

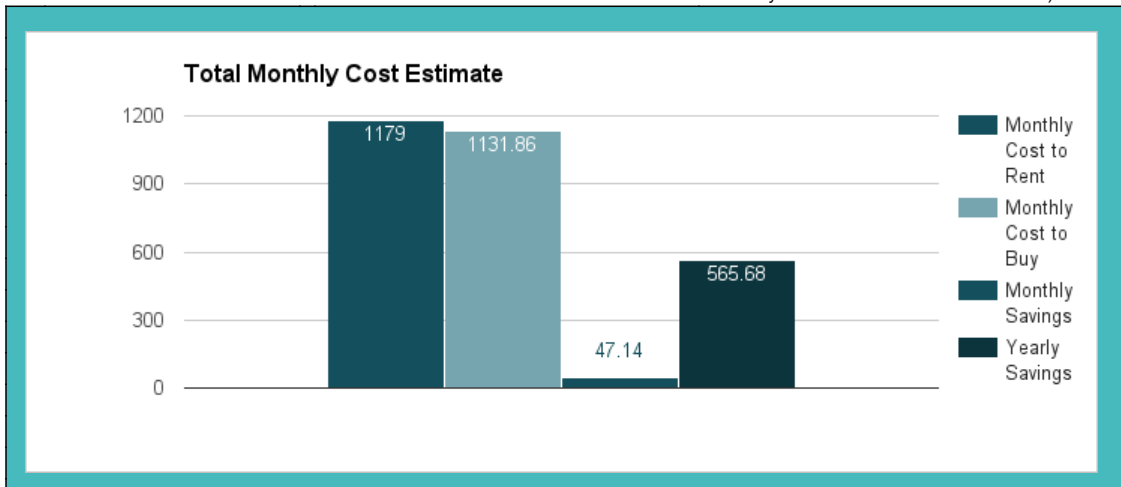
Your Guide to:



In Berkshire & Westmount

Provided by: Heather Gunn	Option 1	Option 2
Sales Representative	3 Bedroom Townhouse Rental	3 Bedroom Townhouse Purchase
Monthly Rent	\$1179 (and up)	-
Monthly Mortgage	-	\$708.36*
Monthly Condo Fee	-	\$235
Monthly Property Tax	-	\$188.50
Finished Basement?	No	Yes
Air Conditioned	No	Yes
Appliances?	Some included - no washer or dishwasher	5 appliances
Utilities?	Extra (except water)	Extra.
Exterior Maintenance	Included in Rent	Included in Condo Fee
Interior Maintenance	Included in Rent (some exceptions)	Not included.
Able to Customize/renovate?	Limited.	Yes.
Potential to Earn Equity.	Landlord earns equity on your rent.	Yes, mortgage payments build equity.

*(Based on purchase price of \$170,000 with 5% down over 25 year term with interest rate of 2.3%)



About this Information:

This guide is an estimate based on a home that was recently (July 2016) listed and sold in Westmount, and current information from Sifton about their rental rates. I rented a Sifton townhouse on Berkshire before buying my home in Southcrest. This is just one example of a comparison but the options are endless- depending on your goals!

I specialize in working with first time homebuyers and buyers who are making the transition from renting to owning. If you want to learn more about how what you are paying in rent could be earning you equity in your very OWN home. Reach out!

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