



**Mark Anderson, Accredited Mortgage Professional**

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**12 Arpin Place - St. Malo, Manitoba, MLS # 1807764**



Are you looking for something Affordable and Spacious in St. Malo...well you just found it! Nice sized Kitchen with an Island for all your baking needs and a large Dining Room to accommodate plenty. The Living Room is open from the Dining Area so it creates a very large open area with vaulted ceilings in both rooms. There is also a Family Room, 2 Bedrooms, a Utility Room and a 4 piece Bathroom. The Master Bedroom has a walk in closet and a door leading to the back deck. The original mobile home was added to in around 2000 and the attached Gazebo was built about 3 or 4 yrs ago. The Gazebo is a great mosquito free place to hang out and watch the sunset. Don't forget the 2 big storage sheds in the back and the carport that will accommodate 2 vehicles...also with a little work you can close up that portion for winter.  
 Great package...great price!

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

**Down Payment Options**

	20.0%	15.0%	10.0%	Minimum**
<b>List Price:</b>	\$129,900	\$129,900	\$129,900	\$129,900
<b>Down Payment:</b>	\$25,980	\$19,485	\$12,990	\$6,495
<b>Mortgage Amount:</b>	\$103,920	\$110,415	\$116,910	\$123,405
<b>Mortgage Default Insurance Premium:</b>	\$0	\$3,092	\$3,624	\$4,936
<b>Total Mortgage Financing:</b>	\$103,920	\$113,507	\$120,534	\$128,341
<b>Mortgage Payment:</b>	\$461	\$503	\$535	\$569
<b>Property Taxes (Estimated):</b>	\$135	\$135	\$135	\$135
<b>Condo Fees (If Applicable):</b>	N/A	N/A	N/A	N/A
<b>Heating Cost (Estimated):</b>	N/A	N/A	N/A	N/A
<b>Estimated Total Monthly Shelter Expense:</b>	\$596	\$639	\$670	\$705

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.\*\*