DOMINION LENDING CENTRES

Ruby Samra



Dominion Lending Centres
115 Highway 8
Stoney Creek, Ontario
L8G 1C1

Tel: 905-973-1000

Email: mymortgage@rubysamra.com
Web: www.rubysamra.ca



4206 Craigroyston Rd. Hamilton, ON L8K 3K3

ROYAL LEPAGE
STATE REALTY
BROKERAGE INDEPENDENTLY OWNED & OPERATED

heddle
REAL ESTATE

Tel: 905-574-7441

Email: info@theheddlegroup.c
Web: www.heddlerealestate.ca

Based on a Discounted Rate of*

3.44%

	Down Payment Options			
	20.0%	**15.0%**	**10.0%**	**5.0%**
List Price:	$599,900	$599,900	$599,900	$599,900
Down Payment:	$119,980	$89,985	$59,990	$29,995
Mortgage Amount:	$479,920	$509,915	$539,910	$569,905
Mortgage Insurance Fee:	$0	$9,178	$12,958	$20,517
Total Mortgage & Insurance Fee:	$479,920	$519,093	$552,868	$590,422
Mortgage Payment:	$2,381	$2,575	$2,743	$2,929
Estimated Property Taxes:	$398	$398	$398	$398
Estimated Condo Fees:				
Estimated Heat Cost:	$100	$100	$100	$100
Estimated Monthly Rental Income:	$0	$0	$0	$0
Estimated Total Monthly Shelter Expense:	$2,879	$3,074	$3,241	$3,428
Estimated Annual Gross Income Required:	**$107,975**	**$115,263**	**$121,547**	**$128,533**

Closing costs averaging 1.75% of the purchasing price may include the following: land transfer taxes, legal/notary fees, fire insurance, home inspection, compliance letter etc. Please contact your Real Estate Agent or your consultant for details and exemptions.

The above information is based on a 25 year amortization period. *APR assumes no fee(s) apply. Should any fee(s) apply the APR would increase.
This data is for information purposes only and should not be relied upon without verification by contacting your Mortgage Consultant. The above discounted rate is not an offer or a rate commitment.
Insurance cost is an example only. The cost may be different based on each individual lender and selected product.
If rental income has been entered, the example shows a 50% rental income reduction towards monthly shelter expense. Rental Income may be calculated differently based on each individual lender and selected products.

Each DOMINION LENDING CENTRES office is independently owned and operated.