

12 Units East Toronto

Presented by:

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Overview

12 Units East Toronto

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Purchase Info

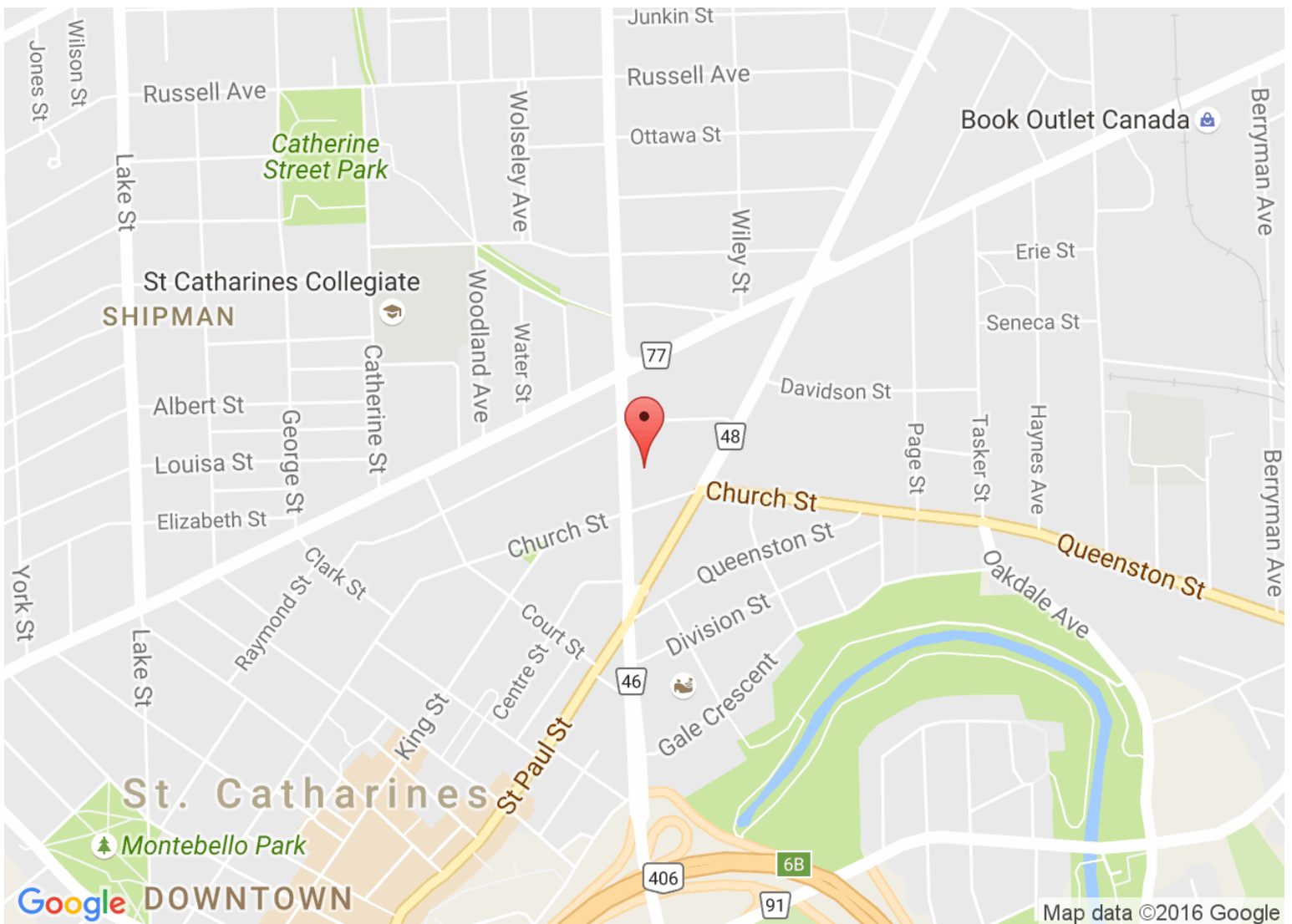
Total Number of Units	12
Purchase Price	\$1,999,900
Initial Cash Invested	\$478,176

Income Analysis

	Monthly	Annual
Net Operating Income	\$7,786	\$93,428
Cash Flow	\$214	\$2,569

Financial Metrics

Cap Rate (Purchase Price)	4.7%
Cash on Cash Return (Year 1)	0.5%
Internal Rate of Return (Year 10)	12.8%
Sale Price (Year 10)	\$2,687,698



Purchase Analysis

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Purchase Info	
Purchase Price	\$1,999,900
- First Mortgage	-\$1,599,920
- Second Mortgage	-\$0
= Downpayment	\$399,980
+ Buying Costs	\$78,196
+ Initial Improvements	\$0
= Initial Cash Invested	\$478,176
Total Number of Units	12
Cost per Unit	\$166,658
Average Monthly Rent per Unit	\$920

Mortgages	First	Second
Loan-To-Cost Ratio	80%	0%
Loan-To-Value Ratio	80%	0%
Loan Amount	\$1,599,920	\$0
Loan Type	Amortizing	
Term	25 Years	
Interest Rate	3%	
Payment	\$7,571.55	\$0.00

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	15.1
Operating Expense Ratio	29.0%
Debt Coverage Ratio	1.03
Cap Rate (Purchase Price)	4.7%
Cash on Cash Return	0.5%

Assumptions	
Appreciation Rate	3.0%
Vacancy Rate	2.0%
Income Inflation Rate	2.0%
Expense Inflation Rate	1.0%
LTV for Refinance	70.0%
Selling Costs	\$139,993

Income	Monthly	Annual
Gross Rent	\$11,042	\$132,504
Vacancy Loss	-\$221	-\$2,650
Laundry	\$138	\$1,660
Operating Income	\$10,959	\$131,514

Expenses (% of Income)	Monthly	Annual
Taxes (13%)	-\$1,445	-\$17,335
Insurance (4%)	-\$442	-\$5,307
Hydro (5%)	-\$542	-\$6,510
Heat/Gas (4%)	-\$460	-\$5,515
Water/Waste (3%)	-\$285	-\$3,420
Operating Expenses (29%)	-\$3,174	-\$38,086

Net Performance	Monthly	Annual
Net Operating Income	\$7,786	\$93,428
- Mortgage Payments	-\$7,572	-\$90,859
- Year 1 Improvements	-\$0	-\$0
= Cash Flow	\$214	\$2,569

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	\$132,504	\$135,154	\$137,857	\$143,427	\$158,355	\$193,033	\$235,307
Vacancy Loss	-\$2,650	-\$2,703	-\$2,757	-\$2,869	-\$3,167	-\$3,861	-\$4,706
Laundry	\$1,660	\$1,693	\$1,727	\$1,797	\$1,984	\$2,418	\$2,948
Operating Income	\$131,514	\$134,144	\$136,827	\$142,355	\$157,171	\$191,591	\$233,548

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Taxes	-\$17,335	-\$17,508	-\$17,683	-\$18,038	-\$18,958	-\$20,942	-\$23,133
Insurance	-\$5,307	-\$5,360	-\$5,414	-\$5,523	-\$5,804	-\$6,412	-\$7,082
Hydro	-\$6,510	-\$6,575	-\$6,641	-\$6,774	-\$7,120	-\$7,865	-\$8,688
Heat/Gas	-\$5,515	-\$5,570	-\$5,625	-\$5,739	-\$6,031	-\$6,662	-\$7,359
Water/Waste	-\$3,420	-\$3,454	-\$3,489	-\$3,559	-\$3,741	-\$4,132	-\$4,564
Operating Expenses	-\$38,086	-\$38,467	-\$38,852	-\$39,633	-\$41,654	-\$46,012	-\$50,826

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Net Operating Income	\$93,428	\$95,677	\$97,975	\$102,722	\$115,517	\$145,578	\$182,722
- Mortgage Payments	-\$90,859	-\$90,859	-\$90,859	-\$90,859	-\$90,859	-\$90,859	-\$0
- Improvements	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
= Cash Flow	\$2,569	\$4,818	\$7,117	\$11,863	\$24,658	\$54,720	\$182,722
Cap Rate (Purchase Price)	4.7%	4.8%	4.9%	5.1%	5.8%	7.3%	9.1%
Cap Rate (Market Value)	4.5%	4.5%	4.5%	4.4%	4.3%	4.0%	3.8%
Cash on Cash Return	0.5%	1.0%	1.5%	2.5%	5.2%	11.4%	38.2%
Return on Equity	0.5%	0.8%	1.0%	1.2%	1.6%	1.7%	3.8%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$2,059,897	\$2,121,694	\$2,185,345	\$2,318,432	\$2,687,698	\$3,612,042	\$4,854,282
- Loan Balance	-\$1,556,167	-\$1,511,092	-\$1,464,654	-\$1,367,525	-\$1,097,822	-\$421,568	-\$0
= Equity	\$503,730	\$610,602	\$720,691	\$950,907	\$1,589,877	\$3,190,474	\$4,854,282
Loan-to-Value Ratio	75.5%	71.2%	67.0%	59.0%	40.8%	11.7%	0.0%
Potential Cash-Out Refi	-\$114,239	-\$25,906	\$65,087	\$255,377	\$783,567	\$2,106,861	\$3,397,998

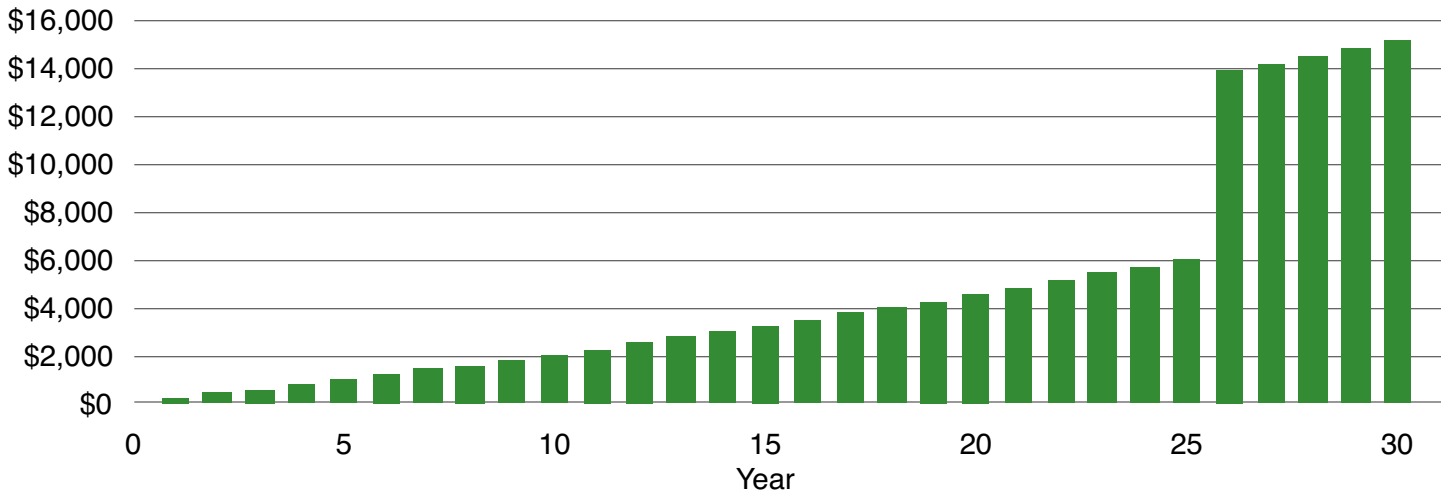
Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$503,730	\$610,602	\$720,691	\$950,907	\$1,589,877	\$3,190,474	\$4,854,282
- Selling Costs	-\$144,193	-\$148,519	-\$152,974	-\$162,290	-\$188,139	-\$252,843	-\$339,800
= Proceeds After Sale	\$359,537	\$462,084	\$567,717	\$788,617	\$1,401,738	\$2,937,631	\$4,514,482
+ Cumulative Cash Flow	\$2,569	\$7,387	\$14,504	\$35,832	\$132,987	\$539,647	\$1,738,973
- Initial Cash Invested	-\$478,176	-\$478,176	-\$478,176	-\$478,176	-\$478,176	-\$478,176	-\$478,176
= Net Profit	-\$116,070	-\$8,705	\$104,045	\$346,273	\$1,056,549	\$2,999,102	\$5,775,279
Internal Rate of Return	-24.3%	-0.9%	6.8%	11.7%	12.8%	11.4%	10.4%
Return on Investment	-24%	-2%	22%	72%	221%	627%	1,208%

Graphs

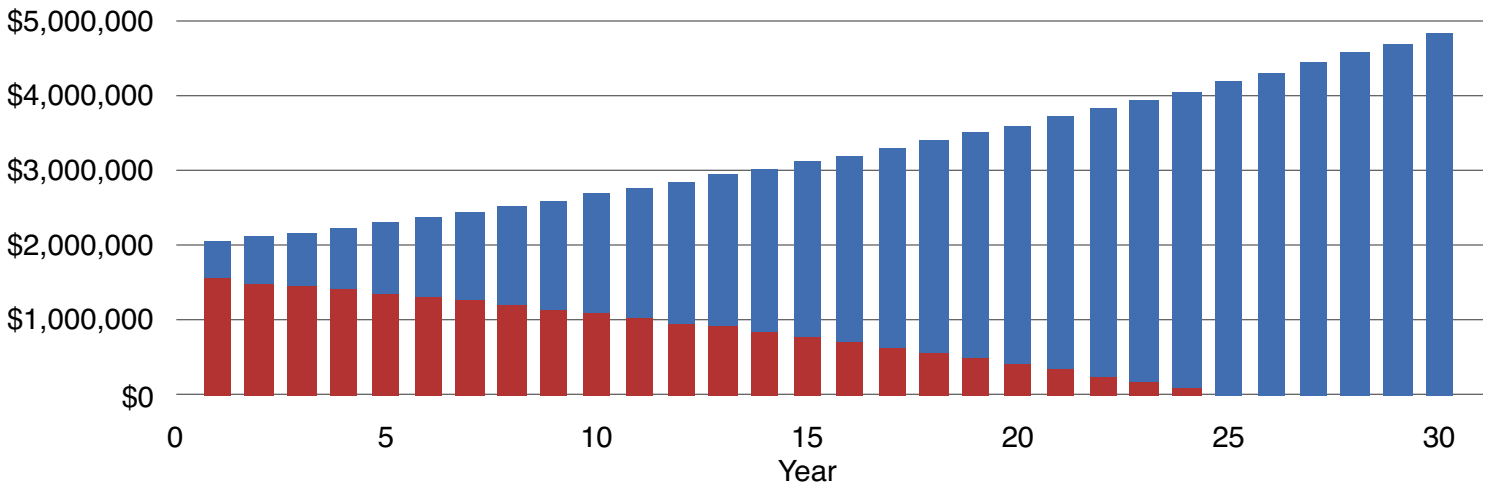
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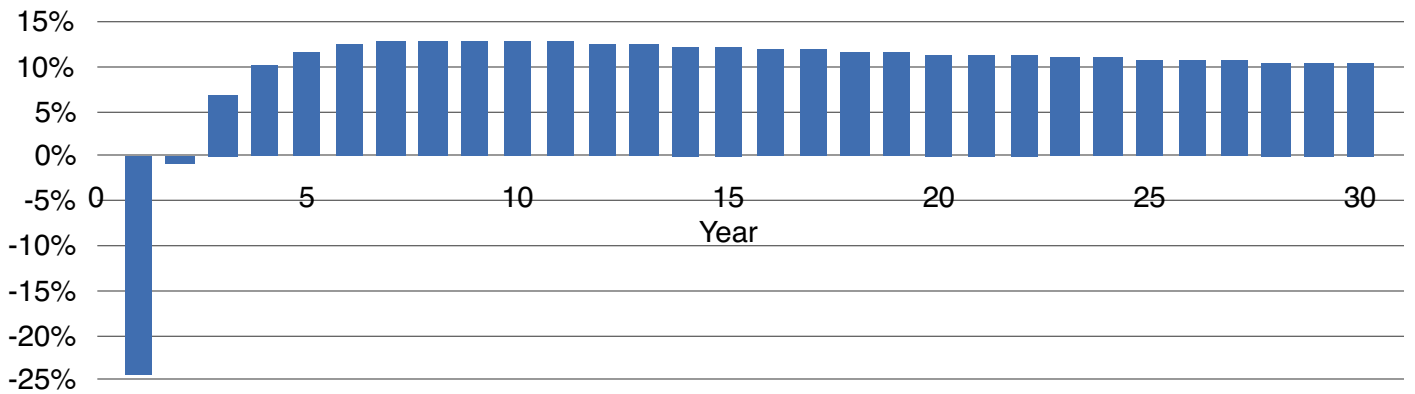
Monthly Cash Flow



■ 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)
1 Br	0	9	\$877 Per Month
2 Br	0	2	\$1,200 Per Month
Bachelor	0	1	\$749 Per Month

Totals for Year 1			
Total Number of Units			12
Total Area (Sum of Units)			0 Square Feet
Total Rent (Sum of Units)			\$11,042 Per Month, \$132,504 Per Year

Itemized Closing Costs

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Buying Costs	
Appraisal	\$2,500
Legal	\$3,000
Land Transfer Tax	\$36,473
Inspection Report	\$500
Toronto Land Transfer Tax	\$35,723
Total	\$78,196