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448 Lucille Bay - St. Adolphe, Manitoba, MLS # 1808226



Do you have a Large Family or just want lots of SPACE, well come on in and have a look at this Beauty! Drive up on the brick driveway and enter the large Foyer that welcomes you to a wide open space that will make it absolutely perfect to entertain friends. If you want to get a little more formal, well we have that too with a lovely Dining Room Area. This home is a classy combination of modern with a European twist as you will notice with the interior doors/hardware and windows w/granite ledges. The Kitchen offers a gigantic Island to serve up drinks and meals. Master Bedroom retreat offers a Spa-Like Ensuite with a WICC. 2 more BR's + a 4 Pce Bath complete the Main Floor. The Bsmt with high ceilings offers 2 more BR's, an office, 3Pce Bath + a place for the work out equipment. Of course the Theatre Room is awesome and we have numerous storage areas as well. The Garage is insulated and heated, a great place to work on projects. The party Deck is huge with a gas Fire Pit and a refreshing Salt Water Pool.

***5 Year Variable Rate Special*
2.41%**

Down Payment Options

	20.0%	15.0%	10.0%	Minimum**
List Price:	\$469,900	\$469,900	\$469,900	\$469,900
Down Payment:	\$93,980	\$70,485	\$46,990	\$23,495
Mortgage Amount:	\$375,920	\$399,415	\$422,910	\$446,405
Mortgage Default Insurance Premium:	\$0	\$11,184	\$13,110	\$17,856
Total Mortgage Financing:	\$375,920	\$410,599	\$436,020	\$464,261
Mortgage Payment:	\$1,667	\$1,821	\$1,934	\$2,059
Property Taxes (Estimated):	\$489	\$489	\$489	\$489
Condo Fees (If Applicable):	N/A	N/A	N/A	N/A
Heating Cost (Estimated):	N/A	N/A	N/A	N/A
Estimated Total Monthly Shelter Expense:	\$2,157	\$2,310	\$2,423	\$2,548

Estimated Legal Fees & Closing Costs average 2.00% of the purchase price of the property - which include the following: Land Transfer Tax, Legal Fees, Title Insurance, Registration Fees, Surveyor Certificate, Zoning Memorandum, Title Searches, Property Tax Adjustment, etc. Please contact your Real Estate Lawyer for further details.

The above information is based on a 25 year amortization period. *Mortgage Interest Rate and Annual Percentage Rate (APR) are the same assuming no cost of borrowing charges other than interest applies. This chart is for informational purposes only. Mortgage interest rate subject to change without notice. Certain conditions may apply. OAC, E & OE*

**5% Down Payment Program available to maximum purchase price of \$500,000.00.

10% Down Payment is required for the portion of the purchase price greater than \$500,000.00 to a maximum purchase price of \$999,999.99.

Minimum 20% Down Payment required for purchase prices of \$1,000,000.00 or greater.**