



What would it cost to own?

Belinda Mulford

Phone: 416-769-1616

Address: 21 Trillium Terr

Robert Kavanagh Mortgage Specialist

Cell: 416-414-6815
Toll-free: 1-866-333-3156
Toll-free fax: 1-866-303-0355
robert.kavanagh@rbc.com

Belinda Mulford Sales Representative

ReMax West Realty Inc.

Cell: 416-825-4371
Tel: 416-769-1616
bmulford@rogers.com
www.belindamulford.com

Please contact me for more information on financing this or any other property.

Purchase price: \$999,900¹
Amortization: 25 Years
Term: 5 Year Closed Fixed
Interest Rate*: 4.14% (APR 4.14%)



Down Payment	25%	20%	10%	5%
Down Payment	\$249,975	\$199,980	\$99,990	\$49,995
Mortgage	\$749,925	\$799,920	\$899,910	\$949,905
Default insurance premium	0.00%	0.00%	2.00%	2.75%
Default insurance premium	\$0	\$0	\$17,998	\$26,122
Total Financing	\$749,925	\$799,920	\$917,908	\$976,027

Monthly Payments				
Principal & Interest	\$4,002	\$4,269	\$4,898	\$5,208
Heating Costs (Estimated)	\$75	\$75	\$75	\$75
Condo Fees	\$0	\$0	\$0	\$0
Property Taxes (Estimated)	\$664	\$664	\$664	\$664
Total Monthly Payment	\$4,741	\$5,008	\$5,638	\$5,948

Annual Income Required ²	\$177,792	\$187,797	see below **	see below **
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Estimated Closing Costs ³	Payable on or before closing
› Land transfer tax (where applicable)	\$15,475

This chart is for illustrations purposes only.

*Rates may differ for smaller mortgage amounts. Interest rates effective as of June 20, 2011. Rates are subject to change without notice. Interest is calculated semi-annually, not in advance. For the purpose of this illustration, the interest rate and annual percentage rate (APR) are the same assuming no cost of borrowing charges other than interest apply. All mortgage products are offered by Royal Bank of Canada and are subject to its standard lending criteria.¹ This is the list price supplied by the builder or real estate professional shown above. Sample calculations are based on the assumption that the property is purchased for the full list price and will differ depending upon actual purchase price. **For the Annual Income required where the down payment is less than 20% of the purchase price, please speak to your RBC Mortgage Specialist. ²All mortgage applicants must meet Royal Bank of Canada standard lending criteria for residential mortgages. The Annual Income required is only one indicator and does not guarantee mortgage approval. ³ Actual cost may differ. This sheet does not imply any endorsement nor approval by Royal Bank of Canada of any third party or their advice opinions, information, products or services. © Registered trademark of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. ™ Trademark of Royal Bank of Canada.

