

Hope Point Financing

Sample	199,000	
GST (5%)	9,950	payable by purchaser
Property Transfer Tax	1,990	1% on first 200k, 2% on balance
Total Price	<u>\$ 210,940</u>	

Term (years)	1 year	2 years	3 years
Down (excluding GST and PPT)	15%	15%	15%
Down Payment	29,850.00	29,850.00	29,850.00
GST	9,950.00	9,950.00	9,950.00
PTT	1,990.00	1,990.00	1,990.00
Due from Purchaser (with closing adjustments)	<u>41,790.00</u>	<u>41,790.00</u>	<u>41,790.00</u>
Loan Amount	169,150.00	169,150.00	169,150.00
Interest Rate	5.15%	5.00%	5.50%
monthly payments	\$ 998.28	\$ 983.78	\$ 1,032.48
Balance at end of term	\$ 165,710.25	\$ 161,944.87	\$ 158,776.16
Amortization period (years)	25	25	25