$41,775.00</b>

## TOTAL CASH REQUIRED TO CLOSE

**\$121,775.00**

Market Growth Estimate Per Year\* 4%



## RETURN ON INVESTMENT

### 5 YEAR ROI

Mortgage Paydown	\$38,229.00	31.39%
Cash Flow	\$60,675.60	49.83%
Market Growth*	\$128,776.00	105.75%
<b>TOTAL RETURNS</b>	<b>\$227,680.60</b>	<b>187%</b>

### JV Partner - 5 Year ROI

Mortgage Paydown	\$19,114.50	24.93%
Cash Flow	\$30,337.80	24.91%
Market Growth	\$64,388.00	52.87%
<b>5 YR TOTAL RETURNS</b>	<b>\$113,840.30</b>	<b>93.48%</b>
<b>YEARLY AVG. ROI</b>	<b>\$22,768.06</b>	<b>18.70%</b>

\*4% annual appreciation, after initial renovations increase value in year one.