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36 Oak Way, St. Malo, MLS # 1713407



Check this out...your Year Round Cottage Retreat just a few miles south of the St. Malo Provincial Park. This newer construction Home recently got a Breezeway and massive Garage added to it and needs some finishing touches. Don't worry, we priced it accordingly so you can afford to finish it up and have a very nice affordable Home. Open layout, Island Kitchen, Patio Doors to a massive Deck with a built in Hot Tub, and in the yard, a great Play Structure for the kids. All this makes this a great place to entertain friends or just watch the kids enjoy the outdoors. Bonus is the public access to the river right across the street to launch your tube or canoe and enjoy the ride...maybe all the way to the lake if you have the energy! There are 2 Bedrooms on the Main Floor and 2 Bedrooms that have been framed but need to be finished in the Basement.

***5 Year Fixed Rate Special*
2.39%**

Down Payment Options

	20.0%	15.0%	10.0%	Minimum**
List Price:	\$199,900	\$199,900	\$199,900	\$199,900
Down Payment:	\$39,980	\$29,985	\$19,990	\$9,995
Mortgage Amount:	\$159,920	\$169,915	\$179,910	\$189,905
Mortgage Default Insurance Premium:	\$0	\$4,758	\$5,577	\$7,596
Total Mortgage Financing:	\$159,920	\$174,673	\$185,487	\$197,501
Mortgage Payment:	\$708	\$773	\$821	\$874
Property Taxes (Estimated):	\$208	\$208	\$208	\$208
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:	\$916	\$981	\$1,029	\$1,082

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.**