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Mortgage Scenarios

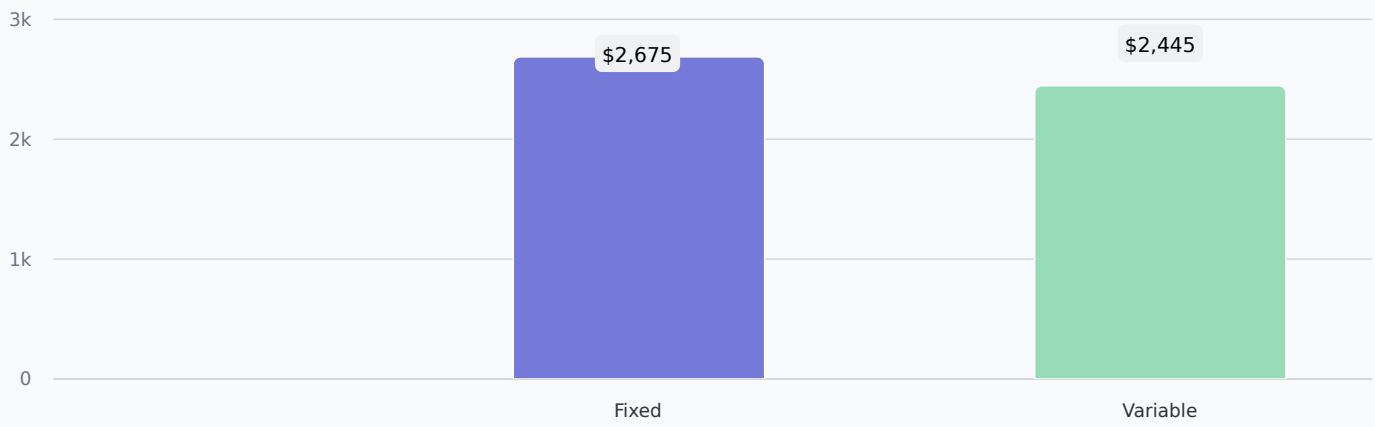
	★ FIXED	VARIABLE
Home Price	**$485,900**	**$485,900**
Down Payment %	5.00%	5.00%
Down Payment	$24,295	$24,295
Mortgage Insurance	$19,387	$19,387
Mortgage Amount	**$480,992**	**$480,992**
Rate	4.54%	3.70%
Term	5 Years Fixed	5 Years adjustable
Amortization	30 Years	30 Years
Payment Frequency	Monthly	Monthly
Payment amount	**$2,436.45**	**$2,206.26**
		$230 ▼
Stress Test Rate	6.54%	5.70%
Required Income	$97,927	$90,313

The calculations and estimated results in this report provide general information and are not intended as financial advice. The results are used for illustrative purposes and are subject to change without notice. This report simply gives you a good idea of your mortgage payments, costs and potential savings. Actual mortgage premiums, payment information and others payable are subject to the full set of underwriting policies and standards by each lender.

Total Monthly Cost

	★ FIXED	VARIABLE
Total Monthly Cost	**$2,675.45**	**$2,445.26** $230 ▼
Monthly Mortgage	**$2,436**	**$2,206**
Home Expenses	**$239**	**$239**
Monthly Tax	$239	$239
Condo Fees	$0	$0
Heat	$0	$0

Total Monthly Cost



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Cash to Close

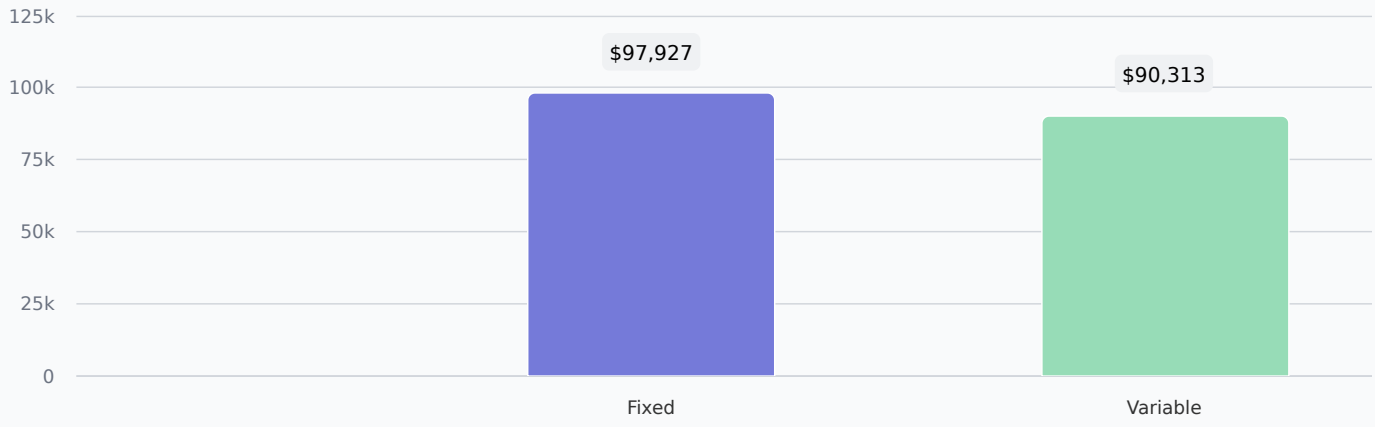
	★ FIXED	VARIABLE
Cash to Close	**$28,039**	**$28,039**
		=
Purchase Price	$485,900	$485,900
Down Payment	**$24,295**	**$24,295**
Deposit	$0	$0
Land Transfer	$2,193	$2,193
First-Time Buyer Rebate	-$4,000	-$4,000
PST on Insurance	$1,551	$1,551

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Required Income

	FIXED	VARIABLE
Required Income	$97,926	$90,313
		$7,614 ▼
Monthly Mortgage	$2,436	$2,206
Debt Payments	$0	$0
Home Expenses	$239	$239
Cash Left (Gross)	$5,485	$5,081
Home Expenses (TDS)	Included	Included
GDS / TDS	40% / 44%	40% / 44%

Required Income



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Principal & Interest

Mortgage Journey Map

Showing Results at 60 months



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Principal & Interest

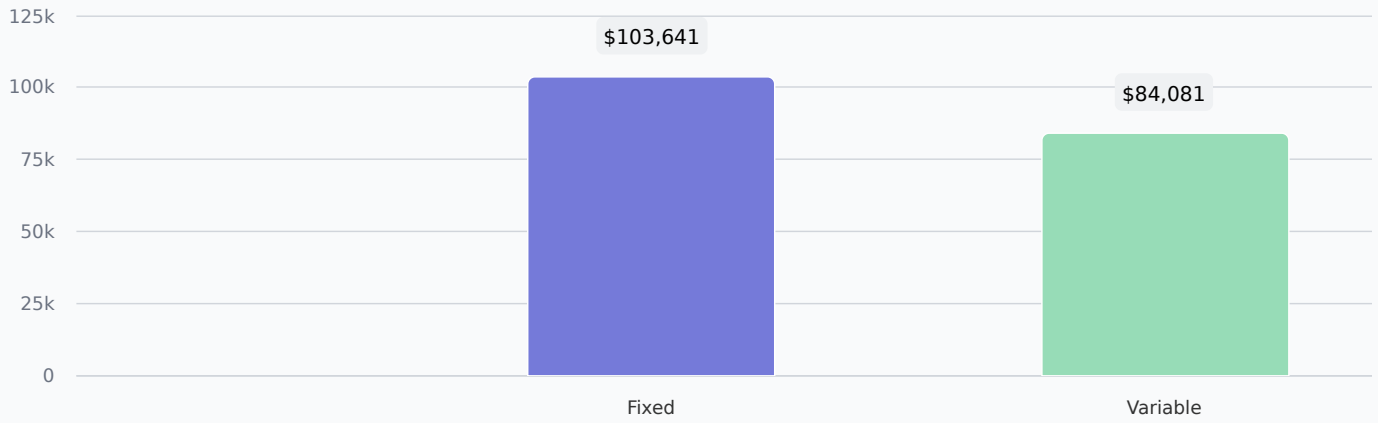
	★ FIXED	VARIABLE
Interest	$103,641.31	$84,081.38 $19,559.93 ▼
Principal	$42,545.39	$48,294.26 $5,748.87 ▲
Total Payment	$146,186.70	$132,375.64 $13,811.06 ▼
Effective Amortization	**30 Years**	**30 Years**
Balance	**$438,447.02**	**$432,698.15** $5,748.87 ▼

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Principal & Interest

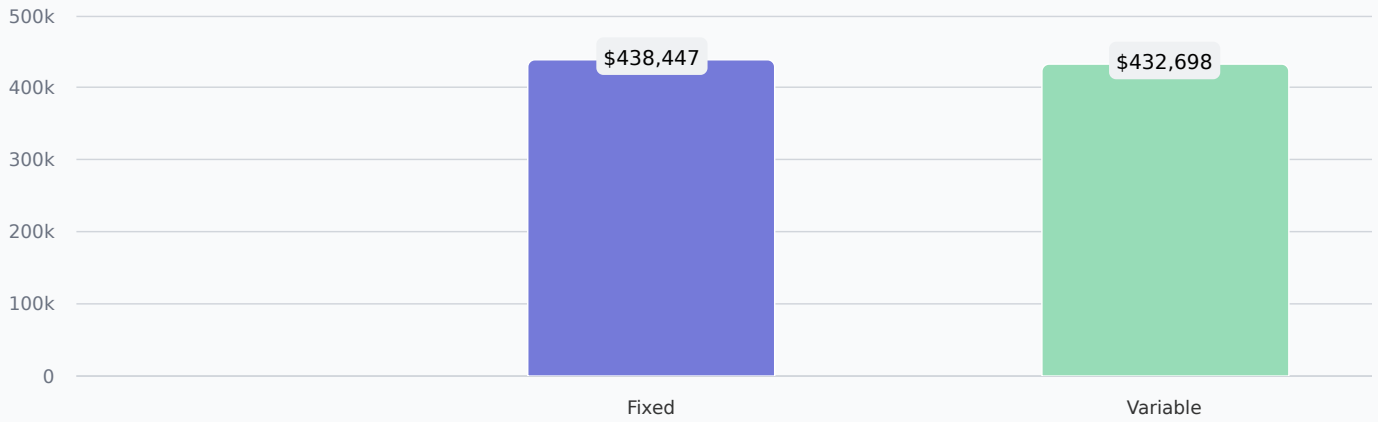
Interest Paid

Showing Results at 60 months



End of Term Balance

Showing Results at 60 months



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