



Address: Yaletown

Listing: _____

Purchase Price: \$570,000



Key Points:

1. Mortgage Payment range from \$1,174 to \$2,785
2. Income requirement range from \$57,891/year to \$100,899/year
3. Total property monthly costs ranges from \$1,733 to \$3,343.

Considerations:

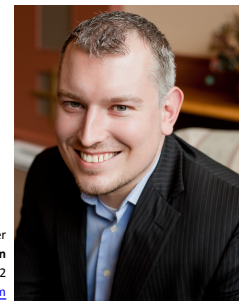
1. Income qualification does not take into account other debts such as credit cards, car payments, line of credits etc.

Income

Expenses (excluding Mortgage)

Taxes	\$158
Strata	\$300
Insurance	\$50
Repairs	\$0
Heat	\$0
Hydro	\$50
Gas	\$0
Water	\$0
Total	\$558

Notes



Your Mortgage Broker
Robert Klein
 778 896 6732
robert@robertkleinmortgagegroup.com

MORTGAGE PAYMENTS

Purchase Price: \$570,000
Yaletown

Robert Klein
778 896 6732

robert@robertkleinmortgagegroup.com



1. With 5% Down, 25 Year Amortization

Property Price	\$570,000	5 Year Fixed	3.49%	\$2,785
Down Payment	\$28,500	3 Year Fixed	3.19%	\$2,697
CMHC Fees	\$16,815	1 Year Fixed	2.99%	\$2,639
Total Mortgage	\$558,315	Variable	2.6%	\$2,529

2. With 10% Down, 25 Year Amortization

Property Price	\$570,000	5 Year Fixed	3.49%	\$2,621
Down Payment	\$57,000	3 Year Fixed	3.19%	\$2,539
CMHC Fees	\$12,540	1 Year Fixed	2.99%	\$2,484
Total Mortgage	\$525,540	Variable	2.6%	\$2,380

3. With 20% Down, 30 Year Amortization

Property Price	\$570,000	5 Year Fixed	3.49%	\$2,039
Down Payment	\$114,000	3 Year Fixed	3.19%	\$1,964
CMHC Fees	\$0	1 Year Fixed	2.99%	\$1,916
Total Mortgage	\$456,000	Variable	2.6%	\$1,822

4. Unconventional: With 20% Down, Interest Only (can pay principal as option)

Property Price	\$570,000	Line of Credit	3.5%	\$1,330
Down Payment	\$114,000	Re Advancable	3.09%	\$1,174
CMHC Fees	\$0			
Total Mortgage	\$456,000			



ROBERT KLEIN
MORTGAGE GROUP

Mortgage Broker: **Robert Klein**

778 896 6732

robert@robertkleinmortgagegroup.com

Rates are subject to purchaser & property qualification and can change without notice. O.A.C., E & O.E.
Line of credit and re-advanceable are based on interest only payments. Assumes no other debt or ownership of other real estate.



ROBERT KLEIN
MORTGAGE GROUP

INCOME REQUIREMENT: PURCHASE AS A PRINCIPAL RESIDENCE

Purchase Price: \$570,000
Yaletown

Robert Klein
778 896 6732

robert@robertkleinmortgagegroup.com



Rental Suite Income: \$0

1. With 5% Down, 25 Year Amortization

				Income Requirement	
				Great Credit	Good Credit
Property Price	\$570,000	5 Year Fixed	3.49%	\$90,550	\$100,899
Down Payment	\$28,500	3 Year Fixed	3.19%	\$107,640	\$119,942
CMHC Fees	\$16,815	1 Year Fixed	2.99%	\$107,640	\$119,942
Total Mortgage	\$558,315	Variable	2.6%	\$107,640	\$119,942

2. With 10% Down, 25 Year Amortization

Property Price	\$570,000	5 Year Fixed	3.49%	\$85,521	\$95,295
Down Payment	\$57,000	3 Year Fixed	3.19%	\$101,607	\$113,219
CMHC Fees	\$12,540	1 Year Fixed	2.99%	\$101,607	\$113,219
Total Mortgage	\$525,540	Variable	2.6%	\$101,607	\$113,219

3. With 20% Down, 30 Year Amortization

Property Price	\$570,000	5 Year Fixed	3.49%	\$59,920	\$75,327
Down Payment	\$114,000	3 Year Fixed	3.19%	\$57,891	\$72,777
CMHC Fees	\$0	1 Year Fixed	2.99%	\$57,891	\$72,777
Total Mortgage	\$456,000	Variable	2.6%	\$57,891	\$72,777

4. Unconventional: With 20% Down, Interest Only (can pay principal as option)

Property Price	\$570,000	Line of Credit	3.5%	\$72,858	\$91,593
Down Payment	\$114,000	Readvancable	3.09%	\$72,858	\$91,593
CMHC Fees	\$0				
Total Mortgage	\$456,000				



Mortgage Broker: **Robert Klein**

778 896 6732

robert@robertkleinmortgagegroup.com

Rates are subject to purchaser & property qualification and can change without notice. O.A.C., E & O.E.
Line of credit and re-advanceable are based on interest only payments. Assumes no other debt or ownership of other real estate.



PROPERTY MONTHLY COSTS

Purchase Price: \$570,000
Yaletown

Robert Klein
778 896 6732

robert@robertkleinmortgagegroup.com



Financing Type:	5 Year Fixed	Variable Mortgage	Line of Credit	Re Advancable
Interest Rate	3.49%	2.6%	3.5%	3.09%
Minimum Down Payment	5%	5%	20%	20%
Expenses				
Mortgage	\$2,785	\$2,529	\$1,330	\$1,174
Taxes	\$158	\$158	\$158	\$158
Strata	\$300	\$300	\$300	\$300
Insurance	\$50	\$50	\$50	\$50
Repairs	\$0	\$0	\$0	\$0
Heat	\$0	\$0	\$0	\$0
Hydro	\$50	\$50	\$50	\$50
Gas	\$0	\$0	\$0	\$0
Water	\$0	\$0	\$0	\$0
Total Expense	\$3,343	\$3,087	\$1,888	\$1,733



ROBERT KLEIN
MORTGAGE GROUP

Mortgage Broker: **Robert Klein**

778 896 6732

robert@robertkleinmortgagegroup.com

Rates are subject to purchaser & property qualification and can change without notice. O.A.C., E & O.E.
Line of credit and re-advanceable are based on interest only payments. Assumes no other debt or ownership of other real estate.



ROBERT KLEIN
MORTGAGE GROUP