

# Mortgage Financing Options

114 Plante Cresnet, Lake Cowichan, BC



MLS #1001608

Stanley Creek Estates

LIST PRICE

DOWNPAYMENT OPTIONS

**\$770,000**

**Min Downpayment**  
30 Year Amortization  
1 Bedroom Suite, with  
GST Rebate\*

**10% Downpayment**  
30 Year Amortization  
1 Bedroom Suite, with  
GST Rebate\*

**20% Downpayment**  
30 Year Amortization  
1 Bedroom Suite

Plus NET GST, if applicable	\$0.00	\$0.00	\$38,500.00
<b>Total Purchase Price:</b>	<b>\$770,000.00</b>	<b>\$770,000.00</b>	<b>\$808,500.00</b>
Down Payment	\$52,000.00	\$77,000.00	\$161,700.00
First Mortgage	\$718,000.00	\$693,000.00	\$608,300.00
Default Insurance Premium	\$30,156.00	\$22,869.00	\$0.00
<b>Total Mortgage Amount:</b>	<b>\$748,156.00</b>	<b>\$715,869.00</b>	<b>\$608,300.00</b>
Interest Rate (3 yr fixed term)	3.69%	3.69%	3.99%
Amort(yrs) *30yr First time buyers OR 20% down	30	30	30
<b>Monthly Principle and Interest Payment:</b>	<b>\$3,439.40</b>	<b>\$3,290.98</b>	<b>\$2,900.61</b>
Add Estimated Monthly Property Taxes	\$266.00	\$266.00	\$266.00
<i>Deduct Approx. Suite Income, if applicable</i>	<i>-\$1,700.00</i>	<i>-\$1,700.00</i>	<i>-\$1,700.00</i>
<b>Approximate Monthly Expense:</b>	<b>\$2,005.40</b>	<b>\$1,856.98</b>	<b>\$1,466.61</b>

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Call Janette Roch and her "RochStar Mortgage Team" for financing info:

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\*GST Rebate: Funds required for GST up front and rebated after closing - Other conditions may apply - OAC - Rates subject to change