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Mortgage Calculators

Living Room Blog



Home / ON / Greater Toronto Area / Toronto / Old Toronto / Wellington Place

308 - 38 STEWART STREET

Directions

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9 min ago

\$508,000

308 - 38 STEWART STREET
Toronto (Waterfront Communities), Ontario M5V1H6
MLS® Number: C12022492

Get Qualified for a Mortgage



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Favourite



1 Bedrooms



1 Bathrooms



Square Feet

STEVE ARRUDA
Salesperson

416-899-2755

416-899-2755

REALTOR® Website



Email

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Feedback



Highlights



Neighbourhood



Statistics



Calculators

Listing Description

One Of The Best Priced Units In King West! Stylish Unit At The Thompson Residences.. Unbeatable Location In The Heart Of King West! Engineered Laminate Thru-Out. Functional Layout With Spa Inspired Bath With Rain Shower Head. Sleek Euro Style Kitchen With Paneled And Steel Appliances. Functional Layout With Ample Storage. 9 Foot Exposed Concrete Ceilings, Oversized Windows And A Large Balcony Overlooking Quiet Courtyard That Is Perfect For Lounging Or Outdoor Entertaining. Public Transit At Your Doorstep. Perfect Unit For First Time Buyer Or Investor. Tenant Vacating March 31st Due To Job Relocation. (40054501)

Location Description

King/Bathurst

Property Summary

Property Type

Single Family

Building Type

Apartment

Community Name

Waterfront Communities C1

Title

Condominium/Strata

Annual Property Taxes

\$2,100

Parking Type

Underground, No Garage

Time on REALTOR.ca

9 minutes

Building

Bedrooms

Above Grade

1

Bathrooms

Total

1

Interior Features

Appliances Included

Oven - Built-In, Range, Window Coverings

Flooring

Laminate

Building Features

CENTURY 21
Regal Realty Inc.

CENTURY 21 REGAL REALTY INC.

Brokerage

1291 QUEEN ST W SUITE 100
TORONTO, Ontario M6K1L4

☎ 416-849-5360

📠 416-849-8987

RAYNU KHANEJA

Broker

☎ 416-849-5360

🔗 REALTOR® Website

✉ Email

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Building Features

Features

Balcony, In suite Laundry

Building Amenities

Security/Concierge, Exercise
Centre, Separate Heating
Controls

Heating & Cooling

Cooling

Central air conditioning

Heating Type

Forced air (Natural gas)

Exterior Features

Exterior Finish

Concrete

Neighbourhood Features

Community Features

Pet Restrictions

Amenities Nearby

Public Transit

Maintenance or Condo Information

Maintenance Fees

\$352.64 Monthly

Maintenance Fees Include

Common Area Maintenance,
Heat, Insurance, Water

Maintenance Management
Company

Elite Property Management Inc.

Parking

Parking Type

Underground, No Garage

Total Parking Spaces

0

Rooms

Ground level

Living room

Measurements not available

Dining room

Measurements not available



Bedroom



Measurements not available




Kitchen


Measurements not available

Are you a first-time homebuyer (yes/no)?		Yes	Down Payment A:	Down Payment B:	Down Payment C:
Cost of the Home		\$508,000	5.08%	20%	15%
Down Payment Amount Your equity (financial contribution to the purchase of the home)			\$25,800	\$101,600	\$76,200
Initial Mortgage Required (cost of home – down payment)			\$482,200	\$406,400	\$431,800
Mortgage Loan Insurance Cost (is applicable)			\$19,288	\$0	\$12,090
Final Mortgage Amount Required (initial mortgage + mortgage insurance if applicable)			\$ 501,488	\$ 406,400	\$ 443,890
Closing Costs	Provincial Land Transfer Taxes/Fees (if applicable)		\$ 6,635	<i>[Provincial Taxes + Municipal Taxes] – All Rebates = Total Taxes/Fees Payable (enter total in this box – cannot be a refund)</i>	
	Municipal Land Transfer Taxes/Fees (if applicable)		\$ 6,635		
	Land Transfer Rebates - provincial & municipal (if applicable)		- \$ 8,475		
	Cost of Home Inspection			\$500	
	Cost of Appraisal by the Lender			\$450	
	Legal Fees			\$800	
	Renovation/Improvement and Moving Expenses (optional discretionary amount)			\$ 0	
	Emergency Fund (optional discretionary amount)			\$ 0	
Total Budget Required at Time of Purchase: down payment + all closing costs, explored for each of the three down payment options			\$508,033	\$412,945	\$450,435

	Name of Financial Institution	Mortgage Term	Fixed OR Variable	Open OR Closed	Interest Rate	Link / Screenshot
Mortgage A	BMO	5y	F	C	4.25%	<div><div>Advertising Disclosure ⓘ</div><div><div>Our Best Rate</div><div><div>- Featured -</div><div><div>BMO</div><div></div></div></div><div><div>4.25%</div><div>5-year fixed</div><div>Call us to complete your application and secure your rate.</div><div>Call us at 1-833-420-2157</div><div>More details</div><div>About BMO ➦</div></div></div></div>
Mortgage B	BMO	5y	V	C	4.43%	<div><div>Our Best Rate</div><div><div>- Featured -</div><div><div>BMO</div><div></div></div></div><div><div>4.43%</div><div>5-year variable</div><div>Call us to complete your application and secure your rate.</div><div>Call us at 1-833-420-2157</div></div></div>

Mortgage C	Meridian Credit Union	3y	F	C	3.87	<div><div> Meridian Credit Union</div><div><div>3.87%</div><div>\$2,603/mo</div></div><div>inquire</div><div><div>Rate info</div><div>Monthly prepayment: 20% Lump sum prepayment: 20%</div><div>Rate hold until: July 16 Pre-approval: Not available</div></div></div>
Mortgage D	Canadian Lender	3y	V	C	4.05	<div><div> Canadian Lender</div><div><div>4.05%</div><div>Prime - 0.90% \$2,652/mo</div></div><div>inquire</div><div><div>Rate info</div><div>Monthly prepayment: 20% Lump sum prepayment: 20%</div><div>Rate hold until: June 16 Pre-approval: Not available</div></div></div>

Mortgage E	Canadian Lender	1y	F	C	4.24%	<div><div> Canadian Lender</div><div><div>4.24%</div><div>\$2,704/mo</div><div>inquire</div></div><div><div>Rate info</div><div>Monthly prepayment: 20% Lump sum prepayment: 20%</div><div>Rate hold until: July 16 Pre-approval: Not available</div></div></div>
Mortgage F	BMO	2y	F	O	5.18%	<div><div> Bank of Montreal</div><div><div>5.18%</div><div>\$2,968/mo</div><div>inquire</div></div><div><div>Rate info</div><div>Monthly prepayment: 20% Lump sum prepayment: 20%</div><div>Rate hold until: July 26 Pre-approval: Not available</div></div></div>
Mortgage G	RBC	5y	F	C	4.29	<div><div> RBC Royal Bank</div><div><div>4.29 %</div><div>5-year fixed</div></div></div>

Mortgage H	TD	5y	F	C	4.49	<div><div></div><div>4.49 % 5-year fixed</div></div>
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** If you are unable to find a mortgage option with the exact designated criteria, substitute it with an alternate option that is relatively similar.*

Select a Mortgage Option from Step 2 and note the Final Mortgage Amount Required: \$ 501,488

Select a Mortgage Financing Option from Step 3 and note the Interest Rate: 5.18 %

Amortization	Payment Frequency	Mortgage Payment	Total Paid to Lender (over amortized period)	Total Interest Paid (over amortized period)	Total Interest Saved (over amortized period)
Repayment Option A: _5_ years	Monthly	\$9492	\$569546	\$68058	N/A
	Weekly	\$2187	\$56861	\$67125	\$933
	Weekly Accelerated	\$237	\$562483	\$60995	\$7063
Repayment Option B: _10_ years	Monthly	\$5350	\$641969	\$140481	N/A
	Weekly	\$1233	\$640917	\$139429	\$1052
	Weekly Accelerated	\$1337	\$626055	\$124546	\$15935
Repayment Option C: _20_ years	Monthly	\$3344	\$802636	\$301148	N/A
	Weekly	\$770	\$801321	\$299833	\$1315
	Weekly Accelerated	\$836	\$758360	\$256872	\$44276