



CENTUM™
Looking out for your best interest™

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Unit #25 - 137 Emerald Street S., MLS # H3149894
Hamilton, Ontario

CENTUM Discounted Rate is 8.00%

Down Payment Options

	40.0%	35.0%	30.0%	25.0%
List Price:	\$114,900	\$114,900	\$114,900	\$114,900
Down Payment:	\$45,960	\$40,215	\$34,470	\$28,725
Mortgage Amount:	\$68,940	\$74,685	\$80,430	\$86,175
Mortgage Insurance Fee:	\$0	\$0	\$0	\$0
Total Mortgage & Insurance Fee:	\$68,940	\$74,685	\$80,430	\$86,175
Mortgage Payment at Discounted Rate:	\$526	\$570	\$614	\$658
Estimated Property Taxes:	\$0	\$0	\$0	\$0
Estimated Condo Fees:	\$339	\$339	\$339	\$339
Estimated Heat Cost:	\$0	\$0	\$0	\$0
Est. Total Monthly Shelter Expenses:	\$865	\$909	\$953	\$996
**Est. Annual Gross Income Required:	\$27,430	\$28,657	\$29,884	\$31,112

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 CENTUM 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 CENTUM Mortgage Consultant. The above discounted rate is not an offer or a rate commitment.
Insurance cost is example only. The cost may be different based on selected product.

**Estimated Annual Gross Income Required is based on Qualifying Rate of 4.79 (the 5 year benchmark rate for Mortgage Financing as set by the Government of Canada).
For clarification or more information please ask your CENTUM mortgage specialist. This is not intended to solicit consumers currently under contract.