





| HOS RTO PROFORMA | | | | | |
|---|--|----------|--|-------------|--|
| Opportunity ID / RTO ID Location | | Purchase | | | |
| | | MAD-WIN | | Underwriter | TH |
| | | Windsor | | Term | 4 |
| Purchase Price | | | | | \$ 600,000.00 |
| 1st Mortgage Required | | | | | \$ 480,000.00 |
| Investment Required | | | | | |
| Mortgage Down Payment | | | | | \$ 120,000.00 |
| Land Transfer Tax (Select) Override | | | | | \$ 8,475.00 |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 |
| Appraisal | | | | | \$ 450.00 |
| 2nd Mortgage Admin Fee | | | | | \$ - |
| Closing Costs | | | | | \$ 131,175.00 |
| Tenant Locator Fee (incl HST) | | | | | \$ 13,560.00 |
| Less: Down Payment (from Occupant) | | | | | \$ (30,000.00) |
| Other Adjustments | | | | | |
| Other : Real Estate Commission 0.00% 100% | | | | | \$ - |
| Other : Client Fee \$ - | | | | | \$ - |
| Net Investment Investment % 19.12% | | | | | \$ 114,735.00 |
| Gain From Cashflow | | | | | |
| | | | | | Monthly |
| | | | | | Annual |
| | | | | | Total |
| Base Occupancy Fee | | | | | \$ 3,070.00 |
| Security | | | | | \$ 770.00 |
| Program Commitment | | | | | \$ 3,840.00 |
| Condo Fees | | | | | \$ - |
| Total Mthly Commitment | | | | | \$ 3,840.00 |
| Less: Debt Service - 1st Mortgage Interest Rate 2.29% | | | | | \$ (1,841.93) |
| Less: Property Tax 0.73% | | | | | \$ (366.67) |
| Less: Insurance 0.47% | | | | | \$ (233.33) |
| Managed Services | | | | | \$ (250.00) |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | | \$ - |
| Total Profit from Cashflow | | | | | \$ 1,148 |
| Profit from Sale/Transfer | | | | | |
| Future Sale/Transfer Price Compounding Appreciation 3.45% | | | | | \$ 687,200.00 |
| Add: Administration Fee | | | | | \$ 1,500.00 |
| Less: Remaining 1st Mortgage | | | | | \$ (433,144.15) |
| Less: Legal Cost to discharge | | | | | \$ (1,000.00) |
| Realtor Fees 0.00% | | | | | \$ - |
| Less: Initial Investment | | | | | \$ (114,735.00) |
| Less: Down Payment (from Occupant) | | | | | \$ (30,000.00) |
| Less: Additional Down Payment 0.0% \$ (770.00) | | | | | \$ (770.00) |
| Balloon Payment to Capital Investor | | | | | \$ - |
| Closing Profit from Sale/Transfer | | | | | \$ 72,860.85 |
| Managed Servies Shared Exit (includes HST) 2.5% Override | | | | | \$ (19,413.40) |
| Closing Profit from Sale/Transfer | | | | | \$ 53,447.45 |
| Service Ratios | | | | | |
| Investor Total Profit \$108,555 | | | | | Gross Monthly Income \$ 10,200 |
| Investor Mthly CF \$1,148 | | | | | GDS 30% |
| Investor Cash on Cash Ratio 12.00% | | | | | Total Debt Payments (Above Lease) \$ 237 |
| Investor Exit Profit \$53,447 | | | | | TDS 40% |
| Investor Avg Annual ROI 23.65% | | | | | Mortgage at Term End |
| <p>All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made.</p>  | | | | | Re-Purchase Price \$ 687,200 |
| | | | | | Initial Deposit \$ (30,000) |
| | | | | | Accum. Down Payment \$ (36,960) |
| | | | | | Total Down Pmt at end \$ (66,960.00) |
| | | | | | New Mortgage \$ 620,240 |
| | | | | | Down Payment % 9.7% |
| | | | | | Mortgage LTV % 90.3% |

| HOS RTO PROFORMA | | | | | | |
|---|--|---------------|-----------------------------------|-------------|-----------------|--|
| Opportunity ID / RTO ID Location | | Purchase | | | | |
| | | SOH-MON | | Underwriter | TH | |
| | | Montreal Area | | Term | 3 | |
| Purchase Price | | | | | \$ 300,000.00 | |
| 1st Mortgage Required | | | | | \$ 240,000.00 | |
| Investment Required | | | | | | |
| Mortgage Down Payment | | | | | \$ 60,000.00 | |
| Land Transfer Tax (Select) Override | | | | | \$ 2,948.50 | |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 | |
| Appraisal | | | | | \$ 450.00 | |
| 2nd Mortgage Admin Fee | | | | | \$ - | |
| Closing Costs | | | | | \$ 65,648.50 | |
| Tenant Locator Fee (incl HST) | | | | | \$ 6,780.00 | |
| Less: Down Payment (from Occupant) | | | | | \$ (15,000.00) | |
| Other Adjustments | | | | | | |
| Other : Real Estate Commission 0.00% 100% | | | | | \$ - | |
| Other : Client Fee \$ - | | | | | \$ - | |
| Net Investment | | | | | \$ 57,428.50 | |
| Investment % | | 19.14% | | | | |
| Gain From Cashflow | | | | | | |
| | | | | | | |
| Monthly | | | | | Annual | |
| Total | | | | | | |
| Base Occupancy Fee | | | | | \$ 1,830.00 | |
| Security | | | | | \$ 519.00 | |
| Program Commitment | | | | | \$ 2,349.00 | |
| Condo Fees | | | | | \$ - | |
| Total Mthly Commitment | | | | | \$ 2,349.00 | |
| | | | | | \$ 28,188 | |
| | | | | | \$ 84,564 | |
| Less: Debt Service - 1st Mortgage Interest Rate 2.94% | | | | | \$ (1,001.80) | |
| | | | | | \$ (12,022) | |
| | | | | | \$ (36,065) | |
| Less: Property Tax 1.10% | | | | | \$ (275.00) | |
| | | | | | \$ (3,300) | |
| | | | | | \$ (9,900) | |
| Less: Insurance 0.75% | | | | | \$ (187.50) | |
| | | | | | \$ (2,250) | |
| | | | | | \$ (6,750) | |
| Managed Services | | | | | \$ (250.00) | |
| | | | | | \$ (3,000) | |
| | | | | | \$ (9,000) | |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | | \$ - | |
| | | | | | \$ - | |
| | | | | | \$ - | |
| Total Profit from Cashflow | | | | | \$ 22,849 | |
| Profit from Sale/Transfer | | | | | | |
| Future Sale/Transfer Price | | | | | \$ 340,200.00 | |
| Compounding Appreciation 4.28% | | | | | \$ 1,500.00 | |
| Add: Administration Fee | | | | | \$ (224,203.64) | |
| Less: Remaining 1st Mortgage | | | | | \$ (1,000.00) | |
| Less: Legal Cost to discharge | | | | | \$ - | |
| Realtor Fees 0.00% | | | | | \$ (57,428.50) | |
| Less: Initial Investment | | | | | \$ (15,000.00) | |
| Less: Down Payment (from Occupant) | | | | | \$ (18,684.00) | |
| Less: Additional Down Payment 0.0% \$ (519.00) | | | | | \$ (519.00) | |
| | | | | | \$ (18,684.00) | |
| Balloon Payment to Capital Investor | | | | | \$ - | |
| Closing Profit from Sale/Transfer | | | | | \$ 25,383.86 | |
| Managed Servies Shared Exit (includes HST) 2.5% Override | | | | | \$ (9,610.65) | |
| Closing Profit from Sale/Transfer | | | | | \$ 15,773.21 | |
| Service Ratios | | | | | | |
| Investor Total Profit | | \$38,622 | Gross Monthly Income | | \$ 9,313 | |
| Investor Mthly CF | | \$635 | GDS | | 20% | |
| Investor Cash on Cash Ratio | | 13.30% | Total Debt Payments (Above Lease) | | \$ - | |
| Investor Exit Profit | | \$15,773 | TDS | | 25% | |
| Investor Avg Annual ROI | | 22.42% | Mortgage at Term End | | | |
| <p>All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made.</p>  | | | Re-Purchase Price | | \$ 340,200 | |
| | | | Initial Deposit | | \$ (15,000) | |
| | | | Accum. Down Payment | | \$ (18,684) | |
| | | | Total Down Pmt at end | | \$ (33,684.00) | |
| | | | New Mortgage | | \$ 306,516 | |
| | | | Down Payment % | | 9.9% | |
| | | | Mortgage LTV % | | 90.1% | |

| HOS RTO PROFORMA | | | | | |
|---|----------|-----------------------------------|-----------------------|----------------|---------------------|
| Opportunity ID / RTO ID | | Purchase | | | |
| | | RAU-MON | Underwriter | TH | |
| Location | | Montreal Area | | Term | 4 |
| Purchase Price | | | | | \$ 300,000.00 |
| 1st Mortgage Required | | | | 80% | \$ 240,000.00 |
| Investment Required | | | | | |
| Mortgage Down Payment | | | | 20% | \$ 60,000.00 |
| Land Transfer Tax (Select) | | Override | | \$ - | \$ 2,948.50 |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 |
| Appraisal | | | | | \$ 450.00 |
| 2nd Mortgage Admin Fee | | | | | \$ - |
| Closing Costs | | | | | \$ 65,648.50 |
| Tenant Locator Fee (incl HST) | | | | 2.00% | \$ 6,780.00 |
| Less: Down Payment (from Occupant) | | | | 5.00% | \$ (15,000.00) |
| Other Adjustments | | | | | |
| Other : Real Estate Commission | | 0.00% | 100% | 0.00% | \$ - |
| Other : Client Fee | | \$ - | | 100.00% | \$ - |
| Net Investment | | Investment % | 19.14% | | \$ 57,428.50 |
| Gain From Cashflow | | | | Monthly | Annual |
| | | | | | Total |
| Base Occupancy Fee | | | | \$ 1,850.00 | |
| Security | | | | \$ 460.00 | |
| Program Commitment | | | | \$ 2,310.00 | |
| Condo Fees | | | | \$ - | |
| Total Mthly Commitment | | | | \$ 2,310.00 | \$ 27,720 |
| Less: Debt Service - 1st Mortgage | | Interest Rate | 2.99% | \$ (1,008.17) | \$ (12,098) |
| Less: Property Tax | | | 1.10% | \$ (275.00) | \$ (3,300) |
| Less: Insurance | | | 0.75% | \$ (187.50) | \$ (2,250) |
| Managed Services | | | | \$ (250.00) | \$ (3,000) |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | \$ - | \$ - |
| Total Profit from Cashflow | | | | \$ 589 | \$ 28,288 |
| Profit from Sale/Transfer | | | | | |
| Future Sale/Transfer Price | | Compounding Appreciation | | 3.76% | \$ 347,800.00 |
| Add: Administration Fee | | | | | \$ 1,500.00 |
| Less: Remaining 1st Mortgage | | | | | \$ (218,780.78) |
| Less: Legal Cost to discharge | | | | | \$ (1,000.00) |
| Realtor Fees | | | | 0.00% | \$ - |
| Less: Initial Investment | | | | | \$ (57,428.50) |
| Less: Down Payment (from Occupant) | | | | | \$ (15,000.00) |
| Less: Additional Down Payment | | 0.0% | \$ (460.00) | \$ - | \$ (460.00) |
| Balloon Payment to Capital Investor | | | | | \$ - |
| Closing Profit from Sale/Transfer | | | | | \$ 35,010.72 |
| Managed Servies Shared Exit (includes HST) | | 2.50% | Override | \$ - | \$ (9,825.35) |
| Closing Profit from Sale/Transfer | | | | | \$ 25,185.37 |
| | | | Service Ratios | | |
| Investor Total Profit | \$53,473 | Gross Monthly Income | | \$ 5,416 | |
| Investor Mthly CF | \$589 | GDS | | 34% | |
| Investor Cash on Cash Ratio | 12.30% | Total Debt Payments (Above Lease) | | \$ - | |
| Investor Exit Profit | \$25,185 | TDS | | 43% | |
| Investor Avg Annual ROI | 23.28% | Mortgage at Term End | | | |
| <p>All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made.</p>  | | Re-Purchase Price | | \$ 347,800 | |
| | | Initial Deposit | | \$ (15,000) | |
| | | Accum. Down Payment | | \$ (22,080) | |
| | | Total Down Pmt at end | | \$ (37,080.00) | |
| | | New Mortgage | | \$ 310,720 | |
| | | Down Payment % | | 10.7% | |
| | | Mortgage LTV % | | 89.3% | |

| HOS RTO PROFORMA | | | | | | |
|---|-----------|--------------------------|-----------------------------------|---------------|----------------------|-----------------|
| Opportunity ID / RTO ID Location | | Purchase | | | | |
| | | MAT-BUC | | Underwriter | TH | |
| | | Buckhorn | | Term | 5 | |
| Purchase Price | | | | | \$ 450,000.00 | |
| 1st Mortgage Required | | | | | \$ 360,000.00 | |
| Investment Required | | | | | | |
| Mortgage Down Payment | | | | | 20% \$ 90,000.00 | |
| Land Transfer Tax (Select) Override | | | | | \$ - \$ 5,475.00 | |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 | |
| Appraisal | | | | | \$ 450.00 | |
| 2nd Mortgage Admin Fee | | | | | \$ - | |
| Closing Costs | | | | | \$ 98,175.00 | |
| Tenant Locator Fee (incl HST) | | | | | 2.00% \$ 10,170.00 | |
| Less: Down Payment (from Occupant) | | | | | 5.00% \$ (22,500.00) | |
| Other Adjustments | | | | | | |
| Other : Real Estate Commission 0.00% 100% 0.00% | | | | | \$ - | |
| Other : Client Fee \$ - 100.00% | | | | | \$ - | |
| Net Investment | | Investment % | 19.08% | | \$ 85,845.00 | |
| Gain From Cashflow | | | | Monthly | Annual | Total |
| Base Occupancy Fee | | | | \$ 2,570.00 | | |
| Security | | | | \$ 640.00 | | |
| Program Commitment | | | | \$ 3,210.00 | | |
| Condo Fees | | | | \$ - | | |
| Total Mthly Commitment | | | | \$ 3,210.00 | \$ 38,520 | \$ 192,600 |
| Less: Debt Service - 1st Mortgage | | Interest Rate | 3.09% | \$ (1,531.46) | \$ (18,378) | \$ (91,888) |
| Less: Property Tax | | | 0.85% | \$ (318.75) | \$ (3,825) | \$ (19,125) |
| Less: Insurance | | | 0.65% | \$ (243.75) | \$ (2,925) | \$ (14,625) |
| Managed Services | | | | \$ (250.00) | \$ (3,000) | \$ (15,000) |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | \$ - | \$ - | \$ - |
| Total Profit from Cashflow | | | | \$ 866 | | \$ 51,962 |
| Profit from Sale/Transfer | | | | | | |
| Future Sale/Transfer Price | | Compounding Appreciation | | 3.40% | | \$ 531,900.00 |
| Add: Administration Fee | | | | | | \$ 1,500.00 |
| Less: Remaining 1st Mortgage | | | | | | \$ (320,277.37) |
| Less: Legal Cost to discharge | | | | | | \$ (1,000.00) |
| Realtor Fees | | | | 0.00% | | \$ - |
| Less: Initial Investment | | | | | | \$ (85,845.00) |
| Less: Down Payment (from Occupant) | | | | | | \$ (22,500.00) |
| Less: Additional Down Payment | | 0.0% | \$ (640.00) | \$ - | \$ (640.00) | \$ (38,400.00) |
| Balloon Payment to Capital Investor | | | | | | \$ - |
| Closing Profit from Sale/Transfer | | | | | | \$ 65,377.63 |
| Managed Servies Shared Exit (includes HST) | | 2.50% | Override | \$ - | | \$ (15,026.18) |
| Closing Profit from Sale/Transfer | | | | | | \$ 50,351.45 |
| | | | Service Ratios | | | |
| Investor Total Profit | \$102,314 | | Gross Monthly Income | \$ | 12,180 | |
| Investor Mthly CF | \$866 | | GDS | | 21% | |
| Investor Cash on Cash Ratio | 12.10% | | Total Debt Payments (Above Lease) | \$ | 1,401 | |
| Investor Exit Profit | \$50,351 | | TDS | | 38% | |
| Investor Avg Annual ROI | 23.84% | | Mortgage at Term End | | | |
| <p>All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made.</p>  | | | Re-Purchase Price | \$ | 531,900 | |
| | | | Initial Deposit | \$ | (22,500) | |
| | | | Accum. Down Payment | \$ | (38,400) | |
| | | | Total Down Pmt at end | \$ | (60,900.00) | |
| | | | New Mortgage | \$ | 471,000 | |
| | | | Down Payment % | | 11.4% | |
| | | | Mortgage LTV % | | 88.6% | |

HOS RTO PROFORMA

| Opportunity ID / RTO ID Location | | Purchase | | | |
|--|----------|-----------------------------|-----------------|-----------------------------------|----------------------|
| | | ING-AJA | | Underwriter | GL |
| | | Ajax, ON | | Term | 3 |
| Purchase Price | | | | | \$ 650,000.00 |
| 1st Mortgage Required | | | | | 80% \$ 520,000.00 |
| Investment Required | | | | | |
| Mortgage Down Payment | | | | 20% | \$ 130,000.00 |
| Land Transfer Tax (Select) | | Override | | \$ - | \$ 9,475.00 |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 |
| Appraisal | | | | | \$ 450.00 |
| Mortgage Fees | | | | 0.00% | \$ - |
| Closing Costs | | | | | \$ 142,175.00 |
| Tenant Locator Fee (incl HST) | | | | 2.00% | \$ 14,690.00 |
| Less: Down Payment (from Occupant) | | | | 5.00% | \$ (32,500.00) |
| Add'l Funding Costs | | | | | \$ - |
| Other : Real Estate Commission | | 0.00% | 100% | 0.00% | \$ - |
| Other : Client Fee | | \$ - | | 100.00% | \$ - |
| Net Investment | | Investment % | 19.13% | | \$ 124,365.00 |
| Gain From Cashflow | | | Monthly | Annual | Total |
| Base Occupancy Fee | | | \$ 2,816.00 | | |
| Security | | | \$ 1,050.00 | | |
| Program Commitment | | | \$ 3,866.00 | | |
| Condo Fees | | | \$ 475.00 | | |
| Total Mthly Commitment | | | \$ 4,341.00 | \$ 52,092 | \$ 156,276 |
| Less: Debt Service - 1st Mortgage | | Interest Rate | 2.94% | \$ (2,170.57) | \$ (26,047) |
| Less: Property Tax | | 0.00% | \$ - | \$ - | \$ - |
| Less: Insurance | | 0.00% | \$ - | \$ - | \$ - |
| Managed Services and Administration | | | \$ (250.00) | \$ (3,000) | \$ (9,000) |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | \$ (475.00) | \$ (5,700) | \$ (17,100) |
| Total Profit from Cashflow | | | \$ 1,445 | | \$ 52,035 |
| Profit from Sale/Transfer | | | | | |
| Future Sale/Transfer Price | | Compounding Appreciation | | 4.06% | \$ 732,500.00 |
| Add: Administration Fee | | | | | \$ 1,500.00 |
| Less: Remaining 1st Mortgage | | | | | \$ (485,905.97) |
| Less: Legal Cost to discharge | | | | | \$ (1,000.00) |
| Realtor Fees | | | | 0.00% | \$ - |
| Less: Initial Investment | | | | | \$ (124,365.00) |
| Less: Down Payment (from Occupant) | | | | | \$ (32,500.00) |
| Less: Additional Down Payment | | 0.0% | \$ (1,050.00) | \$ - | \$ (1,050.00) |
| Balloon Payment to Capital Investor | | | | | \$ - |
| Closing Profit from Sale/Transfer | | | | | \$ 52,429.03 |
| Managed Services / Exit (includes HST) | | Override | | 2.50% | \$ - |
| Closing Profit from Sale/Transfer | | | | | \$ 31,735.90 |
| | | Service Ratios | | | |
| Investor Total Profit | \$83,771 | | | Gross Monthly Income | \$ 15,000 |
| Investor Mthly CF | \$1,445 | | | GDS | 21% |
| Investor Cash on Cash Ratio | 13.90% | | | Total Debt Payments (Above Lease) | \$ 561 |
| Investor Exit Profit | \$31,736 | | | TDS | 33% |
| Investor Avg Annual ROI | 22.45% | Mortgage at Term End | | | |
| All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made. | | | | Re-Purchase Price | \$ 732,500 |
| | | | | Initial Deposit | \$ (32,500) |
| | | | | Accum. Down Payment | \$ (37,800) |
| | | | | Total Down Pmt at end | \$ (70,300.00) |
| | | | | New Mortgage | \$ 662,200 |
| | | | | Down Payment % | 9.6% |
| | | | | Mortgage LTV % | 90.4% |



HOS RTO PROFORMA

| Opportunity ID / RTO ID Location | | Purchase | | | |
|--|----------|-----------------------------|---------------|-----------------------------------|----------------------|
| | | MCL-SPR | | Underwriter | th |
| | | Spruce Grove | | Term | 3 |
| Purchase Price | | | | | \$ 600,000.00 |
| 1st Mortgage Required | | | | | 80% \$ 480,000.00 |
| Mortgage Down Payment | | | | | 20% \$ 120,000.00 |
| Land Transfer Tax (Select) | | Override | \$ - | \$ 490.00 | |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 |
| Appraisal | | | | | \$ 450.00 |
| Mortgage Fees | | | | | 0.00% \$ - |
| Closing Costs | | | | | \$ 123,190.00 |
| Tenant Locator Fee (incl HST) | | | | | 2.00% \$ 13,560.00 |
| Less: Down Payment (from Occupant) | | | | | 4.00% \$ (24,000.00) |
| Add'l Funding Costs | | | | | \$ - |
| Other : Real Estate Commission | | 0.00% | 100% | 0.00% | \$ - |
| Other : Client Fee | | | \$ - | 100.00% | \$ - |
| Net Investment | | Investment % | 18.79% | | \$ 112,750.00 |
| Gain From Cashflow | | | | Monthly | Annual |
| Base Occupancy Fee | | | \$ 3,260.00 | | |
| Security | | | \$ 810.00 | | |
| Program Commitment | | | \$ 4,070.00 | | |
| Condo Fees | | | \$ - | | |
| Total Mthly Commitment | | | \$ 4,070.00 | \$ 48,840 | \$ 146,520 |
| Less: Debt Service - 1st Mortgage | | Interest Rate | 2.94% | \$ (2,003.60) | \$ (24,043) |
| Less: Property Tax | | | 0.85% | \$ (425.00) | \$ (5,100) |
| Less: Insurance | | | 0.50% | \$ (250.00) | \$ (3,000) |
| Managed Services and Administration | | | | \$ (250.00) | \$ (3,000) |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | \$ - | \$ - |
| Total Profit from Cashflow | | | | \$ 1,141 | \$ 41,090 |
| Profit from Sale/Transfer | | | | | |
| Future Sale/Transfer Price | | Compounding Appreciation | | 3.70% | \$ 669,100.00 |
| Add: Administration Fee | | | | | \$ 1,500.00 |
| Less: Remaining 1st Mortgage | | | | | \$ (448,520.00) |
| Less: Legal Cost to discharge | | | | | \$ (1,000.00) |
| Realtor Fees | | | | 0.00% | \$ - |
| Less: Initial Investment | | | | | \$ (112,750.00) |
| Less: Down Payment (from Occupant) | | | | | \$ (24,000.00) |
| Less: Additional Down Payment | | 19.9% | \$ (810.00) | \$ - | \$ (810.00) |
| Balloon Payment to Capital Investor | | | | | \$ - |
| Closing Profit from Sale/Transfer | | | | | \$ 55,170.00 |
| Managed Services / Exit (includes HST) | | | 2.5% | \$ - | \$ (18,902.08) |
| Closing Profit from Sale/Transfer | | | | | \$ 36,267.93 |
| | | Service Ratios | | | |
| Investor Total Profit | \$77,358 | | | Gross Monthly Income | \$ 15,600 |
| Investor Mthly CF | \$1,141 | | | GDS | 21% |
| Investor Cash on Cash Ratio | 12.10% | | | Total Debt Payments (Above Lease) | \$ 1,200 |
| Investor Exit Profit | \$36,268 | | | TDS | 34% |
| Investor Avg Annual ROI | 22.87% | Mortgage at Term End | | | |
| All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made. | | | | Re-Purchase Price | \$ 669,100 |
| | | | | Initial Deposit | \$ (24,000) |
| | | | | Accum. Down Payment | \$ (29,160) |
| | | | | Total Down Pmt at end | \$ (53,160.00) |
| | | | | New Mortgage | \$ 615,940 |
| | | | | Down Payment % | 7.9% |
| | | | | Mortgage LTV % | 92.1% |



| HOS RTO PROFORMA | | | | | | | |
|--|----------|--------------------------|---------------|-----------------------------------|---------------------|-----------------------|----------------|
| Opportunity ID / RTO ID Location | | Purchase | | | | | |
| | | SMI-LAC | | Underwriter | GL | | |
| | | City, Prov | | Term | 5 | | |
| Purchase Price | | | | | \$ 300,000.00 | | |
| 1st Mortgage Required | | | | | 80% \$ 240,000.00 | | |
| Investment Required | | | | | | | |
| Mortgage Down Payment | | | 20% | \$ 60,000.00 | | | |
| Land Transfer Tax (Select) | | Override | \$ - | \$ 295.00 | | | |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 | | |
| Appraisal | | | | | \$ 450.00 | | |
| Mortgage Fees | | | 0.00% | \$ - | | | |
| Closing Costs | | | | | \$ 62,995.00 | | |
| Tenant Locator Fee (incl HST) | | | 2.00% | \$ 6,780.00 | | | |
| Less: Down Payment (from Occupant) | | | 5.00% | \$ (15,000.00) | | | |
| Add'l Funding Costs | | | | | \$ 450.00 | | |
| Other : Real Estate Commission | | 0.00% | 100% | 0.00% | \$ - | | |
| Other : Client Fee | | \$ - | | 100.00% | \$ - | | |
| Net Investment | | Investment % | 18.41% | \$ 55,225.00 | | | |
| Gain From Cashflow | | | | Monthly | Annual | | |
| Base Occupancy Fee | | | | \$ 1,760.00 | | | |
| Security | | | | \$ 440.00 | | | |
| Program Commitment | | | | \$ 2,200.00 | | | |
| Condo Fees | | | | \$ - | | | |
| Total Mthly Commitment | | | | \$ 2,200.00 | \$ 26,400 | | |
| Less: Debt Service - 1st Mortgage | | Interest Rate | 2.94% | \$ (1,001.80) | \$ (12,022) | | |
| Less: Property Tax | | 0.85% | | \$ (212.50) | \$ (2,550) | | |
| Less: Insurance | | 0.72% | | \$ (180.00) | \$ (2,160) | | |
| Managed Services and Administration | | | | \$ (250.00) | \$ (3,000) | | |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | \$ - | \$ - | | |
| Total Profit from Cashflow | | | | \$ 556 | \$ 33,342 | | |
| Profit from Sale/Transfer | | | | | | | |
| Future Sale/Transfer Price | | Compounding Appreciation | | 3.20% | \$ 351,200.00 | | |
| Add: Administration Fee | | | | | \$ 1,500.00 | | |
| Less: Remaining 1st Mortgage | | | | | \$ (212,877.64) | | |
| Less: Legal Cost to discharge | | | | | \$ (1,000.00) | | |
| Realtor Fees | | | | 0.00% | \$ - | | |
| Less: Initial Investment | | | | | \$ (55,225.00) | | |
| Less: Down Payment (from Occupant) | | | | | \$ (15,000.00) | | |
| Less: Additional Down Payment | | 0.0% | \$ (440.00) | \$ - | \$ (440.00) | | |
| Balloon Payment to Capital Investor | | | | | \$ - | | |
| Closing Profit from Sale/Transfer | | | | | \$ 42,197.36 | | |
| Managed Services / Exit (includes HST) | | Override | 2.5% | \$ - | \$ (8,475.00) | | |
| Closing Profit from Sale/Transfer | | | | | \$ 33,722.36 | | |
| | | Service Ratios | | | | | |
| Investor Total Profit | \$67,064 | | | Gross Monthly Income | \$ 10,200 | | |
| Investor Mthly CF | \$556 | | | GDS | 17% | | |
| Investor Cash on Cash Ratio | 12.10% | | | Total Debt Payments (Above Lease) | \$ 400 | | |
| Investor Exit Profit | \$33,722 | | | TDS | 25% | | |
| Investor Avg Annual ROI | 24.29% | | | Mortgage at Term End | | | |
| All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made. | | | | Re-Purchase Price | \$ 351,200 | | |
| | | | | Initial Deposit | \$ (15,000) | | |
| | | | | | | Accum. Down Payment | \$ (26,400) |
| | | | | | | Total Down Pmt at end | \$ (41,400.00) |
| | | | | | | New Mortgage | \$ 309,800 |
| | | | | | | Down Payment % | 11.8% |
| | | | | | | Mortgage LTV % | 88.2% |



| HOS RTO PROFORMA | | | | | |
|--|----------|-----------------------------------|-------------|----------------|-----------------|
| Opportunity ID / RTO ID Location | | Purchase | | | |
| | | STE-AIR | | Underwriter | TH |
| | | Airdrie | | Term | 3 |
| Purchase Price | | | | | \$ 275,000.00 |
| 1st Mortgage Required | | | | | \$ 220,000.00 |
| Investment Required | | | | | |
| Mortgage Down Payment | | | | 20% | \$ 55,000.00 |
| Land Transfer Tax (Select) | | | | Override | \$ - |
| Estimated Legal Costs (incl Disbursements) | | | | | \$ 2,250.00 |
| Appraisal | | | | | \$ 450.00 |
| 2nd Mortgage Admin Fee | | | | | \$ - |
| Closing Costs | | | | | \$ 57,977.50 |
| Tenant Locator Fee (incl HST) | | | | 2.00% | \$ 6,215.00 |
| Less: Down Payment (from Occupant) | | | | 5.00% | \$ (13,750.00) |
| Other Adjustments | | | | | |
| Other : Real Estate Commission | | 0.00% | 100% | 0.00% | \$ - |
| Other : Client Fee | | \$ - | | 100.00% | \$ - |
| Net Investment | | Investment % | 18.34% | | \$ 50,442.50 |
| Gain From Cashflow | | | | Monthly | Annual |
| Base Occupancy Fee | | | | \$ 1,620.00 | |
| Security | | | | \$ 505.00 | |
| Program Commitment | | | | \$ 2,125.00 | |
| Condo Fees | | | | \$ - | |
| Total Mthly Commitment | | | | \$ 2,125.00 | \$ 25,500 |
| Less: Debt Service - 1st Mortgage | | Interest Rate | 2.94% | \$ (918.32) | \$ (11,020) |
| Less: Property Tax | | | 0.85% | \$ (194.79) | \$ (2,338) |
| Less: Insurance | | | 0.65% | \$ (148.96) | \$ (1,788) |
| Managed Services | | | | \$ (250.00) | \$ (3,000) |
| Maintenance/Condo Fee (not included in Lease Pymt) | | | | \$ - | \$ - |
| Total Profit from Cashflow | | | | \$ 613 | \$ 22,065 |
| Profit from Sale/Transfer | | | | | |
| Future Sale/Transfer Price | | Compounding Appreciation | | 3.85% | \$ 308,100.00 |
| Add: Administration Fee | | | | | \$ 1,500.00 |
| Less: Remaining 1st Mortgage | | | | | \$ (205,510.46) |
| Less: Legal Cost to discharge | | | | | \$ (1,000.00) |
| Realtor Fees | | | | 0.00% | \$ - |
| Less: Initial Investment | | | | | \$ (50,442.50) |
| Less: Down Payment (from Occupant) | | | | | \$ (13,750.00) |
| Less: Additional Down Payment | | 0.0% | \$ (505.00) | \$ - | \$ (505.00) |
| Balloon Payment to Capital Investor | | | | | \$ - |
| Closing Profit from Sale/Transfer | | | | | \$ 20,717.04 |
| Managed Servies Shared Exit (includes HST) | | 2.50% | Override | \$ - | \$ (8,703.83) |
| Closing Profit from Sale/Transfer | | | | | \$ 12,013.22 |
| | | Service Ratios | | | |
| Investor Total Profit | \$34,079 | Gross Monthly Income | | \$ 5,850 | |
| Investor Mthly CF | \$613 | GDS | | 29% | |
| Investor Cash on Cash Ratio | 14.60% | Total Debt Payments (Above Lease) | | \$ 200 | |
| Investor Exit Profit | \$12,013 | TDS | | 40% | |
| Investor Avg Annual ROI | 22.52% | Mortgage at Term End | | | |
| All information displayed is believed to be accurately calculated and reasonable estimates are made concerning future market trends however, we cannot predict future prices therefore the information is not guaranteed and should as with any investment be independently verified. No warranties or representations of any kind are made. | | Re-Purchase Price | | \$ 308,100 | |
| | | Initial Deposit | | \$ (13,750) | |
| | | Accum. Down Payment | | \$ (18,180) | |
| | | Total Down Pmt at end | | \$ (31,930.00) | |
| | | New Mortgage | | \$ 276,170 | |
| | | Down Payment % | | 10.4% | |
| | | Mortgage LTV % | | 89.6% | |

