

CHARLES AT CHURCH CONDOS



OUR TOP 3 INVESTOR PICKS FOR CHARLES AT CHURCH CONDOS

1A - 1 BEDROOM 556 SQ.FT

1B + D - 1 BEDROOM + DEN 599 SQ.FT

2D - 2 BEDROOM 747 SQ.FT.

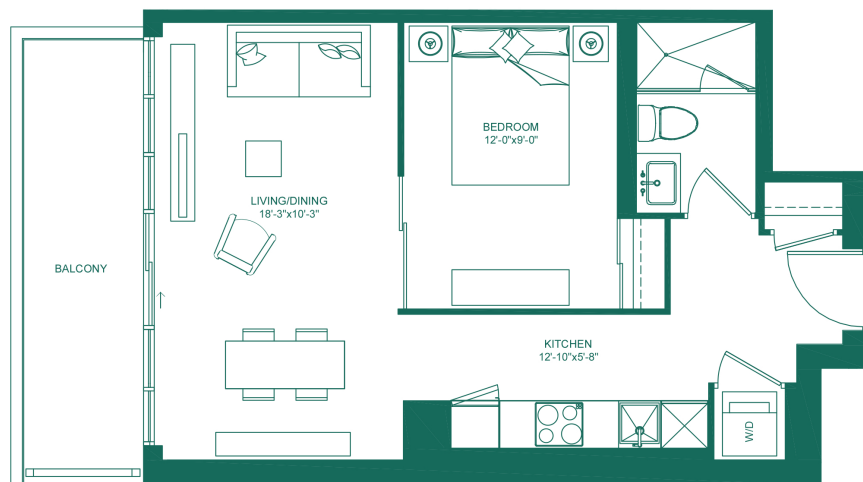
The Condo Store
Realty Inc.
BROKERAGE

Ryan Coyle
Broker

t 416.800.9272 | f 416.533.5881
ryan@connectassetmanagement.com

The Condo Store Realty Inc.
Liberty Market Building
171 East Liberty Street, Suite 101
Toronto, Ontario M6K 3P6

THE CHARLES AT CHURCH



NOTE 1 - Projected price is based on 5% appreciation (Toronto has averaged 5.82% as per TREB market reports annual growth over 30 years)

NOTE 2 - The monthly rental income used in the YEAR 1 pro-forma is \$2,364. This number is based on today's rent of \$2,100.00 with a conservative yearly increase of 3.00% per year.

1A

1 BEDROOM 556 SQ.FT

SUMMARY

YEAR 1 (Final Close)

Purchase Price:	\$502,990
Projected Price at Completion - estimated completion date is November 2021 (see note 1):	\$611,387
Monthly Rental Income (see notes 2):	\$2,364

MONTHLY EXPENSES

Maintenance Fee (61¢ per SF)	\$339
Property Tax	\$346
Hydro, water and gas	Tenant Pays
Insurance	\$10
Down Payment 25.00 %	\$125,748
Mortgage Amount:	\$377,243
Monthly Mortgage Payment \$377,243 @ 2.8% for 30 Years / 1 year term	\$1,546.82
Total Monthly Carrying Costs (\$1,547 + 346 + 339 + 10)	\$2,241.98

TOTAL INCOME

Year One Monthly Positive Cash Flow	\$122
Monthly Principal Portion of Mortgage Payment	\$680

ACTUAL MONTHLY INCOME

\$802

ANNUAL ROI

7.7%

(income/rent return not including your capital appreciation)

ROI ON YOUR DEPOSIT

86.2%

(if you flip/assign your unit before close)



1A

1 BEDROOM 556 SQ.FT

SUMMARY

	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$743,145	\$948,463	\$1,971,786
Capital Gain	\$240,155	\$445,473	\$1,468,796
Rent - Monthly	\$2,660	\$3,084	\$4,805
Taxes - Monthly	\$420	\$537	\$1,116
Condo Fees - Monthly	\$382	\$443	\$689
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,417	\$1,270	\$915
Net Income - Annual	\$5,160	\$9,869	\$24,822
Cumulative Cash Flow	\$16,533	\$56,415	\$322,373
Equity Portion of Mortgage	\$39,090	\$74,130	\$158,930
Cumulative Net Profit	\$55,623	\$130,545	\$481,302

SELLING PROFIT

(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$240,155	\$445,473	\$1,468,796
--	-----------	-----------	-------------

TOTAL PROFIT

(Cash Flow + Selling Profit)	\$256,688	\$501,888	\$1,791,168
------------------------------	-----------	-----------	-------------

Return On Invested Capital	204.1%	399.1%	1424.4%
----------------------------	--------	--------	---------

ASSUMPTIONS

PRICE INCREASE

5% (Toronto has averaged 5.82% annual growth over the 30 years)

RENT INCREASE

3% annually used for pro-forma (we expect rents to increase 4-6% per year based on historical data)

MORTGAGE

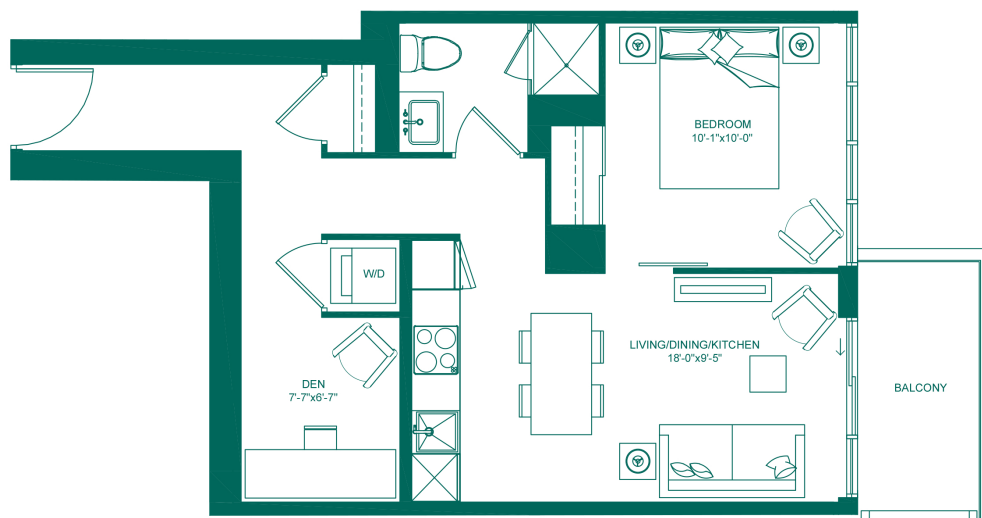
A mortgage rate of 2.8% amortized over 30 years was used.

CONNECT PROPERTY MANAGEMENT

Includes full property management; finding and screening tenants and handling all tenants issues. The first year is included for all of our clients. In year 2 there is a monthly fee of 6% of gross monthly rental income.

This is an option and not mandatory.

THE CHARLES AT CHURCH



NOTE 1 - Projected price is based on 5% appreciation (Toronto has averaged 5.82% as per TREB market reports annual growth over 30 years)

NOTE 2 - The monthly rental income used in the YEAR 1 pro-forma is \$2,701. This number is based on today's rent of \$2,400 with a conservative yearly increase of 3.00% per year.



1B+D

1 BEDROOM + DEN 599 SQ.FT

SUMMARY

YEAR 1 (Final Close)

Purchase Price:	\$542,990
Projected Price at Completion - estimated completion date is November 2021 (see note 1):	\$660,008
Monthly Rental Income (see notes 2):	\$2,701

MONTHLY EXPENSES

Maintenance Fee (61¢ per SF)	\$365
Property Tax	\$373
Hydro, water and gas	Tenant Pays
Insurance	\$10
Down Payment 25.00 %	\$135,748
Mortgage Amount:	\$407,243
Monthly Mortgage Payment \$407,243 @ 2.8% for 30 Years / 1 year term	\$1,669.83
Total Monthly Carrying Costs (\$1,670 + 373 + 365.39 + 10)	\$2,418.22

TOTAL INCOME

Year One Monthly Positive Cash Flow	\$283
Monthly Principal Portion of Mortgage Payment	\$734

ACTUAL MONTHLY INCOME

\$1,017

ANNUAL ROI

9.0%
(income/rent return not including your capital appreciation)

ROI ON YOUR DEPOSIT

86.2%
(if you flip/assign your unit before close)



1B+D

1 BEDROOM + DEN 599 SQ.FT



SUMMARY

	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$802,244	\$1,023,889	\$2,128,591
Capital Gain	\$259,254	\$480,899	\$1,585,601
Rent - Monthly	\$3,040	\$3,524	\$5,491
Taxes - Monthly	\$454	\$579	\$1,204
Condo Fees - Monthly	\$411	\$477	\$743
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,530	\$1,371	\$988
Net Income - Annual	\$7,612	\$13,021	\$30,480
Cumulative Cash Flow	\$27,481	\$81,700	\$414,131
Equity Portion of Mortgage	42,199	\$80,025	\$171,568
Cumulative Net Profit	\$69,680	\$161,725	\$585,699

SELLING PROFIT

(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$259,254	\$480,899	\$1,585,601
--	-----------	-----------	-------------

TOTAL PROFIT

(Cash Flow + Selling Profit)	\$286,735	\$562,599	\$1,999,732
------------------------------	-----------	-----------	-------------

Return On Invested Capital	211.2%	414.4%	1473.1%
----------------------------	--------	--------	---------

ASSUMPTIONS

PRICE INCREASE

5% (Toronto has averaged 5.82% annual growth over the 30 years)

RENT INCREASE

3% annually used for pro-forma (we expect rents to increase 4-6% per year based on historical data)

MORTGAGE

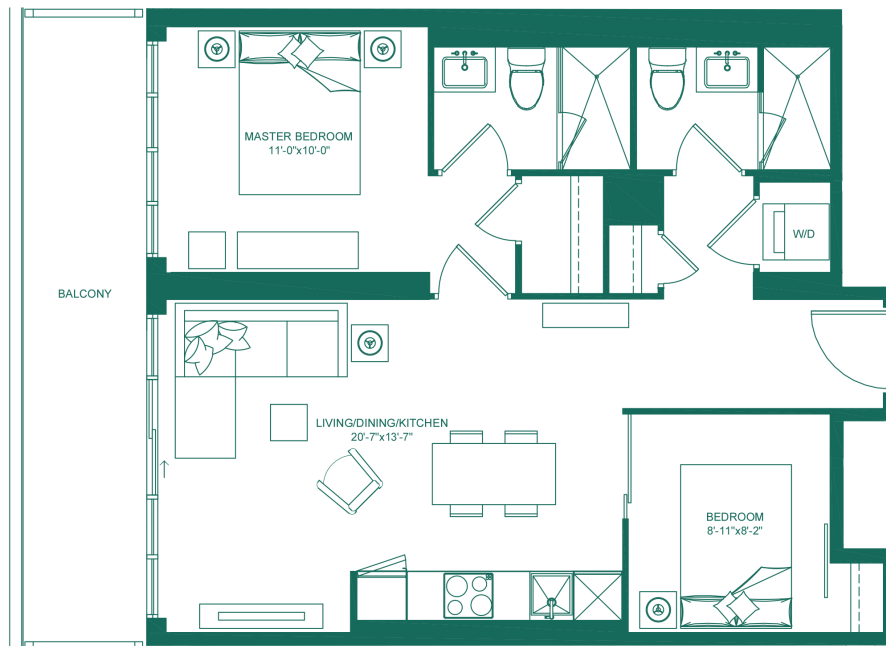
A mortgage rate of 2.8% amortized over 30 years was used.

CONNECT PROPERTY MANAGEMENT

Includes full property management; finding and screening tenants and handling all tenants issues. The first year is included for all of our clients. In year 2 there is a monthly fee of 6% of gross monthly rental income.

This is an option and not mandatory.

THE CHARLES AT CHURCH



NOTE 1 - Projected price is based on 5% appreciation (Toronto has averaged 5.82% as per TREB market reports annual growth over 30 years)

NOTE 2 - The monthly rental income used in the YEAR 1 pro-forma is \$3,320.00. This number is based on today's rent of \$2,950 with a conservative yearly increase of 3.00% per year.

2D

2 BEDROOM 747 SQ.FT

SUMMARY

YEAR 1 (Final Close)

Purchase Price:	\$668,990
Projected Price at Completion - estimated completion date is November 2021 (see note 1):	\$813,162
Monthly Rental Income (see notes 2):	\$3,320

MONTHLY EXPENSES

Maintenance Fee (61¢ per SF)	\$456
Property Tax	\$460
Hydro, water and gas	Tenant Pays
Insurance	\$10
Down Payment 25.00 %	\$167,248
Mortgage Amount:	\$501,743
Monthly Mortgage Payment \$501,743 @ 2.8% for 30 Years / 1 year term	\$2,057.31
Total Monthly Carrying Costs (\$2,057 + 460 + 455.67 + 10)	\$2,982.98

TOTAL INCOME

Year One Monthly Positive Cash Flow	\$337
Monthly Principal Portion of Mortgage Payment	\$905

ACTUAL MONTHLY INCOME \$1,242

ANNUAL ROI 8.9%
(income/rent return not including your capital appreciation)

ROI ON YOUR DEPOSIT 86.2%
(if you flip/assign your unit before close)



2D

2 BEDROOM 747 SQ.FT

SUMMARY

	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$988,403	\$1,261,480	\$2,622,527
Capital Gain	\$319,413	\$592,490	\$1,953,537
Rent - Monthly	\$3,737	\$4,332	\$6,749
Taxes - Monthly	\$559	\$714	\$1,484
Condo Fees - Monthly	\$513	\$595	\$926
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,885	\$1,690	\$1,217
Net Income - Annual	\$9,229	\$15,867	\$37,274
Cumulative Cash Flow	\$33,157	\$99,137	\$505,313
Equity Portion of Mortgage	\$51,991	\$98,595	\$211,381
Cumulative Net Profit	\$85,148	\$197,732	\$716,693

SELLING PROFIT

(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$319,413	\$592,490	\$1,953,537
--	-----------	-----------	-------------

TOTAL PROFIT

(Cash Flow + Selling Profit)	\$352,570	\$691,628	\$2,458,850
------------------------------	-----------	-----------	-------------

Return On Invested Capital	210.8%	413.5%	1470.2%
----------------------------	--------	--------	---------



ASSUMPTIONS

PRICE INCREASE

5% (Toronto has averaged 5.82% annual growth over the 30 years)

RENT INCREASE

3% annually used for pro-forma (we expect rents to increase 4-6% per year based on historical data)

MORTGAGE

A mortgage rate of 2.8% amortized over 30 years was used.

CONNECT PROPERTY MANAGEMENT

Includes full property management; finding and screening tenants and handling all tenants issues. The first year is included for all of our clients. In year 2 there is a monthly fee of 6% of gross monthly rental income.

This is an option and not mandatory.