

DLC - Mortgage Evolution

EXCLUSIVELY FOR - THE NEST

~The Nest~
610 Calahoo Road
Spruce Grove, Alberta
Asking Price: \$ 103,000.00

DOWN PAYMENT	20.00 %	10.00 %	5.00 %
RATE	2.05 %	2.05 %	2.05 %
Down payment	\$ 20,600.00	\$ 10,300.00	\$ 5,150.00
First Mortgage	\$ 82,400.00	\$ 92,700.00	\$ 97,850.00
Mortgage Insurance	\$ 0.00	\$ 2,224.80	\$ 3,522.60
Total Financing	\$ 82,400.00	\$ 94,924.80	\$ 101,372.60

MONTHLY COSTS

Principal & Interest	\$ 350.92	\$ 404.25	\$ 431.71
Heating	\$ 50.00	\$ 50.00	\$ 50.00
Property Tax	\$ 72.01	\$ 72.01	\$ 72.01
Condo / Maintenance Fees	\$ 154.29	\$ 154.29	\$ 154.29
Total Payment	\$ 627.22	\$ 680.55	\$ 708.01

INCOME REQUIRED	\$ 23,520.57	\$ 25,520.78	\$ 26,550.50
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ESTIMATED CLOSING COSTS

Land Transfer Tax	\$ 0.00	\$ 0.00	\$ 0.00
Legal Fees (excluding disbursements)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Appraisal Fee	\$ 0.00	\$ 0.00	\$ 0.00
Total Estimated Closing Cost	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00

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The quoted interest rate is not the same as the disclosed APR rate under the requirements of provincial disclosure regulation. Other costs may cause the disclosed lending rate to be greater than presented on this page. Rates are subject to purchaser & property qualification and can change without notice. Clients may have to qualify at a higher rate. Subject to approved credit and income verification. The figures do not include any other debts that an applicant may have. O.A.C., E & O.E.