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**11121 Yonge St., # 312**  
**Richmond Hill, Ontario**

	Down Payment Options			
	20%	15%	10%	*Minimum
List Price	\$ 429,999	\$ 429,999	\$ 429,999	\$ 429,999
Interest Rate	<u>2.99%</u>	2.64%	2.64%	2.64%
Down Payment	\$ 86,000	\$ 64,500	\$ 43,000	\$ 21,500
Mortgage Amount	\$ 343,999	\$ 365,499	\$ 386,999	\$ 408,499
Mortgage Insurance Fee	\$ -	<u>\$ 10,234</u>	<u>\$ 11,997</u>	<u>\$ 16,340</u>
Total Mortgage	\$ 343,999	\$ 375,733	\$ 398,996	\$ 424,839
Mortgage Payment	\$ 1,626	\$ 1,709	\$ 1,815	\$ 1,933
Property Taxes	\$ 168	\$ 168	\$ 168	\$ 168
Condo Fees	\$ 774	\$ 774	\$ 774	\$ 774
Heat	\$ -	\$ -	\$ -	\$ -
Total Monthly Expenses	\$ 2,568	\$ 2,651	\$ 2,757	\$ 2,875
<b>Annual Gross Income Required:</b>	<b>\$ 79,800</b>	<b>\$ 85,500</b>	<b>\$ 89,800</b>	<b>\$ 94,500</b>



**Mary Sialtsis**  
Mortgage Broker  
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*The above information is believed to be correct but is not guaranteed and therefore should not be relied on without verification.*

*\*\*Minimum Downpayment calculated as per new mortgage rules, effective February 2016*

*\*\*Monthly mortgage payment is based on qualifying at 2.0% above contract rate and 25 year amortization*