

8 CUMBERLAND



OUR TOP 3 INVESTOR PICKS FOR 8 CUMBERLAND CONDOS

DUPONT - 1 BEDROOM 468 SQ.FT

HAZELTON - 2 BEDROOM 717 SQ.FT

AVENUE - 1 BEDROOM + DEN 588 SQ.FT.

Matt Elkind
Sales Representative

w 416.800.9272 | f 416.533.5881 |
matt@connectassetmanagement.com

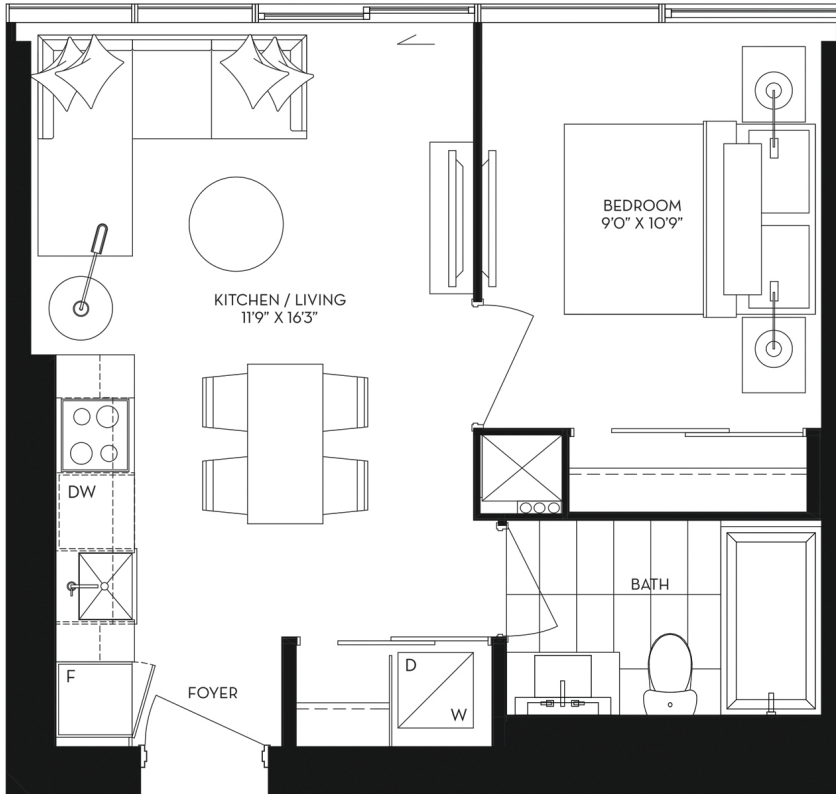
The Condo Store Realty Inc.
Liberty Market Building
171 East Liberty Street, Suite 101
Toronto, Ontario M6K 3P6

The Condo Store
Realty Inc.
BROKERAGE

Ryan Coyle
Broker

t 416.800.9272 | f 416.533.5881
ryan@connectassetmanagement.com

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NOTE 1 - Projected price is based on 4% appreciation (Toronto has averaged 5.82% compounded annual growth over the past 30 years)

NOTE 2 - The monthly rental income used in the YEAR 1 pro-forma is \$2,300.00. This number is based on today's estimated rent of \$1,985.00 with a conservative yearly increase of 3% per year.

DUPONT

1 BEDROOM 468 SQ.FT

SUMMARY	YEAR 1 (Final Close)
Purchase Price:	\$418,990
Projected Price at Completion - estimated completion date is 2021 (see note 1):	\$509,765
Monthly Rental Income (see note 2):	\$2,300
MONTHLY EXPENSES	
Maintenance Fee (59¢ per SF)	\$276
Property Tax	\$288
Hydro	Tenant Pays
Down Payment 21.00 %	\$87,988
Mortgage Amount:	\$331,002
Monthly Mortgage Payment \$331,002 @ 2.5% over 30 Years	\$1,305.64
Total Monthly Carrying Costs (\$1,306 + 288 + 276.12 + 15)	\$1,884.76
TOTAL INCOME	
Year One Monthly Positive Cash Flow	\$416
Monthly Principal Portion of Mortgage Payment	\$627
ACTUAL MONTHLY INCOME	\$1,043
ANNUAL ROI (income/rent return not including your capital appreciation)	14.2%
RETURN ON INVESTED CAPITAL (DEPOSIT) (if you flip/assign your unit before close)	103%



DUPONT

1 BEDROOM 468 SQ.FT

SUMMARY AFTER FINAL CLOSE	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$596,353	\$725,555	\$1,306,684
Capital Gain	\$177,363	\$306,565	\$887,694
Rent - Monthly	\$2,590	\$3,002	\$4,678
Taxes - Monthly	\$337	\$411	\$739
Condo Fees - Monthly	\$311	\$360	\$561
CONNECT Property Management	-	-	-
Mortgage Pmt - Monthly	\$1,191	\$1,062	\$752
Net Income - Annual	\$8,815	\$13,825	\$31,211
Cumulative Cash Flow	\$34,472	\$93,460	\$434,683
Equity Portion of Mortgage	\$35,933	\$67,965	\$144,667
Cumulative Net Profit	\$70,405	\$161,425	\$579,349
SELLING PROFIT			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$177,363	\$306,565	\$887,694
TOTAL PROFIT			
(Cash Flow + Selling Profit)	\$211,835	\$400,025	\$1,322,376
Return On Invested Capital	240.8%	554.8%	1502.9%

ASSUMPTIONS

PRICE INCREASE

4% appreciation (Toronto has averaged 5.82% compounded annual growth over the past 30 years)

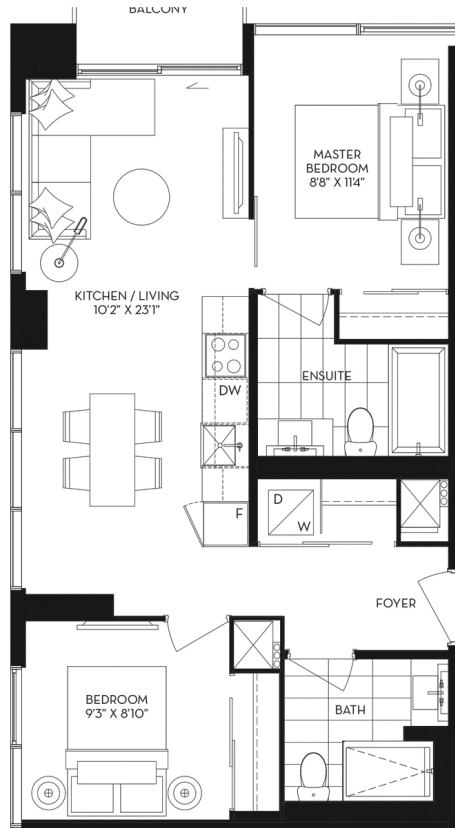
RENT INCREASE

3% 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 4% appreciation (Toronto has averaged 5.82% compounded annual growth over the past 30 years)

NOTE 2 - The monthly rental income used in the YEAR 1 pro-forma is \$3,478 This number is based on today's estimated rent of \$3,000 with a conservative yearly increase of 3% per year.



HAZELTON

2 BEDROOM 717 SQ.FT

SUMMARY	YEAR 1 (Final Close)
Purchase Price:	\$623,990
Projected Price at Completion - estimated completion date is 2021 (see note 1):	\$759,179
Monthly Rental Income (see note 2):	\$3,478
MONTHLY EXPENSES	
Maintenance Fee (59¢ per SF)	\$423
Property Tax	\$430
Hydro	Tenant Pays
Down Payment 21.00 %	\$131,038
Mortgage Amount:	\$492,952
Monthly Mortgage Payment \$492,952 @ 2.5% over 30 Years	\$1,944.45
Total Monthly Carrying Costs (\$1,944 + 430 + 423 + 15)	\$2,812.48
TOTAL INCOME	
Year One Monthly Positive Cash Flow	\$665
Monthly Principal Portion of Mortgage Payment	\$933
ACTUAL MONTHLY INCOME	\$1,599
ANNUAL ROI (income/rent return not including your capital appreciation)	14.6%
ROI ON INVESTED CAPITAL (if you flip/assign your unit before close)	103%



HAZELTON

2 BEDROOM 717 SQ.FT

SUMMARY AFTER FINAL CLOSE	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$888,132	\$1,080,549	\$1,946,007
Capital Gain	\$264,142	\$456,559	\$1,322,017
Rent - Monthly	\$3,914	\$4,538	\$7,070
Taxes - Monthly	\$503	\$611	\$1,010
Condo Fees - Monthly	\$476	\$552	\$860
CONNECT Property Management	-	-	-
Mortgage Pmt - Monthly	\$1,774	\$1,581	\$1,120
Net Income - Annual	\$13,749	\$21,304	\$47,574
Cumulative Cash Flow	\$54,278	\$145,511	\$667,226
Equity Portion of Mortgage	\$53,514	\$101,219	\$215,448
Cumulative Net Profit	\$107,793	\$246,730	\$882,674
SELLING PROFIT			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$264,142	\$456,559	\$1,322,017
TOTAL PROFIT			
(Cash Flow + Selling Profit)	\$318,421	\$602,070	\$1,989,244
Return On Invested Capital	243.0%	459.5%	1518.1%

ASSUMPTIONS

PRICE INCREASE

4% appreciation (Toronto has averaged 5.82% compounded annual growth over the past 30 years)

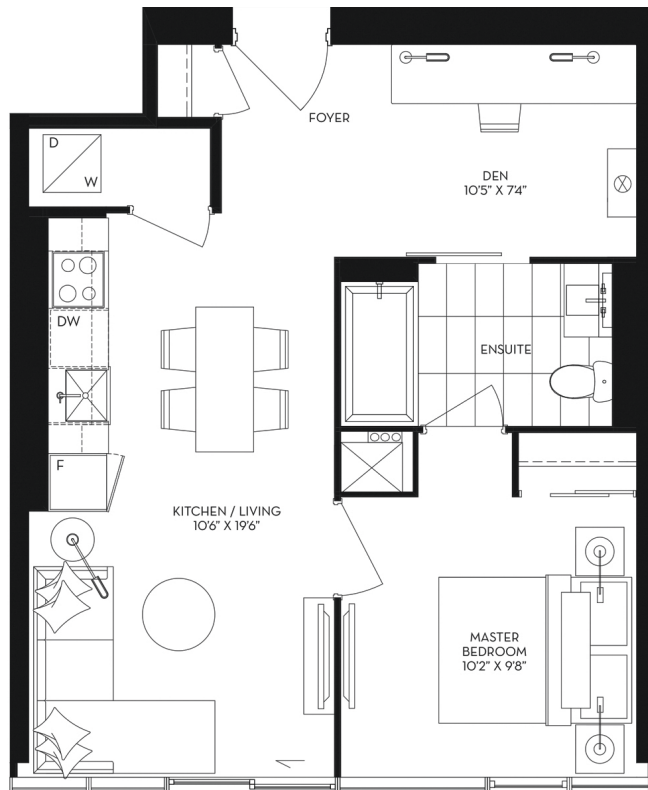
RENT INCREASE

3% 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 4% appreciation (Toronto has averaged 5.82% compounded annual growth over the past 30 years)

NOTE 2 - The monthly rental income used in the YEAR 1 pro-forma is \$2,782 This number is based on today's estimated rent of \$2,400 with a conservative yearly increase of 3% per year.

AVENUE

1 BEDROOM + DEN 588 SQ.FT

SUMMARY	YEAR 1 (Final Close)
Purchase Price:	\$506,990
Projected Price at Completion - estimated completion date is 2021 (see note 1):	\$616,831
Monthly Rental Income (see note 2):	\$2,782
MONTHLY EXPENSES	
Maintenance Fee (59¢ per SF)	\$347
Property Tax	\$349
Hydro	Tenant Pays
Down Payment 21.00 %	\$106,468
Mortgage Amount:	\$400,522
Monthly Mortgage Payment \$400,522 @ 2.5% over 30 Years	\$1,579.86
Total Monthly Carrying Costs (\$1,580 + 349 + 346 + 15)	\$2,290.78
TOTAL INCOME	
Year One Monthly Positive Cash Flow	\$491
Monthly Principal Portion of Mortgage Payment	\$758
ACTUAL MONTHLY INCOME	\$1,250
ANNUAL ROI (income/rent return not including your capital appreciation)	14.1%
RETURN ON INVESTED CAPITAL (DEPOSIT) (if you flip/assign your unit before close)	103%



AVENUE

1 BEDROOM + DEN 588 SQ.FT

SUMMARY	YEAR 5	YEAR 10	YEAR 25
Condo Value	\$721,605	\$877,943	\$1,581,125
Capital Gain	\$214,615	\$370,953	\$1,074,135
Rent - Monthly	\$3,131	\$3,630	\$5,656
Taxes - Monthly	\$408	\$497	\$895
Condo Fees - Monthly	\$390	\$453	\$705
KEYLESS TM Property Management	-	-	-
Mortgage Pmt - Monthly	\$1,441	\$1,285	\$910
Net Income - Annual	\$10,504	\$16,539	\$37,461
Cumulative Cash Flow	\$40,952	\$111,437	\$520,619
Equity Portion of Mortgage	\$43,408	\$82,240	\$175,051
Cumulative Net Profit	\$84,432	\$193,677	\$695,670
SELLING PROFIT			
(Condo Value Less Down Payment Less Remaining Mortgage Balance)	\$214,615	\$370,953	\$542,389
TOTAL PROFIT			
(Cash Flow + Selling Profit)	\$255,567	\$482,390	\$1,594,754
Return On Invested Capital	240.0%	453.1%	1497.9%



ASSUMPTIONS

PRICE INCREASE

4% appreciation (Toronto has averaged 5.82% compounded annual growth over the past 30 years)

RENT INCREASE

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