

# HOME CONDOS



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## OUR TOP 5 INVESTOR PICKS FOR THE HOME CONDOS

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**1-484** - 1 BEDROOM 484 SQ.FT

**2-595** - 2 BEDROOM 595 SQ.FT

**1D** - 1 BEDROOM 612 SQ.FT.

**2-798** - 2 BEDROOM 798 SQ.FT.

**3D** - 3 BEDROOM 908 SQ.FT.

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The Condo Store  
Realty Inc.  
BROKERAGE

**Ryan Coyle**  
Broker

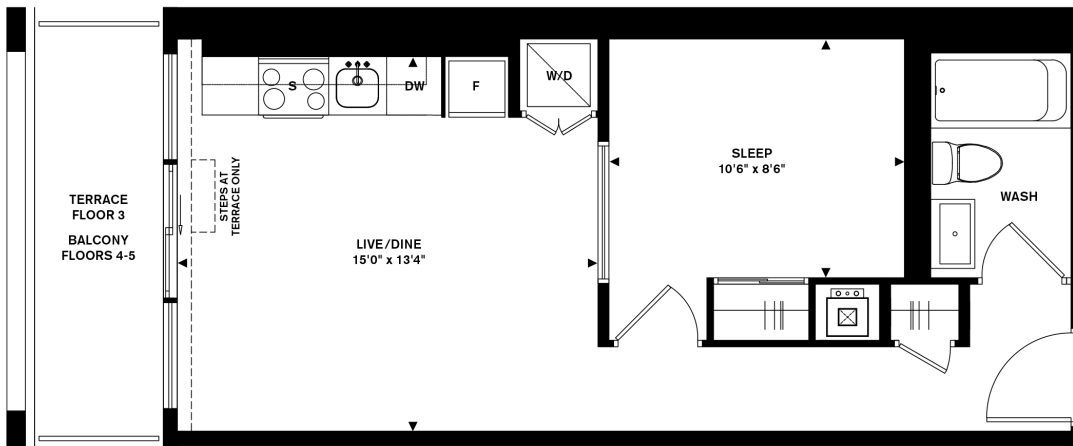
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1-484

1 BEDROOM 484 SQ.FT



**NOTE 1** - Projected price is based on 5% appreciation (Toronto has averaged 5.76% annual growth over 30 years)

**NOTE 2** - The monthly rental income used in the YEAR 1 pro-forma is \$1,755.00 This number is based on today's rent of \$1,500.00 with a conservative yearly increase of 4.00% per year.

**NOTE 3** - Mortgage rate of 2.5% amortized over 30 years

**SUMMARY** **YEAR 1** (Final Close)

Purchase Price:	\$279,900
Projected Price at Completion - estimated completion date is 2020 (see note 1):	\$340,220
Monthly Rental Income	\$1,755

**MONTHLY EXPENSES**

Maintenance Fee (54¢ per SF)	\$276
Property Tax	\$193
Hydro	Tenant Pays
Down Payment 20.00 %	\$55,980
Mortgage Amount:	\$223,920
Monthly Mortgage Payment \$223,920 @ 2.5% for 30 Years / 1 year term	\$883.25
Total Monthly Carrying Costs (\$883 + 193 + 275.88 + 10)	\$1,362.13

**TOTAL INCOME**

Year One Monthly Positive Cash Flow	\$393
Monthly Principal Portion of Mortgage Payment	\$424

<b>ACTUAL MONTHLY INCOME</b>	\$817
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<b>ANNUAL ROI</b> (income/rent return not including your capital appreciation)	17.5%
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<b>ROI ON YOUR DEPOSIT</b> (if you flip/assign your unit before close)	107.8%
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# 1-484

1 BEDROOM 484 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$413,540	\$527,793	\$1,097,244
Capital Gain	\$133,640	\$247,893	\$817,344
Rent - Monthly	\$2,053	\$2,498	\$4,498
Taxes - Monthly	\$234	\$299	\$621
Condo Fees - Monthly	\$323	\$393	\$707
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$806	\$718	\$509
Net Income - Annual	\$8,155	\$12,914	\$31,742
Cumulative Cash Flow	\$32,093	\$86,917	\$421,107
Equity Portion of Mortgage	\$24,308	\$45,978	\$97,866
Cumulative Net Profit	\$56,401	\$132,895	\$518,973
<b>SELLING PROFIT</b>			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$133,640	\$247,893	\$817,344
<b>TOTAL PROFIT</b>			
(Cash Flow + Selling Profit)	\$165,733	\$334,810	\$1,238,451
Return On Invested Capital	296.1%	598.1%	2212.3%

## ASSUMPTIONS

### PRICE INCREASE

5% (Toronto has averaged 5.76% annual growth over the 30 years)

### RENT INCREASE

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

### CONNECT PROPERTY MANAGEMENT

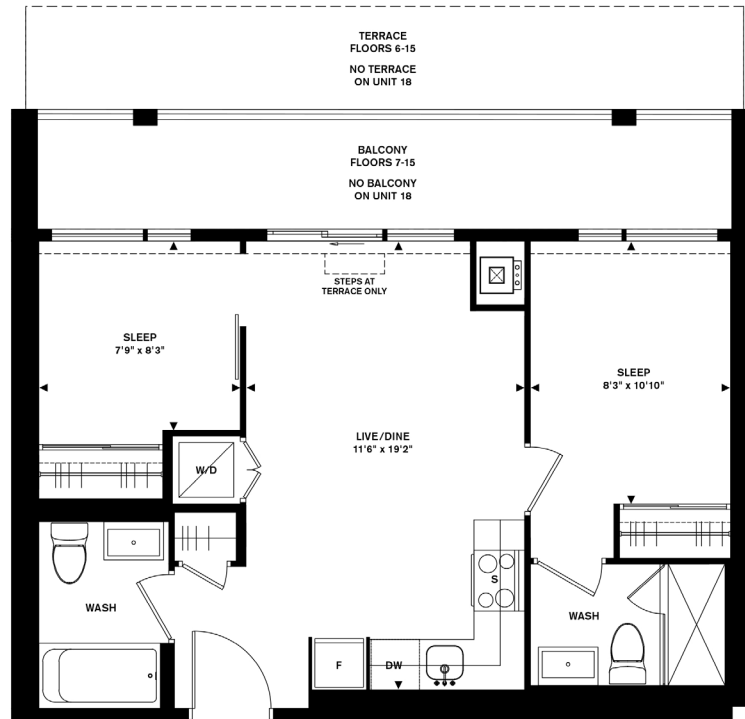
Includes full property management; finding and screening tenants and handling all tenants issues. The first year is included for all of our clients. In year 2 there is a monthly fee of 6% of gross monthly rental income.

**This is an option and not necessary.**



**2-595**

**2 BEDROOM 595 SQ.FT**



**NOTE 1 -** Projected price is based on 5% appreciation (Toronto has averaged 5.76% annual growth over 30 years)

**NOTE 2 -** The monthly rental income used in the YEAR 1 pro-forma is \$2,223.00 This number is based on today's rent of \$1,900.00 with a conservative yearly increase of 4.00% per year.

**NOTE 3 -** Mortgage rate of 2.5% amortized over 30 years

**SUMMARY**

**YEAR 1 (Final Close)**

Purchase Price:	\$377,900
Projected Price at Completion - estimated completion date is 2020 (see note 1):	\$459,340
Monthly Rental Income	\$2,223

**MONTHLY EXPENSES**

Maintenance Fee (54¢ per SF)	\$338
Property Tax	\$260
Hydro	Tenant Pays
Down Payment 20.00 %	\$75,580
Mortgage Amount:	\$302,320
Monthly Mortgage Payment \$302,320 @ 2.5% for 30 Years / 1 year term	\$1,192.50
Total Monthly Carrying Costs (\$1,192+ 260 + 337.96 + 10)	\$1,800.46

**TOTAL INCOME**

Year One Monthly Positive Cash Flow	\$422
Monthly Principal Portion of Mortgage Payment	\$572

**ACTUAL MONTHLY INCOME**

\$995

**ANNUAL ROI**

15.8% (income/rent return not including your capital appreciation)

**ROI ON YOUR DEPOSIT**

107.8% (if you flip/assign your unit before close)



## 2-595

2 BEDROOM 595 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$558,330	\$712,587	\$1,481,417
Capital Gain	\$180,430	\$334,687	\$1,103,517
Rent - Monthly	\$2,600	\$3,164	\$5,698
Taxes - Monthly	\$316	\$403	\$838
Condo Fees - Monthly	\$395	\$481	\$866
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,088	\$970	\$687
Net Income - Annual	\$9,485	\$15,573	\$39,480
Cumulative Cash Flow	\$36,272	\$101,681	\$513,951
Equity Portion of Mortgage	\$32,819	\$62,076	\$132,131
Cumulative Net Profit	\$69,092	\$163,757	\$646,082
<b>SELLING PROFIT</b>			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$180,430	\$334,687	\$1,103,517
<b>TOTAL PROFIT</b>			
(Cash Flow + Selling Profit)	\$216,703	\$436,368	\$1,617,468
Return On Invested Capital	286.7%	577.4%	2140.1%

### ASSUMPTIONS

#### PRICE INCREASE

5% (Toronto has averaged 5.76% annual growth over the 30 years)

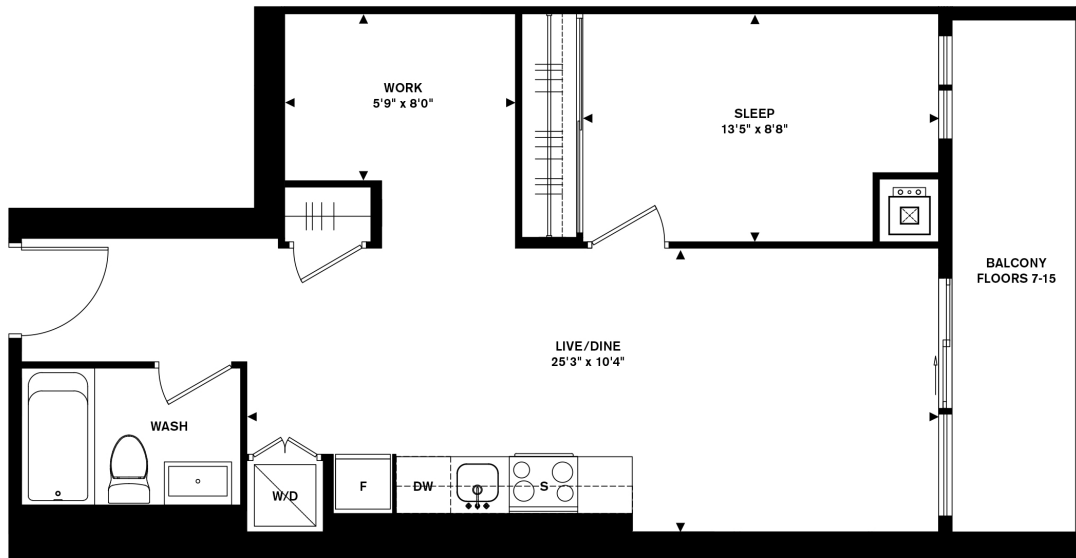
#### RENT INCREASE

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

#### 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 necessary.**



**NOTE 1 -** Projected price is based on 5% appreciation (Toronto has averaged 5.76% annual growth over 30 years)

**NOTE 2 -** The monthly rental income used in the YEAR 1 pro-forma is \$2,164.00 This number is based on today's rent of \$1,850.00 with a conservative yearly increase of 4.00% per year.

**NOTE 3 -** Mortgage rate of 2.5% amortized over 30 years

**SUMMARY**

**YEAR 1 (Final Close)**

Purchase Price:	\$371,900
Projected Price at Completion - estimated completion date is 2020 (see note 1):	\$452,047
Monthly Rental Income	\$2,164

**MONTHLY EXPENSES**

Maintenance Fee (59¢ per SF)	\$349
Property Tax	\$256
Hydro	Tenant Pays
Down Payment 20.00 %	\$74,380
Mortgage Amount:	\$297,520
Monthly Mortgage Payment \$297,520 @ 2.50% for 30 Years / 1 year term	\$1,173.57
Total Monthly Carrying Costs (\$1,174 + 256 + 348.84 + 10)	\$1,788.41

**TOTAL INCOME**

Year One Monthly Positive Cash Flow	\$376
Monthly Principal Portion of Mortgage Payment	\$563

<b>ACTUAL MONTHLY INCOME</b>	\$939
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<b>ANNUAL ROI</b> (income/rent return not including your capital appreciation)	15.2%
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<b>ROI ON YOUR DEPOSIT</b> (if you flip/assign your unit before close)	107.8%
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## 1D 1 BEDROOM 612 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$549,466	\$701,273	\$1,457,896
Capital Gain	\$177,566	\$329,373	\$1,085,996
Rent - Monthly	\$2,532	\$3,080	\$5,548
Taxes - Monthly	\$311	\$397	\$825
Condo Fees - Monthly	\$408	\$497	\$894
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,070	\$954	\$676
Net Income - Annual	\$8,778	\$14,650	\$37,637
Cumulative Cash Flow	\$33,122	\$94,362	\$486,016
Equity Portion of Mortgage	\$32,298	\$61,090	\$130,033
Cumulative Net Profit	\$65,421	\$155,453	\$616,049
<b>SELLING PROFIT</b>			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$177,566	\$329,373	\$1,085,996
<b>TOTAL PROFIT</b>			
(Cash Flow + Selling Profit)	\$210,688	\$423,735	\$1,572,012
Return On Invested Capital	283.3%	569.7%	2113.5%

### ASSUMPTIONS

#### PRICE INCREASE

5% (Toronto has averaged 5.76% annual growth over the 30 years)

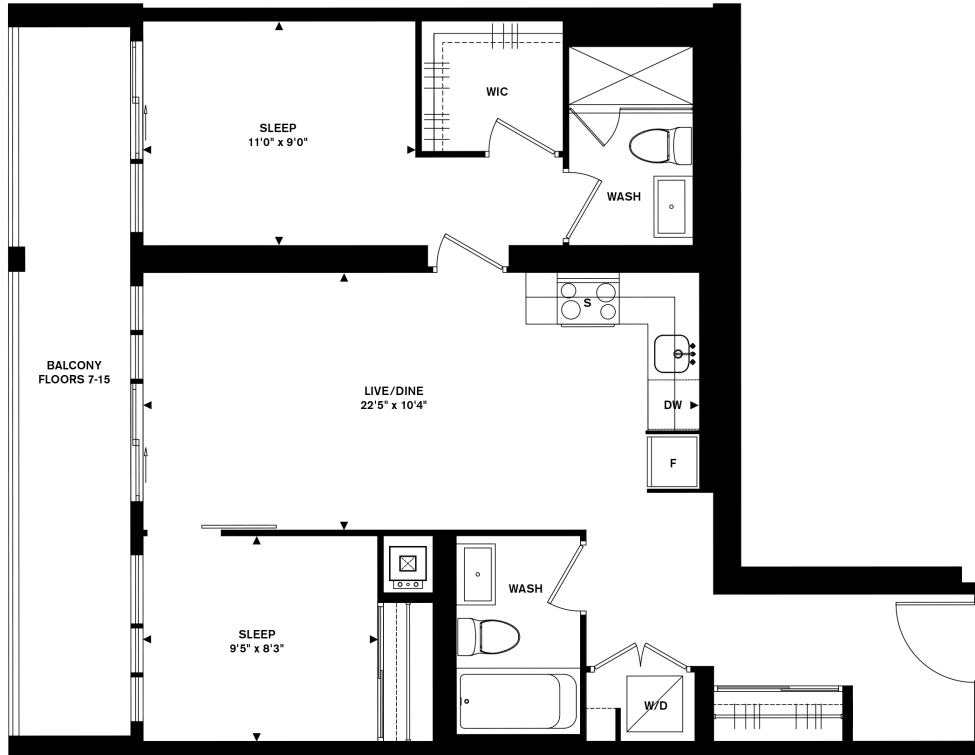
#### RENT INCREASE

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

#### 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 necessary.**



**NOTE 1** - Projected price is based on 5% appreciation (Toronto has averaged 5.76% annual growth over 30 years)

**NOTE 2** - The monthly rental income used in the YEAR 1 pro-forma is \$2,808.00. This number is based on today's rent of \$2,400.00 with a conservative yearly increase of 4.00% per year.

**NOTE 3** - Mortgage rate of 2.5% amortized over 30 years



**2-798**

**2 BEDROOM 798 SQ.FT**

SUMMARY	YEAR 1 (Final Close)
Purchase Price:	\$486,900
Projected Price at Completion - estimated completion date is 2020 (see note 1):	\$591,830
Monthly Rental Income	\$2,808
<b>MONTHLY EXPENSES</b>	
Maintenance Fee (59¢ per SF)	\$453
Property Tax	\$335
Hydro	Tenant Pays
Down Payment 20.00 %	\$97,380
Mortgage Amount:	\$389,520
Monthly Mortgage Payment \$389,520 @ 2.50% for 30 Years / 1 year term	\$1,536.46
Total Monthly Carrying Costs (\$1,536 + 335 + 453,264 + 10)	\$2,334.72
<b>TOTAL INCOME</b>	
Year One Monthly Positive Cash Flow	\$473
Monthly Principal Portion of Mortgage Payment	\$738
<b>ACTUAL MONTHLY INCOME</b>	\$1,210
<b>ANNUAL ROI</b> (income/rent return not including your capital appreciation)	14.9%
<b>ROI ON YOUR DEPOSIT</b> (if you flip/assign your unit before close)	107.8%





## 2-798

### 2 BEDROOM 798 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$719,373	\$918,123	\$1,908,711
Capital Gain	\$232,473	\$431,223	\$1,421,811
Rent - Monthly	\$3,285	\$3,996	\$7,197
Taxes - Monthly	\$407	\$520	\$1,080
Condo Fees - Monthly	\$530	\$645	\$1,162
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,402	\$1,249	\$885
Net Income - Annual	\$11,219	\$18,843	\$48,647
Cumulative Cash Flow	\$42,104	\$120,725	\$626,315
Equity Portion of Mortgage	\$42,286	\$79,981	\$170,242
Cumulative Net Profit	\$84,390	\$200,706	\$796,557
<b>SELLING PROFIT</b>			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$232,473	\$431,223	\$1,421,811
<b>TOTAL PROFIT</b>			
(Cash Flow + Selling Profit)	\$274,577	\$551,948	\$2,048,126
Return On Invested Capital	282.0%	566.8%	2103.2%

### ASSUMPTIONS

#### PRICE INCREASE

5% (Toronto has averaged 5.76% annual growth over the 30 years)

#### RENT INCREASE

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

#### CONNECT PROPERTY MANAGEMENT

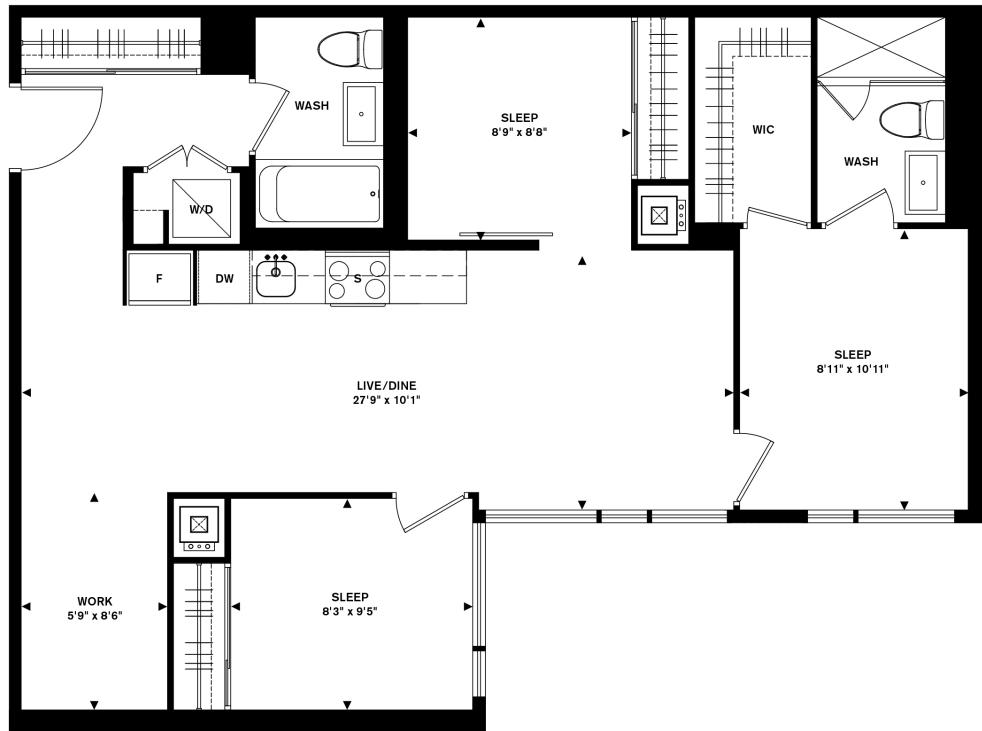
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**This is an option and not necessary.**



**3D**

**3 BEDROOM 908 SQ.FT**



**NOTE 1 -** Projected price is based on 5% appreciation (Toronto has averaged 5.76% annual growth over 30 years)

**NOTE 2 -** The monthly rental income used in the YEAR 1 pro-forma is \$3,159.00 This number is based on today's rent of \$2,700.00 with a conservative yearly increase of 4.00% per year.

**NOTE 3 -** Mortgage rate of 2.5% amortized over 30 years

**SUMMARY**

**YEAR 1 (Final Close)**

Purchase Price:	\$542,900
Projected Price at Completion - estimated completion date is 2020 (see note 1):	\$659,898
Monthly Rental Income	\$3,159

**MONTHLY EXPENSES**

Maintenance Fee (59¢ per SF)	\$516
Property Tax	\$373
Hydro	Tenant Pays
Down Payment 20.00 %	\$108,580
Mortgage Amount:	\$434,320
Monthly Mortgage Payment \$434,320 @ 2.50% for 30 Years / 1 year term	\$1,713.17
Total Monthly Carrying Costs (\$1,713 + 373 + 515,744 + 10)	\$2,611.92

**TOTAL INCOME**

Year One Monthly Positive Cash Flow	\$547
Monthly Principal Portion of Mortgage Payment	\$822

<b>ACTUAL MONTHLY INCOME</b>	\$1,369
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<b>ANNUAL ROI</b> (income/rent return not including your capital appreciation)	15.1%
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<b>ROI ON YOUR DEPOSIT</b> (if you flip/assign your unit before close)	107.8%
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## 3D

3 BEDROOM 908 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$802,111	\$1,023,719	\$2,128,238
Capital Gain	\$259,211	\$480,819	\$1,585,338
Rent - Monthly	\$3,695	\$4,496	\$8,096
Taxes - Monthly	\$454	\$579	\$1,204
Condo Fees - Monthly	\$603	\$734	\$1,322
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,563	\$1,292	\$987
Net Income - Annual	\$12,773	\$21,328	\$54,808
Cumulative Cash Flow	\$48,168	\$137,310	\$707,632
Equity Portion of Mortgage	\$47,149	\$89,180	\$189,823
Cumulative Net Profit	\$95,317	\$226,490	\$897,455
<b>SELLING PROFIT</b>			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$259,211	\$480,819	\$1,585,338
<b>TOTAL PROFIT</b>			
(Cash Flow + Selling Profit)	\$307,379	\$618,129	\$2,292,970
Return On Invested Capital	283.1%	569.3%	2111.8%

### ASSUMPTIONS

#### PRICE INCREASE

5% (Toronto has averaged 5.76% annual growth over the 30 years)

#### RENT INCREASE

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

#### 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 necessary.**