

Condo Investment ROI – 2 Bedroom 836 sq ft

Purchase Price	\$499,000	Monthly Rent	\$2,650
Down Payment (20%)	\$99,800	Monthly Cash Flow	\$236
Mortgage	\$399,200	Current Total ROI	10.19%
Mortgage based on 3.75% 30 year amortization			
Day One Equity +\$100,000 based on comparable sales.			

Monthly Cash Flow Breakdown

Rental Income	\$2,650.00
Mortgage Payment	-\$1,848.76
Maintenance Fees	-\$286.33
Parking & Locker	-\$46.17
Property Taxes	-\$233.00
Net Monthly Cash Flow	\$235.74

Annual Return Analysis

Net Annual Cash Flow	\$2,829
Principal Recapture (Year 1)	\$7,340
Total ROI (Cash Flow + Principal)	10.19%

2-Year Market Upside Scenario (Assumption)

This illustrative scenario assumes a potential market value increase due to limited new project launches, continued absorption of existing inventory, and constrained resale supply over the next 24 months.

Original Purchase Price	\$499,000
Assumed Value Increase (24 Months)	+\$75,000
Assumed Value After 2 Years	\$574,000
Holding Period	24 Months
Initial Cash Invested (20%)	\$99,800
Total Cash Flow (24 Months)	\$5,658
Principal Recapture (24 Months)	\$14,680
Assumed Price Appreciation	\$75,000
Total Gain After 2 Years	\$95,338

2-Year Total ROI (Including Assumed Appreciation): 95.5%

If Appreciation Were \$100,000

Additional Appreciation vs Base Scenario	+\$25,000
Revised Total 2-Year Gain	\$120,338
Revised 2-Year Total ROI	120.6%

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□ 340 Watson Street W Unit #907, Whitby, Ontario L1N 9G1

Listing Rooms Photos



340 Watson St W #907 Whitby

Sold / Residential Condo & Other / Condo Apartment

MLS#: E12462827

List Price: \$699,000

Sold Price: \$680,000

Durham/Whitby/Port Whitby



Sold Date: 11/24/2025
Tax Amt/Yr: \$4,742.50/2025
SPIS: No
Legal Level: 9
Transaction: Sale
DOM: 40
Legal Unit: 7

Style: Condo Apartment
Fractional Ownership:
Assignment:
Corp #: 214
Reg Office: DSCC
Locker: Owned
Locker Level: Unit 317 Level A
Rooms Rooms+: 5+0
BR BR+: 2(2+0)
Baths (F+H): 2 (2+0)
SF Range: 800-899
SF Source: 1018
Lot Acres:
Fronting On:

871 square foot interior
Sold for \$780/foot

Dir/Cross St: BROCK AND VICTORIA
Prop Mgmt: Goldview Property Management Ltd.

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PIN #: 272140326 ARN #: 180903001208471 Contact After Exp: No
Holdover: 120
Possession: Flexible Possession Date:
Bldg Name: THE YACHT CLUB

Kitchens: 1 (1+0) Pats Allowed: Yes-with Restrictions Balcony: Open
Fam Rm: No Maintenance: \$968.22 Laundry Acc: Ensuite
Basement: /None A/C: Yes/Central Air Laundry Lev: Main
Fireplace/Stv: No Central Vac: No Exterior: Concrete
Interior Feat: Air Exchanger, Storage UFFI: No Gar/Gar Spcs: Underground/1.0
Area Lockers Elev/Lift: Retirement: No Park Type: Owned
Heat: Forced Air Included: Heating, Hydro, Water, Cable TV, CAC, Common Elements Drive Pk Spcs: 0.00
Heat Source: Gas Tot Pk Spcs: 1.00
Apx Age: 16-30 Park Spot 1/2: 53
Sqft Source: 1018 Park Lvl/Unit: Level A
Exposure: SE
Assessment: 2025
Special Design: Unknown

Bldg Amen: Concierge, Exercise Room, Indoor Pool, Rooftop Deck/Garden, Community BBQ, Bike Storage
Property Feat: Clear View, Lake Access, Marina, Place of Worship, Public Transit, Rec Centre

Water Name: Pringle Creek
Waterfront Y/N: No

Waterfront: Indirect

Condo Investment ROI – 2 Bedroom 903 sq ft

Purchase Price	\$549,000	Monthly Rent	\$2,700
Down Payment (20%)	\$109,800	Monthly Cash Flow	\$53
Mortgage	\$439,200	Current Total ROI	7.70%
Mortgage based on 3.75% 30 year amortization			
Day One Equity +\$100,000 based on comparable sales.			

Monthly Cash Flow Breakdown

Rental Income	\$2,700.00
Mortgage Payment	-\$2,035.44
Maintenance Fees	-\$309.19
Parking & Locker	-\$46.17
Property Taxes	-\$256.42
Net Monthly Cash Flow	\$52.78

Annual Return Analysis

Net Annual Cash Flow	\$633
Principal Recapture (Year 1)	\$7,825
Total ROI (Cash Flow + Principal)	7.70%

2-Year Market Upside Scenario (Assumption)

This illustrative scenario assumes a potential market value increase due to limited new project launches, continued absorption of existing inventory, and constrained resale supply over the next 24 months.

Original Purchase Price	\$549,000
Assumed Value Increase (24 Months)	+\$75,000
Assumed Value After 2 Years	\$624,000
Holding Period	24 Months
Initial Cash Invested (20%)	\$109,800
Total Cash Flow (24 Months)	\$1,267
Principal Recapture (24 Months)	\$15,650
Assumed Price Appreciation	\$75,000
Total Gain After 2 Years	\$91,917

2-Year Total ROI (Including Assumed Appreciation): 83.7%

If Appreciation Were \$100,000

Additional Appreciation vs Base Scenario	+\$25,000
Revised Total 2-Year Gain	\$116,917
Revised 2-Year Total ROI	106.5%

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1606 Charles Street Unit #1605, Whitby, Ontario L1N 0P1

Listing Rooms Photos



1606 Charles St #1605 Whitby

Sold / Residential Condo & Other / Condo Apartment

MLS@#: E12595790

List Price: \$799,000

Sold Price: \$765,000



Durham/Whitby/Port Whitby

Sold Date: 12/18/2025

Tax Amt/Yr: \$0.00/2025

SPIS: No

Legal Level: 16

Transaction: Sale

DOM: 16

Legal Unit: 05

Style: Condo Apartment

Fractional Ownership:

Assignment:

Corp #: 0

Reg Office: TBD

Locker: Owned

Locker Level:

Rooms Rooms+: 5+0

BR BR+: 2(2+0)

Baths (F+H): 2(2+0)

SF Range: 1000-1199

SF Source: Floor plan

Lot Acres:

Fronting On:

1088sqft interior
sold for \$703/foot

Dir/Cross St: Victoria St W & Brock St S.

Prop Mgmt: TBD

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PIN #: 90

Holdover: Immed

Possession:

Bldg Name:

ARN #:

Possession Date:

Contact After Exp: No

Kitchens: 1 (1+0)

Fam Rm: No

Basement: /None

Fireplace/Stv: No

Interior Feat: None

Heat: Forced Air

Heat Source: Gas

Apx Age: New

Sqft Source: Floor plan

Exposure: SW

Special Design: Unknown

Bldg Amen: Gym

Property Feat: Hospital, Marina, Park,
Place of Worship,
Public Transit, School

Pets Allowed: Yes-with Restrictions

Maintenance: \$802.99

A/C: Yes/Central Air

Central Vac: No

Included: Building Insurance, Parking,
Common Elements

Balcony: Open

Laundry Acc: Ensuite

Laundry Lev: Main

Exterior: Brick, Brick Front

Gar/Gar Spcs: Underground/1.0

Park Type: Owned

Drive Pk Spcs: 1.00

Tot Pk Spcs: 1.00

Waterfront Y/N: No

Water Struct:

Under Contract:

Waterfront:

Easements/Restr:

Dev Charges Paid:

HST App To SP: Included In

Remarks/Directions

Condo Investment ROI – 2 Bedroom 994 sq ft

Purchase Price	\$599,000	Monthly Rent	\$2,875
Down Payment (20%)	\$119,800	Monthly Cash Flow	\$5
Mortgage	\$479,200	Current Total ROI	6.98%
<i>Mortgage based on 3.75% 30 year amortization</i>			
Day One Equity +\$100,000 based on comparable sales.			

Monthly Cash Flow Breakdown

Rental Income	\$2,875.00
Mortgage Payment	-\$2,220.55
Maintenance Fees	-\$323.35
Parking & Locker	-\$46.17
Property Taxes	-\$279.75
Net Monthly Cash Flow	\$5.18

Annual Return Analysis

Net Annual Cash Flow	\$62
Principal Recapture (Year 1)	\$8,300
Total ROI (Cash Flow + Principal)	6.98%

2-Year Market Upside Scenario (Assumption)

This illustrative scenario assumes a potential market value increase due to limited new project launches, continued absorption of existing inventory, and constrained resale supply over the next 24 months.

Original Purchase Price	\$599,000
Assumed Value Increase (24 Months)	+\$75,000
Assumed Value After 2 Years	\$674,000
Holding Period	24 Months
Initial Cash Invested (20%)	\$119,800
Total Cash Flow (24 Months)	\$124
Principal Recapture (24 Months)	\$16,600
Assumed Price Appreciation	\$75,000
Total Gain After 2 Years	\$91,724

2-Year Total ROI (Including Assumed Appreciation): 76.6%

If Appreciation Were \$100,000

Additional Appreciation vs Base Scenario	+\$25,000
Revised Total 2-Year Gain	\$116,724
Revised 2-Year Total ROI	97.4%

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□ 1606 Charles Street Unit #1605, Whitby, Ontario L1N 0P1

Listing Rooms Photos



[1606 Charles St #1605 Whitby](#)

[Sold](#) / Residential Condo & Other / Condo Apartment

MLS@#: E12595790

List Price: **\$799,000**

Sold Price: **\$765,000**



Durham/Whitby/Port Whitby

Sold Date: **12/18/2025**

Tax Amt/Yr: **\$0.00/2025**

SPIS: **No**

Legal Level: **16**

Transaction: **Sale**

DOM: **16**

Legal Unit: **05**

Style: **Condo Apartment**

Fractional Ownership:

Assignment:

Corp #: **0**

Reg Office: **TBD**

Locker: **Owned**

Locker Level:

Rooms Rooms+: **5+0**

BR BR+: **2(2+0)**

Baths (F+H): **2 (2+0)**

SF Range: **1000-1199**

SF Source: **Floor plan**

Lot Acres:

Fronting On:

**1088sqft interior
sold for \$703/foot**

Dir/Cross St: **Victoria St W & Brock St S.**

Prop Mgmt: **TBD**

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PIN #: **90**
Holdover:
Possession: **Immed**
Bldg Name:

ARN #:
Possession Date:

Contact After Exp: **No**

Kitchens: **1 (1+0)**
Fam Rm: **No**
Basement: **/None**
Fireplace/Stv: **No**
Interior Feat: **None**
Heat: **Forced Air**
Heat Source: **Gas**
Apx Age: **New**
Sqft Source: **Floor plan**
Exposure: **SW**
Special Design: **Unknown**
Bldg Amen: **Gym**
Property Feat: **Hospital, Marina, Park,
Place of Worship,
Public Transit, School**

Pets Allowed: **Yes-with Restrictions**
Maintenance: **\$802.99**
A/C: **Yes/Central Air**
Central Vac: **No**
Included: **Building Insurance, Parking,
Common Elements**

Balcony: **Open**
Laundry Acc: **Ensuite**
Laundry Lev: **Main**
Exterior: **Brick, Brick Front**
Gar/Gar Spcs: **Underground/1.0**
Park Type: **Owned**
Drive Pk Spcs: **1.00**
Tot Pk Spcs: **1.00**

Waterfront Y/N: **No**
Water Struct:
Under Contract:

Waterfront:
Easements/Restr:
Dev Charges Paid:

HST App To SP: **Included In**

Remarks/Directions