Three-year round-trip cost record

This is a cash-outlay recovery worksheet, not an appraisal, tax calculator or rent-versus-buy recommendation. Enter actual tax conclusions and written cost estimates. Unknown material taxes, fees or repair costs stay unresolved; do not enter zero merely because a quote is missing.

Your inputs

Purchase price / relevant fair market value: _____

Down payment (deposit already included): _____

Purchase PTT/GST and exemption conclusions with source: _____

Legal/disbursements, inspection, moving and other purchase costs including applicable taxes: _____

Mortgage original principal / payment / rate convention / term / amortization / intended sale payment number: _____

Mortgage balance at that date from lender schedule: _____

Ownership costs actually spent, not cash reserves still held: _____

Selling agreement percentage or tiered/fixed formula, including tax treatment: _____

Fixed exit costs, mortgage charge quote/date, moving and repairs: _____

Excluded costs and unresolved items: _____

Reproduce the hypothetical mortgage

P =640000; nominal annual rate j =0.05, compounded semi-annually; monthly effective rate r =(1+j/2)^(1/6)-1; n =300 monthly amortization payments; m =36 payments made. No changes or extras.

Monthly payment A =Pxr/[1-(1+r)^(-n)] =3722.2719042369.

Balance B =Px(1+r)^m-Ax[(1+r)^m-1]/r =598063.509095859.

Total payments Ax36 =134001.7885525284. Principal repaid P-B =41936.490904140985. Interest =Ax36-(P-B) =92065.29764838741. Carry full precision until display. This is not a lender's contractual schedule; actual rounded payments/dates may differ.

Complete model

Purchase $800,000, down payment $160,000. Assumed no PTT exemption/additional PTT, GST-exempt used-home sale, conventional mortgage without premium. General PTT $200,000x1%+$600,000x2%=$14,000. Other purchase costs legal $2,000+inspection $500+move $1,500 = $4,000. Initial cash $178,000.

Ownership costs $350 tax+$100 insurance+$400 strata+$150 maintenance = $1,000/monthx36 = $36,000, spent with no extra duplicate period adjustment. Fixed exit $3,000 preparation+$2,000 legal/discharge+$1,500 move+$5,000 assumed mortgage penalty = $11,500. Percentage selling charge c = 3% of sale price including applicable tax, hypothetical not standard commission.

Total cash paid C =178000+134001.7885525284+36000 =348001.7885525284.

Net sale cash =salex(1-c)-11500-B.

Sale	Net sale cash	Net sale cash minus C
$760,000	$127,636.49	-$220,365.30
$800,000	$166,436.49	-$181,565.30
$840,000	$205,236.49	-$142,765.30

Flat-price cost reconciliation =purchase costs $18,000+interest $92,065.30+ownership $36,000+selling $24,000+fixed exit $11,500 = $181,565.30. Do not add principal repaid again.

Cash recovery price =(C+B+11500)/(1-c) approximately $987,180.72. This formula assumes one flat percentage c; a tiered agreement needs its actual formula, not a guessed average.

Repair variation: additional $8,000 actually spent before sale raises C by $8,000 and reduces every cash difference by $8,000. Recovery threshold rises by $8,000/0.97 approximately $8,247.42, not just $8,000, because percentage selling costs increase too. This is sensitivity, not a forecast.

Income taxes, opportunity cost and everyday-utility differences excluded. Three years of housing are received; compare a separately built equivalent rental alternative before drawing a rent-versus-buy conclusion. Zero-percent interest requires A = P/n and B = P-Axm; do not divide by r = 0. A selling-cost percentage at or above 100% makes this recovery formula invalid.

Sources checked September 8, 2026: BC PTT, BCFSA remuneration, FCAC breaking a mortgage. Review actual tax and loan circumstances with appropriate professionals.