

WATER'S EDGE CONDOS



OUR TOP 3 INVESTOR PICKS FOR WATERS EDGE CONDOS

Maui - 1 BEDROOM 466 SQ.FT

Malibu - 1 BEDROOM + DEN 579 SQ.FT

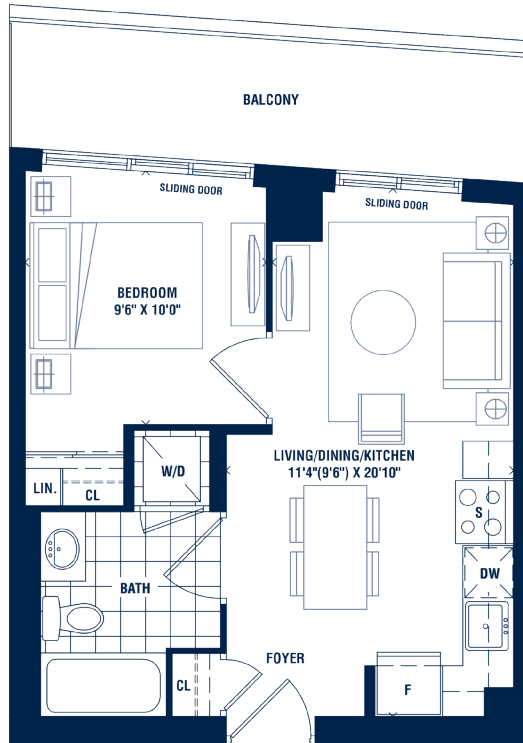
Newport - 2 BEDROOM 642 SQ.FT.

The Condo Store
Realty Inc
BROKERAGE

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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 \$1,857. This number is based on today's rent of \$1,650.00 with a conservative yearly increase of 3.00% per year.



MAUI

1 BEDROOM 466 SQ.FT

SUMMARY	YEAR 1 (Final Close)
Purchase Price:	\$329,900
Projected Price at Completion - estimated completion date is November 2021 (see note 1):	\$400,996
Monthly Rental Income (see notes 2):	\$1,857
MONTHLY EXPENSES	
Maintenance Fee (56¢ per SF)	\$261
Property Tax	\$227
Hydro	Tenant Pays
Insurance	\$10
Down Payment 20.00 %	\$65,980
Mortgage Amount:	\$263,920
Monthly Mortgage Payment \$263,920 @ 2.8% for 30 Years / 1 year term	\$1,082.16
Total Monthly Carrying Costs (\$1,082 + 227 + 261 + 10)	\$1,580.12
TOTAL INCOME	
Year One Monthly Positive Cash Flow	\$277
Monthly Principal Portion of Mortgage Payment	\$476
ACTUAL MONTHLY INCOME	\$753
ANNUAL ROI (income/rent return not including your capital appreciation)	13.7%
ROI ON YOUR DEPOSIT (if you flip/assign your unit before close)	107.8%



MAUI

1 BEDROOM 466 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$487,413	\$622,076	\$1,293,251
Capital Gain	\$157,513	\$292,176	\$963,351
Rent - Monthly	\$2,090	\$2,423	\$3,775
Taxes - Monthly	\$276	\$352	\$732
Condo Fees - Monthly	\$294	\$340	\$530
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$991	\$889	\$640
Net Income - Annual	\$6,220	\$9,959	\$22,280
Cumulative Cash Flow	\$23,840	\$66,097	\$311,727
Equity Portion of Mortgage	\$27,348	\$51,861	\$111,188
Cumulative Net Profit	\$51,187	\$117,959	\$422,914
SELLING PROFIT			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$157,513	\$292,176	\$963,351
TOTAL PROFIT			
(Cash Flow + Selling Profit)	\$181,352	\$358,273	\$1,275,077
Return On Invested Capital	274.9%	543.0%	1932.5%

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)

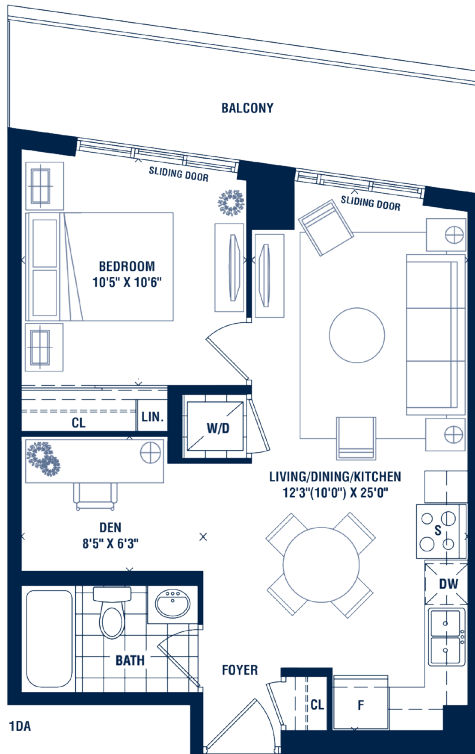
MORTGAGE

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.



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 \$2,251. This number is based on today's rent of \$2,000 with a conservative yearly increase of 3.00% per year.



MALIBU

1 BEDROOM + DEN 579 SQ.FT

SUMMARY

YEAR 1 (Final Close)

Purchase Price:	\$449,900
Projected Price at Completion - estimated completion date is November 2021 (see note 1):	\$546,856
Monthly Rental Income (see notes 2):	\$2,251

MONTHLY EXPENSES

Maintenance Fee (56¢ per SF)	\$324
Property Tax	\$309
Hydro	Tenant Pays
Insurance	\$10
Down Payment 20.00 %	\$89,980
Mortgage Amount:	\$359,920
Monthly Mortgage Payment \$359,920 @ 2.8% for 30 Years / 1 year term	\$1,475.79
Total Monthly Carrying Costs (\$1,476 + 309 + 289.5 + 10)	\$2,119.03

TOTAL INCOME

Year One Monthly Positive Cash Flow	\$132
Monthly Principal Portion of Mortgage Payment	\$649

ACTUAL MONTHLY INCOME

\$781

ANNUAL ROI

10.4%
(income/rent return not including your capital appreciation)

ROI ON YOUR DEPOSIT

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



MALIBU

1 BEDROOM + DEN 579 SQ.FT



SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$664,707	\$848,354	\$1,763,666
Capital Gain	\$214,807	\$398,454	\$1,313,766
Rent - Monthly	\$2,534	\$2,937	\$4,576
Taxes - Monthly	\$376	\$480	\$998
Condo Fees - Monthly	\$365	\$423	\$659
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,352	\$1,212	\$873
Net Income - Annual	\$5,154	\$9,720	\$24,357
Cumulative Cash Flow	\$16,815	\$56,235	\$317,164
Equity Portion of Mortgage	\$37,295	\$70,726	\$151,632
Cumulative Net Profit	\$54,110	\$126,961	\$468,795
SELLING PROFIT			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$214,807	\$398,454	\$1,313,766
TOTAL PROFIT			
(Cash Flow + Selling Profit)	\$231,622	\$454,688	\$1,630,930
Return On Invested Capital	257.4%	505.3%	1812.5%

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

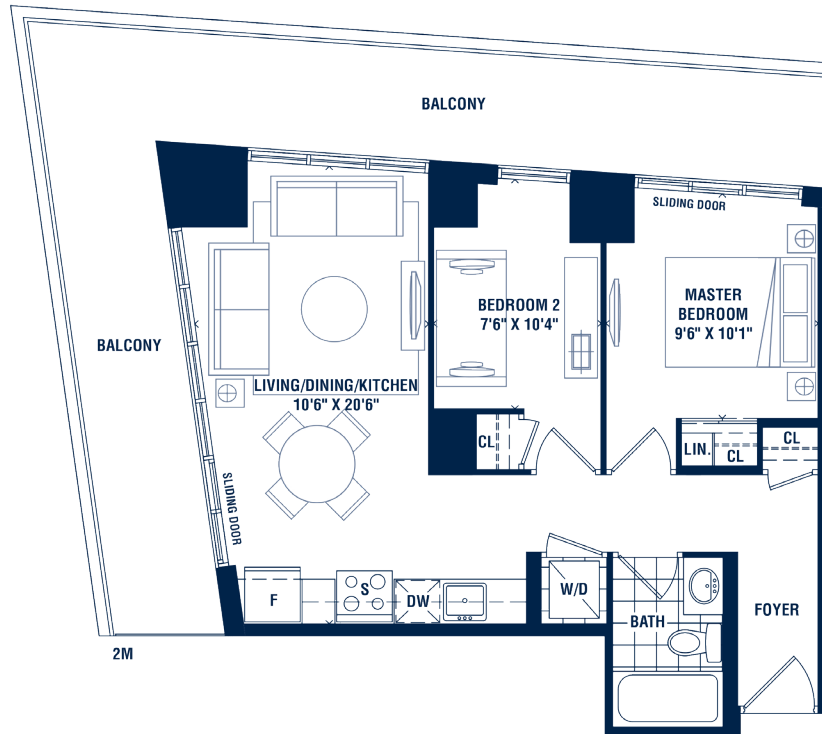
Includes full property management; finding and screening tenants and handling all tenants issues. The first year is included for all of our clients. In year 2 there is a monthly fee of 6% of gross monthly rental income.

This is an option and not mandatory.



NEWPORT

2 BEDROOM 642 SQ.FT



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 \$2,645.00 This number is based on today's rent of \$2,350 with a conservative yearly increase of 3.00% per year.

SUMMARY

YEAR 1 (Final Close)

Purchase Price:	\$524,900
Projected Price at Completion - estimated completion date is November 2021 (see note 1):	\$638,019
Monthly Rental Income (see notes 2):	\$2,645

MONTHLY EXPENSES

Maintenance Fee (56¢ per SF)	\$360
Property Tax	\$361
Hydro	Tenant Pays
Insurance	\$10
Down Payment 20.00 %	\$104,980
Mortgage Amount:	\$419,920
Monthly Mortgage Payment \$419,920 @ 2.8% for 30 Years / 1 year term	\$1,721.81
Total Monthly Carrying Costs (\$1,722 + 361 + 321 + 10)	\$2,452.33

TOTAL INCOME

Year One Monthly Positive Cash Flow	\$193
Monthly Principal Portion of Mortgage Payment	\$757

ACTUAL MONTHLY INCOME

\$950

ANNUAL ROI

10.9%
(income/rent return not including your capital appreciation)

ROI ON YOUR DEPOSIT

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



NEWPORT

2 BEDROOM 642 SQ.FT



SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$775,516	\$989,777	\$2,057,676
Capital Gain	\$250,616	\$464,877	\$1,532,776
Rent - Monthly	\$2,977	\$3,451	\$5,377
Taxes - Monthly	\$439	\$560	\$1,164
Condo Fees - Monthly	\$405	\$469	\$731
Insurance	\$11	\$12	\$16
Mortgage Pmt - Monthly	\$1,578	\$1,414	\$1,018
Net Income - Annual	\$6,541	\$11,951	\$29,363
Cumulative Cash Flow	\$22,108	\$70,980	\$387,060
Equity Portion of Mortgage	\$43,512	\$82,516	\$176,909
Cumulative Net Profit	\$68,620	\$153,496	\$563,969
SELLING PROFIT			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$250,615	\$464,877	\$1,532,776
TOTAL PROFIT			
(Cash Flow + Selling Profit)	\$272,724	\$535,857	\$1,919,836
Return On Invested Capital	259.8%	510.4%	1828.8%

ASSUMPTIONS

PRICE INCREASE

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

RENT INCREASE

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