



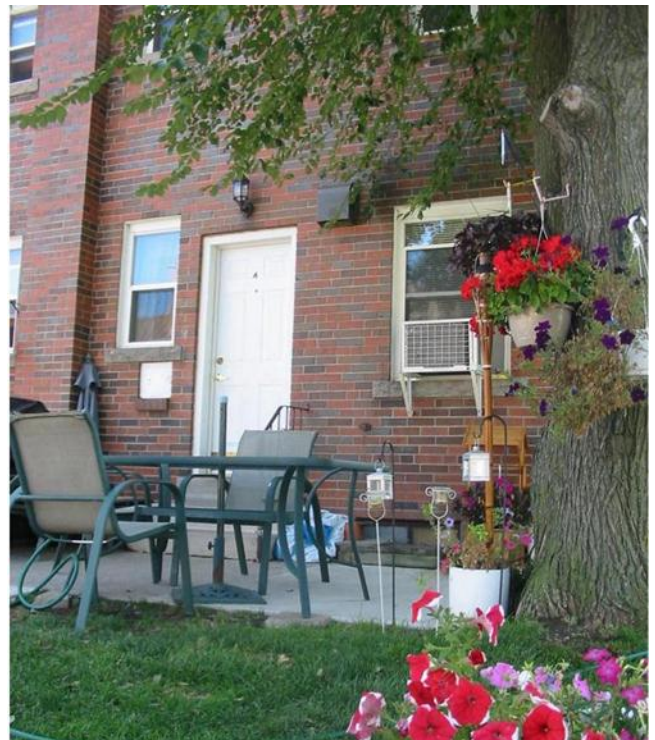
An exceptional investment opportunity for Forthright Group Clients

**36 beautiful 2 storey condo titled town homes in the  
coveted East Mount village in HAMILTON**

**24 two bed units \$129,000**

**12 three bed corner units \$138,000**

- Complete property management in place
- Rental income assured
- 100% occupied Condo titled ready to close
- Only 20% down very competitive financing arranged
- Instant positive cash flow 12% cash on cash 25% with appreciation





## Helping you **create wealth** with intelligent real estate investments

The Forthright Group is a full service company that facilitates turn-key real estate investments. Our team of realtors, lawyers and brokers are committed to helping you in all aspects of real estate investing including buying, selling, financing and property management. If you wish to build a portfolio of income producing real estate or if you are a multi-residential building owner that wants to convert your wholesale valued asset into retail value then the Forthright Group can help.

### **The Forthright Group Advantage**

The Forthright Group, through its network of industry professionals, has access to a wide array of investment opportunities. Our clients are the beneficiaries of our unbiased ability to identify superior investments and of the collective experience of our team. You – our valued clients will always be our first priority because your success is our success. We are committed to finding you the very best opportunities and to provide you with unparalleled client service throughout the entire process. Our network of professionals have decades of experience in all aspects of real estate investing and will be there with you every step of the way.



# Why Real Estate

It has become widely understood that investing in income producing, residential real estate is a safe and stable way to build wealth. The simple fact that people have to live somewhere means that this type of real estate investment is virtually recession proof. Over time, you can build a portfolio of income producing condominiums/town homes that will deliver you passive income long after you retire. So whether it's to fund education for your children, enhanced retirement living or simply because making money is fun, investing in real estate is the easiest and the most risk-free investment you can make. When you consider other types of investments, there are very few that give you security of capital, cash-flow and capital appreciation.

## A Turn-Key Investment

With as little as 20% down you can own, title and deed a property that is generating enough income to pay all of the operating costs including the financing costs and still have money in your pocket. Best of all, there is no work or worries for you because your properties can be entirely managed for you. The key benefits of your real estate investments are: monthly positive cash flow (earnings on investment), mortgage reduction (the tenant pays your mortgage), and appreciation (your property increases in value each year)



## Property Management

Rest assured your investment is safe in our hands. We offer an optional complete property management service and will ensure that your properties are fully rented out and generating positive cash-flow from day one. Our professional property management team is there to ensure that your asset is growing in value, generating positive cash-flow and always in excellent state of repair.

A vacancy and repair fund is established on your behalf to protect you from any vacancies. The vacancy and repair fund enables us to ensure that you always receive your monthly rental income and that there are always funds to keep your unit in excellent condition.



# Hamilton Investment Opportunity

We are pleased to introduce our latest investment opportunity in Ontario's #1 investment town- **HAMILTON**.

We have 36, two and three bedroom townhouses available in the beautiful East Mount village located on the Hamilton Mountain. The town homes are in excellent condition and are 100% occupied with great tenants. All units are freshly painted, and have large spacious rooms throughout with new laminate hardwood flooring. Homes have beautiful modern kitchens and large windows throughout. The bedrooms are spacious with built in closet space. Prices range from **129,000 – 138,000** and include a parking spot.

## Location

East Mount village is in an excellent location in Hamilton with shopping and entertainment close by at Lime Ridge Mall. Homes are close to all local amenities. Only 1 km drive to Huntington Park Public School. Church is on the neighbouring lot and easy access to public transit.

## INVESTMENT OVERVIEW

- 36 two and three bedroom townhouses in Hamilton  
129,000 – 138,000
- Positive cash flow (12% cash on cash return or 25% with appreciation)
- Fully rented out 100% occupancy
- Complete property management in place



- Rental income assured
- 80% mortgage arranged at very competitive rates
- Condo titled – ready to close November 9<sup>th</sup> 2011

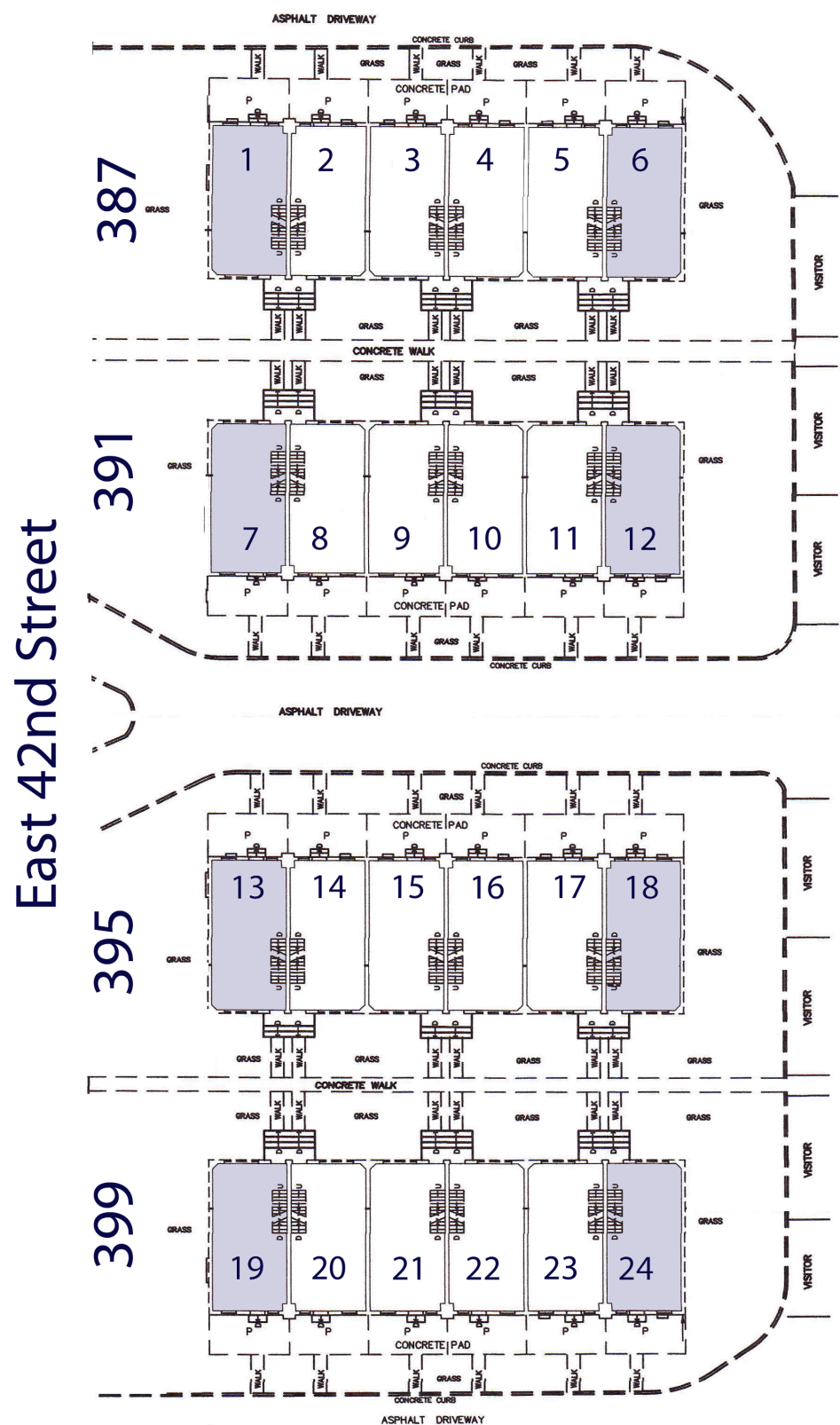
If you are interested in reserving your opportunity to invest or if you would like more information, Please contact **Carolyn Seaforth (416) 399-8295** or email [carolyn@forthrightgroup.ca](mailto:carolyn@forthrightgroup.ca).

\*referral incentives apply.

# Hamilton Investment Opportunity - Photos



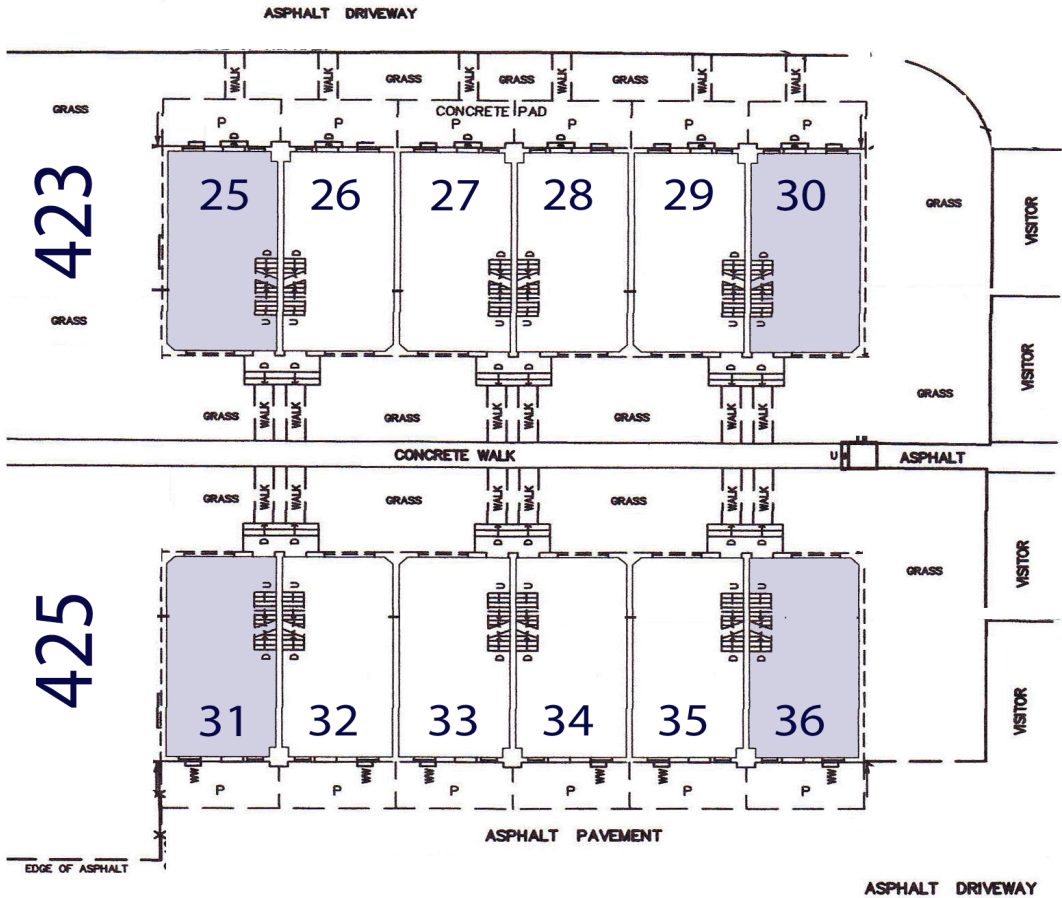
# Hamilton Investment Opportunity – Site Plan





# Hamilton Investment Opportunity – Site Plan

East 42nd Street



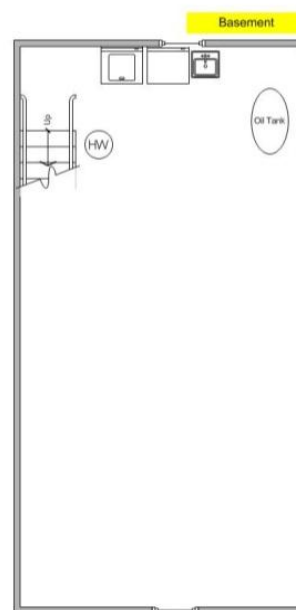
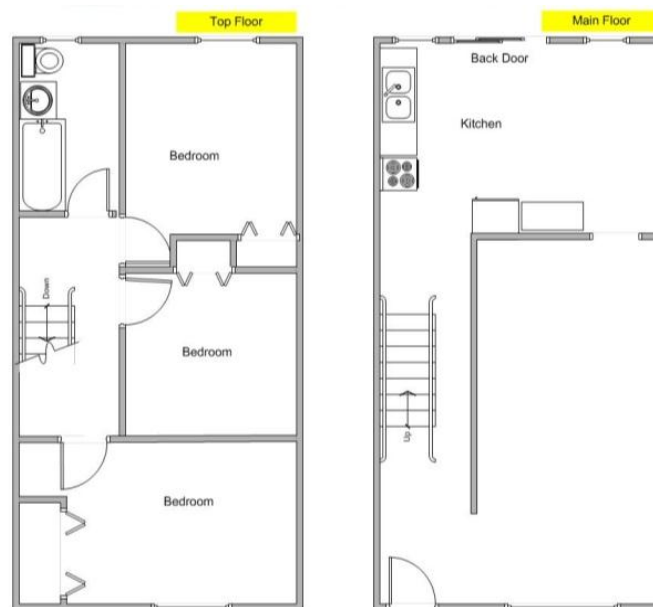
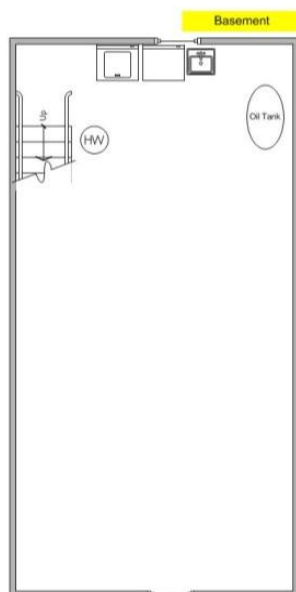
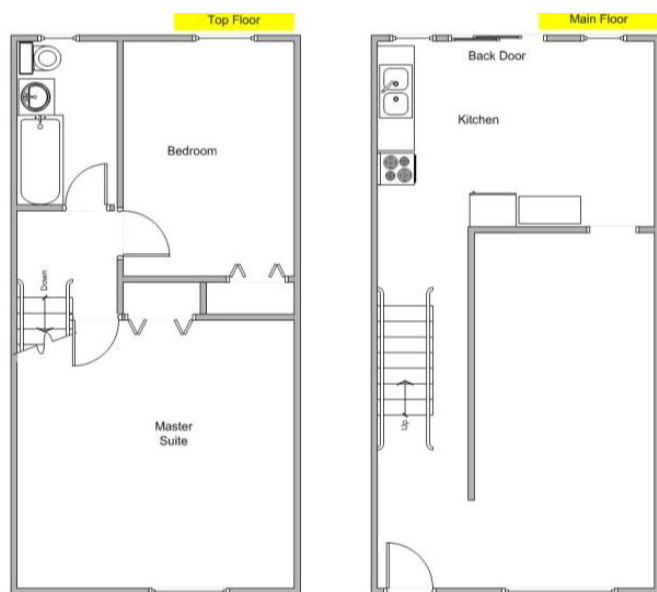
# Hamilton Investment Opportunity – Floor Plans

## Two Bedroom

992 Sq. Ft.

## Three Bedroom

992 Sq. Ft.





# Hamilton Investment Opportunity – Inventory

Unit Number	Rooms	Monthly Rent		Price	Annual Cashflow	Year One Profit		Status
						Cash on Cash	With Appreciation	
1	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
2	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
3	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
4	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
5	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
6	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
7	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
8	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
9	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
10	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
11	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
12	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
13	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
14	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
15	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
16	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
17	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
18	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
19	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
20	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
21	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
22	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
23	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
24	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
25	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
26	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
27	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
28	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
29	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
30	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
31	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available
32	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
33	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
34	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
35	Two Bedroom	\$ 850	\$ 129,000		\$643	12%	25%	Available
36	Three Bedroom	\$ 900	\$ 138,000		\$607	11%	26%	Available

# Hamilton Investment Opportunity – 2 Bedroom Cashflow

## Purchase Overview

### Purchase Price:

Down Payment:

20%

\$129,000

\$25,800

Mortgage Amount : Year Amortized

30

\$103,200

	Unit	Price
Unit Number 1:	2	\$129,000
Unit Number 2:		
Unit Number 3:		
Unit Number 4:		
Unit Number 5:		
		\$129,000

## CASH FLOW

Annually

### INCOME

Rental Income - Annual Rent Increase:

3.00%

\$10,200

### OPERATING EXPENSES

Mortgage Payment - 5 Year Variable Rate:

2.35%

\$4,797

Condo Fees/Vacancy Repair Fund/ Property Management:

28.00%

\$2,856

Estimated Property Tax Paid By Owner:

\$1,904

### Total Expenses

\$9,557

Positive Cashflow

\$643

## ESTIMATED PROFIT

### One Year

Rental Income

\$10,200

Operating Expenses

\$9,557

Net Operating Income

\$643

Principle Repayment

\$2,398

**Cash on Cash Profit**

\$3,041

12%

Appreciation

3%

\$3,870

**Profit with Appreciation**

\$6,911

27%

# Hamilton Investment Opportunity – 3 Bedroom Cashflow

## Purchase Overview

### Purchase Price:

Down Payment:

20%

\$138,000

\$27,600

Mortgage Amount : Year Amortized

30

\$110,400

	Unit	Price
Unit Number 1:	I	\$138,000
Unit Number 2:		
Unit Number 3:		
Unit Number 4:		
Unit Number 5:		
		\$138,000

## CASH FLOW

Annually

### INCOME

Rental Income - Annual Rent Increase:

3.00%

\$10,800

### OPERATING EXPENSES

Mortgage Payment - 5 Year Variable Rate:

2.35%

\$5,132

Condo Fees/Vacancy Repair Fund/ Property Management:

28.00%

\$3,024

Estimated Property Tax Paid By Owner:

\$2,037

### Total Expenses

\$10,193

Positive Cashflow

\$607

## ESTIMATED PROFIT

### One Year

Rental Income

\$10,800

Operating Expenses

\$10,193

Net Operating Income

\$607

Principle Repayment

\$2,565

**Cash on Cash Profit**

\$3,172

11%

Appreciation

3%

\$4,140

**Profit with Appreciation**

\$7,312

26%



# Monthly Operating Expense Summary

Average monthly per unit and as a percent of the Effective Gross Income

Operating Expenses	Avg 2 Bedroom	Avg 3 Bedroom	% EGI
Repairs & Maintenance /Condo Fees	\$162	\$171	19.00%
Property Management	\$34	\$36	4.00%
Vacancy Fund	\$43	\$45	5.00%
<b>Total Expenses</b>	<b>\$238</b>	<b>\$252</b>	<b>28%</b>

## Next Steps

- Select your unit(s)
- Complete conditional purchase and sale agreement and provide \$1000 deposit per unit
- Conditions
  - Lawyer approval / Status Review
  - Approved Financing

## Contact

Please contact me directly if you have any questions or would like more information.

Carolyn Seaforth  
**Forthright Group**  
425 University Avenue, Suite 501  
Toronto, Ontario  
M5G 1T6

Tel: (416) 399 8294  
Fax: (416) 946 1832

[www.forthrightgroup.com](http://www.forthrightgroup.com)

# Frequently Asked Questions

## **Why should I work with Forthright Group?**

Forthright Group has an unbiased ability to identify superior investment opportunities, unlike other companies who are limited to only their own inventory. You benefit from the collective experience of our team which is made up of polished industry professionals who all share a client first philosophy and pride ourselves on unparalleled client service.

## **How does your company make money?**

We identify buildings that are in areas that we anticipate high growth. Through our combined purchasing power, we buy entire buildings and then renovate them to our standards. We then sell the individual units to our clients and our margin is made through a modest mark-up when selling each property. In other words we are buying wholesale and selling retail.

## **What if I want to sell my property?**

We recommend that investors hold onto rental properties for 5 to 10 years but should you wish to sell the unit as you have title and deed, you can sell anytime.

## **How do I know that I'm investing in is at fair market value?**

Our clients have the knowledge that all banks do an individual independent assessment or appraisal of each investment property to determine the values. These appraisals are done by licensed, accredited and bank approved (AACI) real estate appraisers who do these assessments to protect the bank's interest, since the banks are the ones who typically put up most of the money into the investment.

## **Can I review the Appraisals?**

Yes, the Forthright philosophy is to be transparent and open. We are happy to review the appraisals with you and any other documentation that you would like to see.

## **Do I have to use your lenders for financing or can I use my own mortgage broker?**

We have a mortgage broker who can offer very competitive rates but if you wish, you can use your own mortgage broker or bank.

## **Do the tenants sign a lease?**

Yes. Our property management professionals ensure that thorough reference check and employment verification is conducted before signing the lease.

## **Are there any hidden costs?**

No. Beyond your down-payment and closing costs your investment should carry itself. We ensure that we offer you investments where the income to price ratios work. That is that the rental income should cover all operating costs and financing costs.

## **Will I need a lawyer?**

We have a real estate lawyer who can act on your behalf who will prepare all of your documentation, do a title search, order a status certificate and be there to walk you through the closing process.

## **What happens if your company is not around after my investment?**

We plan to be here for a very long time but should that happen, then you still own and control the property because the title is in your name. The property management will still be in place working for you, and the tenants will still be there paying off your investment and providing you income.

## **What about taxes and insurance?**

All taxes, up to the time that you close on the property, are paid by us. Once an investor takes ownership, the buyer becomes responsible for property taxes and landlord insurance. We can provide names of several insurance companies but investors are free to shop for the best rates.

## **How can I be assured that my property value will go up?**

Income producing real estate is the safest and most stable investment you can make because of the simple fact that people have to live somewhere. In an economic downturn, the price of a luxury homes may soften, recreational real estate may suffer and commercial buildings may lose tenants but this type of real estate is virtually recession proof. Over the long term (8-10 years), real estate has always gone up in value and remember, regardless of how much it appreciates your mortgage is being paid down by your tenant.