



202 Walnut St

Mortgage Report

July 01, 2025

Peter Paley

Colten Boudreau & Derek Vandall - Serving
Manitoba & Alberta

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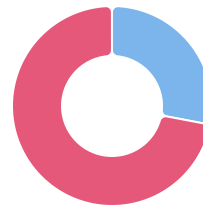


Mortgage Summary



Bi-Weekly

\$898.17



Principal	\$251.38
Interest	\$646.79
Extra Principal	\$0.00
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Total Payment	\$898.17



Mortgage Amount

\$395,861



Fixed

4.29%



Term

60 Months



Balance end of Term

\$359,484



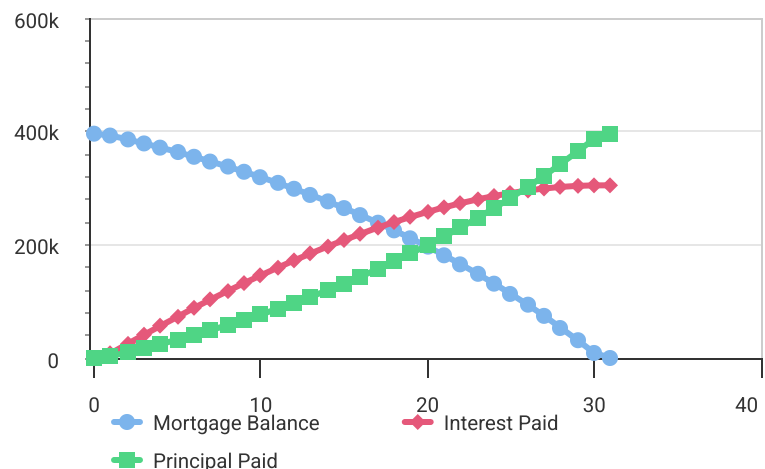
Amortization

30 Years

Term Summary

Principal Paid	\$36,376.64
Interest Paid	\$80,385.90
Extra Principal	\$0.00
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Total Payment	\$116,762.54

Amortization Graph



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Details

Payment Frequency	Bi-Weekly	Effective Amortization	30 Years
Extra Payment	n/a	Time Saving	No Change
Annual Payment	n/a	Term Interest Saving	n/a
\$oneTimePrepayment	n/a	Total Interest Saving	\$667.78
Trigger Rate	5.9801196%		

Amortization Schedule

Year	Balance Remaining	Annual Interest Paid	Annual Principal Paid	Annual Paid	Total Interest Paid	Total Principal Paid	Total Paid
2025	\$392,561	\$8,376	\$3,300	\$11,676	\$8,376	\$3,300	\$11,676
2026	\$385,747	\$16,538	\$6,814	\$23,353	\$24,914	\$10,114	\$35,029
2027	\$378,637	\$16,243	\$7,110	\$23,353	\$41,157	\$17,224	\$58,381
2028	\$371,219	\$15,934	\$7,418	\$23,353	\$57,092	\$24,642	\$81,734
2029	\$363,479	\$15,613	\$7,740	\$23,353	\$72,704	\$32,382	\$105,086
2030	\$355,086	\$15,858	\$8,393	\$24,251	\$88,562	\$40,775	\$129,337
2031	\$346,647	\$14,913	\$8,439	\$23,353	\$103,476	\$49,214	\$152,689
2032	\$337,842	\$14,547	\$8,805	\$23,353	\$118,023	\$58,019	\$176,042
2033	\$328,655	\$14,166	\$9,187	\$23,353	\$132,189	\$67,206	\$199,394
2034	\$319,070	\$13,767	\$9,585	\$23,353	\$145,956	\$76,791	\$222,747
2035	\$309,069	\$13,352	\$10,001	\$23,353	\$159,308	\$86,792	\$246,100
2036	\$298,635	\$12,918	\$10,434	\$23,353	\$172,226	\$97,226	\$269,452
2037	\$287,748	\$12,466	\$10,887	\$23,353	\$184,691	\$108,113	\$292,805
2038	\$276,389	\$11,994	\$11,359	\$23,353	\$196,685	\$119,472	\$316,157
2039	\$264,537	\$11,501	\$11,851	\$23,353	\$208,186	\$131,324	\$339,510

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Amortization Schedule (Continued)

Year	Balance Remaining	Annual Interest Paid	Annual Principal Paid	Annual Paid	Total Interest Paid	Total Principal Paid	Total Paid
2040	\$252,172	\$10,987	\$12,365	\$23,353	\$219,173	\$143,689	\$362,862
2041	\$238,763	\$10,842	\$13,409	\$24,251	\$230,015	\$157,098	\$387,113
2042	\$225,280	\$9,870	\$13,483	\$23,353	\$239,885	\$170,581	\$410,465
2043	\$211,213	\$9,285	\$14,068	\$23,353	\$249,170	\$184,648	\$433,818
2044	\$196,535	\$8,675	\$14,678	\$23,353	\$257,844	\$199,326	\$457,170
2045	\$181,221	\$8,039	\$15,314	\$23,353	\$265,883	\$214,640	\$480,523
2046	\$165,243	\$7,375	\$15,978	\$23,353	\$273,258	\$230,618	\$503,875
2047	\$148,573	\$6,682	\$16,671	\$23,353	\$279,939	\$247,288	\$527,228
2048	\$131,179	\$5,959	\$17,394	\$23,353	\$285,898	\$264,682	\$550,580
2049	\$113,031	\$5,205	\$18,148	\$23,353	\$291,103	\$282,830	\$573,933
2050	\$94,096	\$4,418	\$18,935	\$23,353	\$295,521	\$301,765	\$597,285
2051	\$74,341	\$3,597	\$19,756	\$23,353	\$299,118	\$321,520	\$620,638
2052	\$52,918	\$2,828	\$21,423	\$24,251	\$301,945	\$342,943	\$644,888
2053	\$31,377	\$1,811	\$21,541	\$23,353	\$303,757	\$364,484	\$668,241
2054	\$8,902	\$877	\$22,475	\$23,353	\$304,634	\$386,959	\$691,593
2055	\$0	\$80	\$8,902	\$8,982	\$304,714	\$395,861	\$700,575

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Term Schedule

No.	Payment Date	Balance Remaining	Payment	Interest	Principal	Total Interest	Total Principal
1	Jul 08, 2025	\$395,610	\$898	\$647	\$251	\$647	\$251
2	Jul 22, 2025	\$395,358	\$898	\$646	\$252	\$1,293	\$503
3	Aug 05, 2025	\$395,106	\$898	\$646	\$252	\$1,939	\$755
4	Aug 19, 2025	\$394,853	\$898	\$646	\$253	\$2,585	\$1,008
5	Sep 02, 2025	\$394,600	\$898	\$645	\$253	\$3,230	\$1,261
6	Sep 16, 2025	\$394,347	\$898	\$645	\$253	\$3,875	\$1,514
7	Sep 30, 2025	\$394,093	\$898	\$644	\$254	\$4,519	\$1,768
8	Oct 14, 2025	\$393,838	\$898	\$644	\$254	\$5,163	\$2,023
9	Oct 28, 2025	\$393,584	\$898	\$643	\$255	\$5,806	\$2,277
10	Nov 11, 2025	\$393,329	\$898	\$643	\$255	\$6,449	\$2,532
11	Nov 25, 2025	\$393,073	\$898	\$643	\$256	\$7,092	\$2,788
12	Dec 09, 2025	\$392,817	\$898	\$642	\$256	\$7,734	\$3,044
13	Dec 23, 2025	\$392,561	\$898	\$642	\$256	\$8,376	\$3,300
14	Jan 06, 2026	\$392,304	\$898	\$641	\$257	\$9,017	\$3,557
15	Jan 20, 2026	\$392,047	\$898	\$641	\$257	\$9,658	\$3,814
16	Feb 03, 2026	\$391,789	\$898	\$641	\$258	\$10,299	\$4,072
17	Feb 17, 2026	\$391,531	\$898	\$640	\$258	\$10,939	\$4,330
18	Mar 03, 2026	\$391,273	\$898	\$640	\$258	\$11,579	\$4,588
19	Mar 17, 2026	\$391,014	\$898	\$639	\$259	\$12,218	\$4,847
20	Mar 31, 2026	\$390,755	\$898	\$639	\$259	\$12,857	\$5,106
21	Apr 14, 2026	\$390,495	\$898	\$638	\$260	\$13,495	\$5,366
22	Apr 28, 2026	\$390,235	\$898	\$638	\$260	\$14,134	\$5,626
23	May 12, 2026	\$389,974	\$898	\$638	\$261	\$14,771	\$5,887
24	May 26, 2026	\$389,713	\$898	\$637	\$261	\$15,408	\$6,148
25	Jun 09, 2026	\$389,452	\$898	\$637	\$261	\$16,045	\$6,409
26	Jun 23, 2026	\$389,190	\$898	\$636	\$262	\$16,681	\$6,671
27	Jul 07, 2026	\$388,928	\$898	\$636	\$262	\$17,317	\$6,933
28	Jul 21, 2026	\$388,665	\$898	\$635	\$263	\$17,953	\$7,196
29	Aug 04, 2026	\$388,402	\$898	\$635	\$263	\$18,588	\$7,459
30	Aug 18, 2026	\$388,138	\$898	\$635	\$264	\$19,222	\$7,723
31	Sep 01, 2026	\$387,874	\$898	\$634	\$264	\$19,857	\$7,987
32	Sep 15, 2026	\$387,610	\$898	\$634	\$264	\$20,490	\$8,251
33	Sep 29, 2026	\$387,345	\$898	\$633	\$265	\$21,124	\$8,516
34	Oct 13, 2026	\$387,080	\$898	\$633	\$265	\$21,756	\$8,781
35	Oct 27, 2026	\$386,814	\$898	\$632	\$266	\$22,389	\$9,047
36	Nov 10, 2026	\$386,548	\$898	\$632	\$266	\$23,021	\$9,313

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Term Schedule (Continued)

No.	Payment Date	Balance Remaining	Payment	Interest	Principal	Total Interest	Total Principal
37	Nov 24, 2026	\$386,281	\$898	\$632	\$267	\$23,652	\$9,580
38	Dec 08, 2026	\$386,014	\$898	\$631	\$267	\$24,284	\$9,847
39	Dec 22, 2026	\$385,747	\$898	\$631	\$267	\$24,914	\$10,114
40	Jan 05, 2027	\$385,479	\$898	\$630	\$268	\$25,545	\$10,382
41	Jan 19, 2027	\$385,210	\$898	\$630	\$268	\$26,174	\$10,651
42	Feb 02, 2027	\$384,942	\$898	\$629	\$269	\$26,804	\$10,919
43	Feb 16, 2027	\$384,672	\$898	\$629	\$269	\$27,433	\$11,189
44	Mar 02, 2027	\$384,403	\$898	\$629	\$270	\$28,061	\$11,458
45	Mar 16, 2027	\$384,133	\$898	\$628	\$270	\$28,689	\$11,728
46	Mar 30, 2027	\$383,862	\$898	\$628	\$271	\$29,317	\$11,999
47	Apr 13, 2027	\$383,591	\$898	\$627	\$271	\$29,944	\$12,270
48	Apr 27, 2027	\$383,320	\$898	\$627	\$271	\$30,571	\$12,541
49	May 11, 2027	\$383,048	\$898	\$626	\$272	\$31,197	\$12,813
50	May 25, 2027	\$382,775	\$898	\$626	\$272	\$31,823	\$13,086
51	Jun 08, 2027	\$382,503	\$898	\$625	\$273	\$32,448	\$13,358
52	Jun 22, 2027	\$382,229	\$898	\$625	\$273	\$33,073	\$13,632
53	Jul 06, 2027	\$381,956	\$898	\$625	\$274	\$33,698	\$13,905
54	Jul 20, 2027	\$381,682	\$898	\$624	\$274	\$34,322	\$14,179
55	Aug 03, 2027	\$381,407	\$898	\$624	\$275	\$34,946	\$14,454
56	Aug 17, 2027	\$381,132	\$898	\$623	\$275	\$35,569	\$14,729
57	Aug 31, 2027	\$380,857	\$898	\$623	\$275	\$36,192	\$15,004
58	Sep 14, 2027	\$380,581	\$898	\$622	\$276	\$36,814	\$15,280
59	Sep 28, 2027	\$380,304	\$898	\$622	\$276	\$37,436	\$15,557
60	Oct 12, 2027	\$380,028	\$898	\$621	\$277	\$38,057	\$15,833
61	Oct 26, 2027	\$379,750	\$898	\$621	\$277	\$38,678	\$16,111
62	Nov 09, 2027	\$379,473	\$898	\$620	\$278	\$39,298	\$16,388
63	Nov 23, 2027	\$379,195	\$898	\$620	\$278	\$39,918	\$16,667
64	Dec 07, 2027	\$378,916	\$898	\$620	\$279	\$40,538	\$16,945
65	Dec 21, 2027	\$378,637	\$898	\$619	\$279	\$41,157	\$17,224
66	Jan 04, 2028	\$378,357	\$898	\$619	\$280	\$41,776	\$17,504
67	Jan 18, 2028	\$378,077	\$898	\$618	\$280	\$42,394	\$17,784
68	Feb 01, 2028	\$377,797	\$898	\$618	\$280	\$43,012	\$18,064
69	Feb 15, 2028	\$377,516	\$898	\$617	\$281	\$43,629	\$18,345
70	Feb 29, 2028	\$377,235	\$898	\$617	\$281	\$44,246	\$18,626
71	Mar 14, 2028	\$376,953	\$898	\$616	\$282	\$44,862	\$18,908
72	Mar 28, 2028	\$376,671	\$898	\$616	\$282	\$45,478	\$19,190

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Term Schedule (Continued)

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73	Apr 11, 2028	\$376,388	\$898	\$615	\$283	\$46,093	\$19,473
74	Apr 25, 2028	\$376,105	\$898	\$615	\$283	\$46,708	\$19,756
75	May 09, 2028	\$375,821	\$898	\$615	\$284	\$47,323	\$20,040
76	May 23, 2028	\$375,537	\$898	\$614	\$284	\$47,937	\$20,324
77	Jun 06, 2028	\$375,252	\$898	\$614	\$285	\$48,551	\$20,609
78	Jun 20, 2028	\$374,967	\$898	\$613	\$285	\$49,164	\$20,894
79	Jul 04, 2028	\$374,682	\$898	\$613	\$286	\$49,776	\$21,179
80	Jul 18, 2028	\$374,396	\$898	\$612	\$286	\$50,389	\$21,465
81	Aug 01, 2028	\$374,109	\$898	\$612	\$286	\$51,000	\$21,752
82	Aug 15, 2028	\$373,822	\$898	\$611	\$287	\$51,611	\$22,039
83	Aug 29, 2028	\$373,535	\$898	\$611	\$287	\$52,222	\$22,326
84	Sep 12, 2028	\$373,247	\$898	\$610	\$288	\$52,833	\$22,614
85	Sep 26, 2028	\$372,959	\$898	\$610	\$288	\$53,442	\$22,902
86	Oct 10, 2028	\$372,670	\$898	\$609	\$289	\$54,052	\$23,191
87	Oct 24, 2028	\$372,381	\$898	\$609	\$289	\$54,661	\$23,480
88	Nov 07, 2028	\$372,091	\$898	\$608	\$290	\$55,269	\$23,770
89	Nov 21, 2028	\$371,801	\$898	\$608	\$290	\$55,877	\$24,060
90	Dec 05, 2028	\$371,510	\$898	\$607	\$291	\$56,485	\$24,351
91	Dec 19, 2028	\$371,219	\$898	\$607	\$291	\$57,092	\$24,642
92	Jan 02, 2029	\$370,927	\$898	\$607	\$292	\$57,698	\$24,934
93	Jan 16, 2029	\$370,635	\$898	\$606	\$292	\$58,304	\$25,226
94	Jan 30, 2029	\$370,342	\$898	\$606	\$293	\$58,910	\$25,519
95	Feb 13, 2029	\$370,049	\$898	\$605	\$293	\$59,515	\$25,812
96	Feb 27, 2029	\$369,756	\$898	\$605	\$294	\$60,119	\$26,105
97	Mar 13, 2029	\$369,462	\$898	\$604	\$294	\$60,724	\$26,399
98	Mar 27, 2029	\$369,167	\$898	\$604	\$295	\$61,327	\$26,694
99	Apr 10, 2029	\$368,872	\$898	\$603	\$295	\$61,930	\$26,989
100	Apr 24, 2029	\$368,577	\$898	\$603	\$295	\$62,533	\$27,284
101	May 08, 2029	\$368,281	\$898	\$602	\$296	\$63,135	\$27,580
102	May 22, 2029	\$367,984	\$898	\$602	\$296	\$63,737	\$27,877
103	Jun 05, 2029	\$367,687	\$898	\$601	\$297	\$64,338	\$28,174
104	Jun 19, 2029	\$367,390	\$898	\$601	\$297	\$64,939	\$28,471
105	Jul 03, 2029	\$367,092	\$898	\$600	\$298	\$65,539	\$28,769
106	Jul 17, 2029	\$366,794	\$898	\$600	\$298	\$66,139	\$29,067
107	Jul 31, 2029	\$366,495	\$898	\$599	\$299	\$66,738	\$29,366
108	Aug 14, 2029	\$366,196	\$898	\$599	\$299	\$67,337	\$29,665


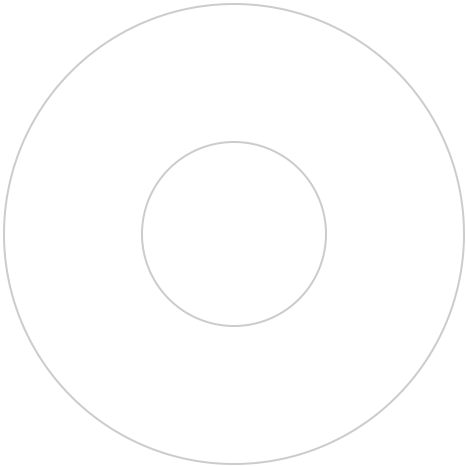
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Term Schedule (Continued)

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109	Aug 28, 2029	\$365,896	\$898	\$598	\$300	\$67,936	\$29,965
110	Sep 11, 2029	\$365,595	\$898	\$598	\$300	\$68,533	\$30,266
111	Sep 25, 2029	\$365,294	\$898	\$597	\$301	\$69,131	\$30,567
112	Oct 09, 2029	\$364,993	\$898	\$597	\$301	\$69,728	\$30,868
113	Oct 23, 2029	\$364,691	\$898	\$596	\$302	\$70,324	\$31,170
114	Nov 06, 2029	\$364,389	\$898	\$596	\$302	\$70,920	\$31,472
115	Nov 20, 2029	\$364,086	\$898	\$595	\$303	\$71,515	\$31,775
116	Dec 04, 2029	\$363,783	\$898	\$595	\$303	\$72,110	\$32,078
117	Dec 18, 2029	\$363,479	\$898	\$594	\$304	\$72,704	\$32,382
118	Jan 01, 2030	\$363,175	\$898	\$594	\$304	\$73,298	\$32,686
119	Jan 15, 2030	\$362,870	\$898	\$593	\$305	\$73,892	\$32,991
120	Jan 29, 2030	\$362,565	\$898	\$593	\$305	\$74,485	\$33,296
121	Feb 12, 2030	\$362,259	\$898	\$592	\$306	\$75,077	\$33,602
122	Feb 26, 2030	\$361,953	\$898	\$592	\$306	\$75,669	\$33,908
123	Mar 12, 2030	\$361,646	\$898	\$591	\$307	\$76,260	\$34,215
124	Mar 26, 2030	\$361,339	\$898	\$591	\$307	\$76,851	\$34,522
125	Apr 09, 2030	\$361,031	\$898	\$590	\$308	\$77,442	\$34,830
126	Apr 23, 2030	\$360,723	\$898	\$590	\$308	\$78,031	\$35,138
127	May 07, 2030	\$360,414	\$898	\$589	\$309	\$78,621	\$35,447
128	May 21, 2030	\$360,104	\$898	\$589	\$309	\$79,210	\$35,757
129	Jun 04, 2030	\$359,795	\$898	\$588	\$310	\$79,798	\$36,066
130	Jun 18, 2030	\$359,484	\$898	\$588	\$310	\$80,386	\$36,377

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Closing Costs

<div>Estimated Closing Costs</div> <div>\$0</div>		Home Price	\$399,900
		Percentage of Home Price	0.00%
<hr/>			
		Land Transfer Tax	\$0
		Appraisal	\$0
		Home Inspection	\$0
		Moving Costs	\$0
		Title Insurance	\$0
		Legal Fees	\$0
		Final Adjustments	\$0
		Lender Fee	\$0
		Brokerage Fee	\$0
		Estimated Closing Costs	\$0

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Land Transfer Tax



Total Cost
\$0.00

Location **n/a**

Home Price **\$399,900**



Land transfer tax is payable on the closing date of your purchase and is usually based on the selling price of the property. Almost all provinces in Canada collect a land transfer tax. In Alberta and Saskatchewan, instead of LTT, there is a title and a mortgage registration fee. In Quebec, it's called taxe de Bienvenue. Luckily, some provinces and municipalities offer a rebate for first-time home buyers.

Report ID: 4f1TdWwMMg49IxA_EKOx

Download My Mortgage Toolbox

