



FINANCING: Evergreen homes are surprisingly affordable.

NO more renovations!

NO more maintenance!

Guaranteed! <http://www.evergreenridge.ca/HPO-warranty.pdf>

It's a great time to buy a new home:

- Interest rates are ~at historic lows, material & trade prices are down = lower construction costs.
- ~\$1 Billion of investment & ~1,000 new jobs in the Trail area over the next 5 years – the local economy has not looked better in decades!

Here are the numbers for some financing options:

	Standard	CMHC
Cost of Home including land	\$329,000	\$329,000
<u>HST Net (After Rebate)</u>	<u>17,108</u>	<u>17,108</u>
Total Including HST	346,108	346,108
Percentage Financing	75%	90%
<u>Homeowner Equity (Down Pmt.)</u>	<u>86,527</u>	<u>34,611</u>
Balance to mortgage	259,581	311,497
Min. Monthly Mortgage Payment *	\$703	\$1,593

Note:

- 1) *Mortgage based on Standard - HELOC @ 3.25% CMHC @ 3.7% @ 25 yr. amort' / j2 compounding.
- 2) All calc's are approx. for illustration purposes only.
- 3) HST may not be payable on all purchases. Ask us for details.
- 4) Legal basement suite options in Evergreen homes can generate ~\$1,000/mo & can carry ~\$200,000 of mortgage at these rates.



Kootenay Savings Credit Union (KSCU) has worked with us & put together an attractive financing program for our clients.



We also have mortgage brokers very experienced in construction financing that offer creative financing solutions and great rates!

Contact us for details.

Evergreen Ridge – 809276 BC Ltd.

1993 Columbia Ave. Box 1930 Rossland, BC V0G 1Y0

P: 250-231-3000 / E: info@EvergreenRidge.CA / W: www.EvergreenRidge.CA