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426 Notre Dame Bay West, Ile Des Chenes, Manitoba, MLS # 1812013



Finally a home under \$300k in Ile Des Chenes!

The Country Kitchen offers all kinds of room to cook, entertain & feed the troops. The patio door will allow the BBQ Chef to step outside, enjoy the fenced yard & kids enjoying the "optional pool" & hang out for a few drinks making sure supper isn't turning to charcoal. The opening from the Kitchen into the Living Room allows for everyone on the Main Floor to socialize. 3 BR's and 2 Baths (one is an Ensuite) finishes up the Main Floor. The Basement offers a great Rec Room area to watch the games with nice windows offering all kinds of light. The extra BR and Bathroom will come in handy for the teenager or out of town guests. Wait there's more... do you need an Office/Hobby Room... if so, great, we've got that too! Here's just a few of the updates done over the years - hwt, HE Furnace & windows and some done more recent - bathrooms, dishwasher '14, stove '15, washer/dryer & central air '16, countertops '18. Call now!

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

Down Payment Options

	20.0%	15.0%	10.0%	Minimum**
List Price:	\$269,900	\$269,900	\$269,900	\$269,900
Down Payment:	\$53,980	\$40,485	\$26,990	\$13,495
Mortgage Amount:	\$215,920	\$229,415	\$242,910	\$256,405
Mortgage Default Insurance Premium:	\$0	\$6,424	\$7,530	\$10,256
Total Mortgage Financing:	\$215,920	\$235,839	\$250,440	\$266,661
Mortgage Payment:	\$958	\$1,046	\$1,111	\$1,183
Property Taxes (Estimated):	\$281	\$281	\$281	\$281
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:	\$1,239	\$1,327	\$1,392	\$1,464

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.**