



#### **OUR TOP 3 INVESTOR PICKS IN THE PLATFORM AT STATION PARK**

MODEL L - 1 BEDROOM + DEN 503 SQ.FT

MODEL C - 2 BEDROOM 578 SQ.FT

MODEL M - 3 BEDROOM 803 SQ.FT.



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## connect.ca real estate made simple

## **MODEL L**

1 BED + DEN 503 SQ.FT

## **Tower**





1 Bed 1 Den Total\*: 593 SF - 614 SF

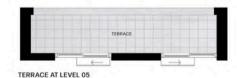
1 Den Interior: 503 SF
1 Bath Balcony/ Terrac

Balcony/ Terrace\*: 90 SF - 111 SF





TYPICAL FLOOR (LVL 05 - 43)



NOTE 1 - Projected price is based on 5% appreciation

**NOTE 2 -** The monthly rental income used in the YEAR 1 pro-forma is \$2,613.00 This number is based on today's rent of \$2,150.00 with a conservative yearly increase of 5% per year.

| SUMMARY   | YEAR 1 (Final Close) |
|---|----------------------|
|   |                      |
| Purchase Price:   | \$519,900            |
| Projected Price at Completion - estimated completion date is 2018 (see note 1): | \$631,942            |
| Monthly Rental Income (see note 2):   | \$2,613              |
| MONTHLY EXPENSES  |                      |
| Maintenance Fee (0¢ per SF for first two years)                                 | \$0                  |
| Property Tax  | \$263                |
| Hydro   | Tenant Pays          |
| Insurance   | 30                   |
| Down Payment 20.00 %  | \$103,980            |
| Mortgage Amount:  | \$415,920            |
| Monthly Mortgage Payment  | \$1,861.81           |
| \$415,920 @ 3.50% for 30 Years / 1 year term                                    | 0.154.01             |
| Total Carrying Costs (\$1,862 + 263 + 0+ 30)                                    | \$2,154.81           |
| TOTAL INCOME  |                      |
| Year One Monthly Positive Cash Flow Monthly                                     | \$459                |
| Principal Portion of Mortgage Payment   | \$668                |

| ACTUAL MONTHLY INCOME  | \$1,127 |
|--|---------|
| ANNUAL ROI (Income/rent return not including your capital appreciation | 13%     |
| ROI ON YOUR DEPOSIT if you flip/assign your unit before close          | 108%    |

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## **MODEL L**

1 BED + DEN 503 SQ.FT

| SUMMARY   | YEAR 5    | <u>YEAR 10</u> | <u>YEAR 25</u> |
|---|-----------|----------------|----------------|
| Condo Value Capital Gain Rent Monthly Taxes Monthly Condo Fees Monthly Insurance Monthly Mortgage Pmt Monthly Net Income - Annual | \$768,129 | \$980,349      | \$2,038,075    |
|   | \$248,229 | \$460,449      | \$1,518,175    |
|   | \$3,177   | \$4,054        | \$8,428        |
|   | \$320     | \$408          | \$849          |
|   | \$367     | \$468          | \$973          |
|   | \$32      | \$36           | \$48           |
|   | \$1,722   | \$1,563        | \$1,167        |
|   | \$8,818   | \$18,948       | \$64,686       |
| Annual Cumulative Cash Flow   | \$26,455  | \$100,204      | \$714,963      |
| Equity Portion of Mortgage  | \$38,566  | \$73,557       | \$160,236      |
| Cumulative Net Profit   | \$65,021  | \$173,761      | \$875,200      |

| SELLING PROFIT (Condo Value Less Down Payment & Less Remaining Mortgage Balance) | \$248,229  | \$460,449 | \$1,518,175 |
|--|------------|-----------|-------------|
| TOTAL PROFIT (Cash Flow + Selling Profit)  | \$ 274,684 | \$560,653 | \$2,233,138 |
| Return On Invested Capital   | 264.2%     | 539.2%    | 2147.7%     |

#### **ASSUMPTIONS**

#### PRICE INCREASE

5% (Based on historical data)

#### **RENT INCREASE**

5% annually used for pro-forma (we expect rents to increase 4-6% per year based on historical data)

#### **MORTGAGE**

We are using 3.5% interest rate and 30 year amortization.

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**NOTE 2 -** The monthly rental income used in the YEAR 1 pro-forma is \$2,917.00 This number is based on today's rent of \$2,400.00 with a conservative yearly increase of 5% per year.



## **MODEL C**

2 BEDS 578 SQ.FT

| SUMMARY   | YEAR 1 (Final Close) |
|---|----------------------|
| Purchase Price:   | \$609,900            |
| Projected Price at Completion - estimated completion date is 2018 (see note 1):             | \$741,337            |
| Monthly Rental Income (see note 2):   | \$2,917              |
| MONTHLY EXPENSES  |                      |
| Maintenance Fee (O¢ per SF for first two years)   | \$0                  |
| Property Tax  | \$309                |
| Hydro   | Tenant Pays          |
| Insurance   | 30                   |
| Down Payment 20.00 %  | \$121,980            |
| Mortgage Amount:  | \$487,920            |
| Monthly Mortgage Payment  | \$2,184.11           |
| \$487,920 @ 3.50% for 30 Years / 1 year term<br>Total Carrying Costs (\$2,184 + 309 + 0+ 30 | \$2,523.11           |
| TOTAL INCOME  |                      |
| Year One Monthly Positive Cash Flow Monthly   | \$394                |
| Principal Portion of Mortgage Payment   | \$784                |

| ACTUAL MONTHLY INCOME  | \$1,178        |
|--|----------------|
| ANNUAL ROI (income/rent return not including your capital apprecia | 11.6%<br>ation |
| ROI ON YOUR DEPOSIT if you flip/assign your unit before close      | 108%           |





## **MODEL C**

2 BEDS 578 SQ.FT

| SUMMARY   | YEAR 5    | <u>YEAR 10</u> | <u>YEAR 25</u> |
|---|-----------|----------------|----------------|
| Condo Value Capital Gain Rent Monthly Taxes Monthly Condo Fees Monthly Insurance Monthly Mortgage Pmt Monthly | \$901,100 | \$1,150,057    | \$2,390,887    |
|   | \$291,200 | \$540,157      | \$1,780,987    |
|   | \$3,546   | \$4,526        | \$9,408        |
|   | \$375     | \$479          | \$996          |
|   | \$422     | \$538          | \$1,118        |
|   | \$32      | \$36           | \$48           |
|   | \$2,021   | \$1,833        | \$1,369        |
| Net Income Annual Cumulative Cash Flow Equity Portion of Mortgage Cumulative Net Profit                       | \$8,351   | \$19,672       | \$70,516       |
|   | \$21,991  | \$96,910       | \$759,815      |
|   | \$45,243  | \$86,290       | \$187,975      |
|   | \$67,234  | \$183,200      | \$947,790      |

| SELLING PROFIT (Condo Value Less Down Payment & Less Remaining Mortgage Balance) | \$291,200 | \$540,157 | \$1,780,987 |
|--|-----------|-----------|-------------|
| TOTAL PROFIT<br>(Cash Flow + Selling Profit)                                     | \$313,192 | \$637,067 | \$2,540,802 |
| Return On Invested Capital   | 256.8%    | 522.3%    | 2083%       |

#### **ASSUMPTIONS**

#### PRICE INCREASE

5% (Based on historical data)

#### **RENT INCREASE**

5% annually used for pro-forma (we expect rents to increase 4-6% per year based on historical data)

#### **MORTGAGE**

We are using 3.5% interest rate and 30 year amortization.

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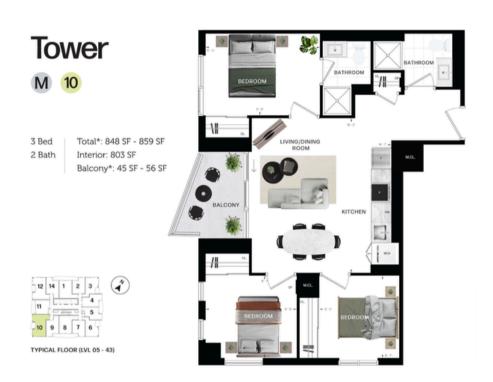




#### 3 BEDS 803 SQ.FT







**NOTE 1 -** Projected price is based on 5% appreciation

**NOTE 2 -** The monthly rental income used in the YEAR 1 pro-forma is \$3,707.00 This number is based on today's rent of \$3,050.00 with a conservative yearly increase of 5% per year.





### **Model M**

3 BEDS 803 SQ.FT

| SUMMARY                     | YEAR 5      | <u>YEAR 10</u> | <u>YEAR 25</u> |
|-----------------------------|-------------|----------------|----------------|
| Condo Value                 | \$1,152,268 | \$1,470,618    | \$3,057,309    |
| Capital Gain                | \$372,368   | \$690,718      | \$2,277,409    |
| Rent Monthly                | \$4,506     | \$5,751        | \$11,956       |
| Taxes Monthly               | \$480       | \$613          | \$1,274        |
| Condo Fees Monthly          | \$586       | \$747          | \$1,554        |
| Insurance Monthly           | \$32        | \$36           | \$48           |
| Mortgage Pmt Monthly        | \$2,584     | \$2,344        | \$1,751        |
| Net Income                  | \$9,892     | \$24,133       | \$87,957       |
| Annual Cumulative Cash Flow | \$24,573    | \$115,756      | \$939,660      |
| Equity Portion of Mortgage  | \$57,853    | \$110,342      | \$240,370      |
| Cumulative Net Profit       | \$82,427    | \$226,098      | \$1,180,030    |
|                             |             |                |                |

| SELLING PROFIT  (Condo Value Less Down Payment & Less Remaining Mortgage Balance) | \$372,368 | \$690,718 | \$2,277,409 |
|---|-----------|-----------|-------------|
| TOTAL PROFIT (Cash Flow + Selling Profit)   | \$396,941 | \$806,474 | \$3,217,069 |
| Return On Invested Capital  | 254.5%    | 517.0%    | 2062.5%     |

#### **ASSUMPTIONS**

#### PRICE INCREASE

5% (Based on historical data)

#### **RENT INCREASE**

5% annually used for pro-forma (we expect rents to increase 4-6% per year based on historical data)

#### **MORTGAGE**

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