The Funding Building Blocks™

Agenda

The Funding Building Blocks Workshop

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THE **QUARTERLY FOCUSER™**

What were your greatest achievements over the **last 90 days**?	What's exciting you about your progress **today**?	What will you achieve over the **next 90 days** that you are most excited about?

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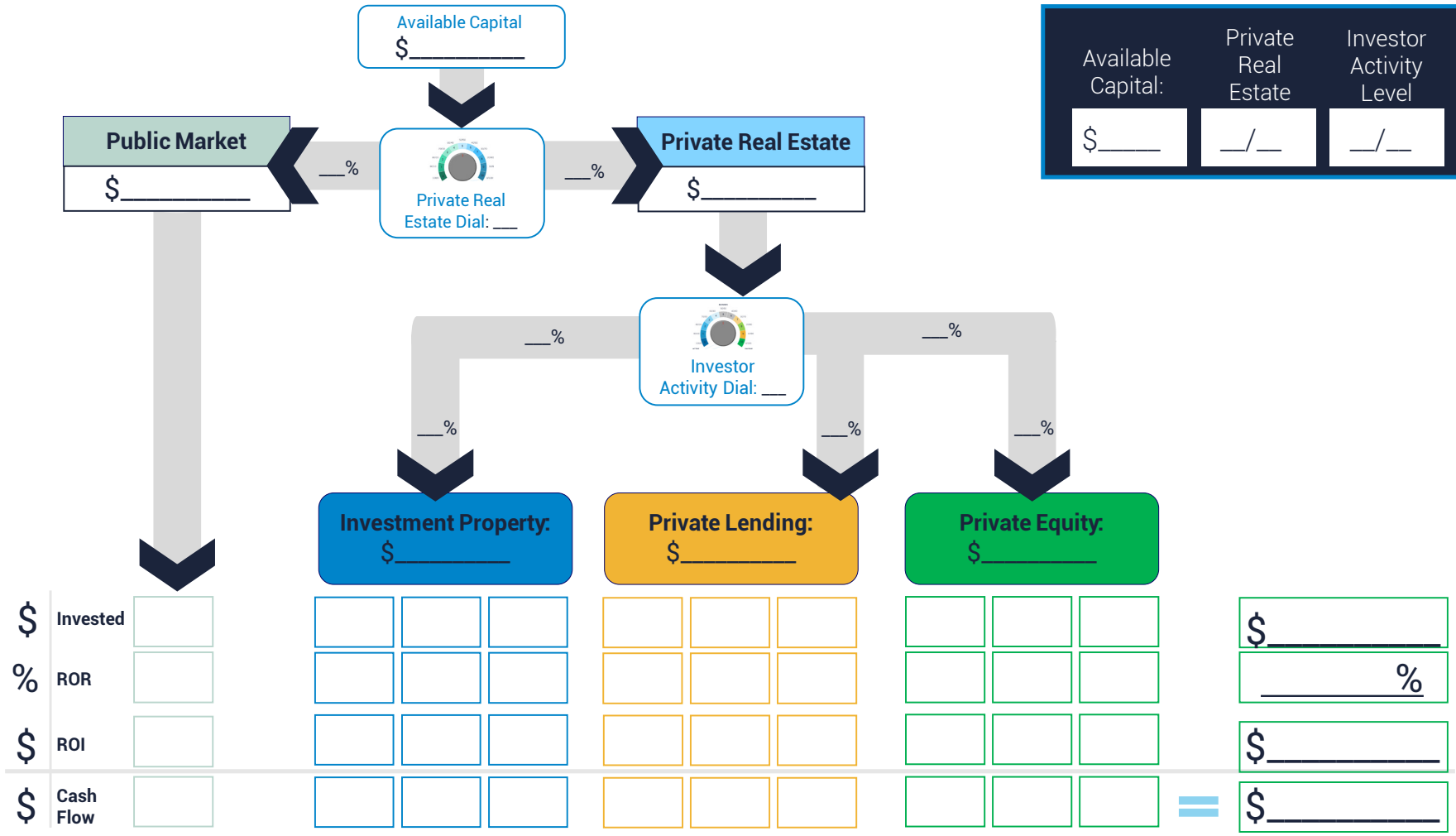
PART ONE

Cash Flow

THE PORTFOLIO MAXIMIZER™



Available Capital:	Private Real Estate	Investor Activity Level
$_____	__/__	__/__

Name: Date:

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WHAT IS **CASH FLOW?**

"The regularly recurring amount of cash available after subtracting expenses from income."

Properties	Private Lending	Private Equity
• Rental income • Refinance to pull equity out • Add Home Equity Line of Credit • Sell property	• Interest payments: monthly or balloon payments	• Profit distributions options: monthly, quarterly, project end • Staggered distributions

STAGGERED DISTRIBUTIONS

Private equity

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Investment 1											
Investment 2											
Investment 3											
Investment 4											
Investment 5											
Investment 6											
Investment 7											
Investment 8											

Private lending

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Investment 1											
Investment 2											
Investment 3											
Investment 4											
Investment 5											
Investment 6											
Investment 7											
Investment 8											

Properties

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Investment 1											
Investment 2											
Investment 3											
Investment 4											
Investment 5											
Investment 6											
Investment 7											
Investment 8											

THE CASH FLOW PIPELINE™ SAMPLE

Priya has $300,000 she would like to invest in the Private Real Estate Market. After Year 3, Priya requires a minimum of $30,000 in annual cash flow, and in Year 4 she requires an additional $40,000 to pay for her child's university education. This is what her portfolio could like with staggered distributions.

Investment	ROI	Amount Invested	Year 1 End	Year 2 End	Year 3 End	Year 4 End	Year 5 End	Year 6 End	Year 7 End	Year 8 End
		Available Capital:	$150,000	$0	$50,000	$50,000	$0	$250,000	$0	$50,000
1 AV Property		$100,000	1 $100,000	$12,000	$12,000	$12,000	$12,000	$112,000	$12,000	$12,000
2 Private mrtg, 1yr	13%	$50,000	2 $6,500							
3 7 9 Private mrtg, 3yr	15%	$50,000	3 $7,500	$7,500	$7,500	7 $7,500	$7,500	$7,500	9 $7,500	$7,500
4 8 Land dev, 4yr	20%	$50,000	4 $0	$0	$0	$40,000	8 $0	$0	$0	$40,000
5 Private REIT	10%	$50,000	5 $5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
6 Turnkey Property		$150,000		6 $9,000	$9,000	$9,000	$9,000	$109,000	$9,000	$9,000
10 Land dev, 4yr	18%	$100,000							10 $0	$0
11 Turnkey Property		$150,000							11 $13,000	$13,000
		Annual Cash Flow:	**$19,000**	**$33,500**	**$33,500**	**$73,500**	**$33,500**	**$33,500**	**$46,500**	**$86,500**

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THE CASH FLOW PIPELINE™ ACTIVITY

Lee has $250,000 he would like to invest in the Private Real Estate Market.

Select 5 investments for Lee and strategically stagger his distributions so he can meet the following goals:
- $25,000 in annual cash flow after Year 3
- An additional $40,000 in Year 5 to renovate his kitchen

Available Investments
Properties
• Property A (value-add): $100,000 investment amount, refinance at the end of Year 1 to pull out $80,000 in equity, annual cash flow after refinance = $10,000 • Property B: (turnkey): $120,000 investment amount, 5-year term, refinance end of term to pull out $75,000 in equity, annual cash flow = $11,000
Private Lending
• Private mrtg (1st) 10% ROI, 1-year term • Private mrtg (2nd), 12% ROI, 2-year term • Private mrtg (3rd), 15% ROI, 3-year term *Monthly cash flow with principal returned at end of term. $5,000 minimum investment amount.
Private Equity
• Prime Properties, 20% ROI, 4-year term, interest and investment amount received end of term • Private REIT, ongoing term, 10% ROI, monthly payments • Horizon Developers, 20% ROI, 5-year term, interest and investment amount received end of term • Willow Creek Enterprises, 18% ROI, 3-year term, interest and investment amount received end of term *$5,000 minimum investment amount.

**Can use investments more than once*

Assumptions:
- Cash flow remains the same
- Interest rates remain the same

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THE CASH FOW PIPELINE™ ACTIVITY

Investment	ROI	Amount Invested	Year 1 End	Year 2 End	Year 3 End	Year 4 End	Year 5 End	Year 6 End	Year 7 End	Year 8 End	Year 9 End	Year 10 End
Available Capital:												
Annual Cash Flow:												

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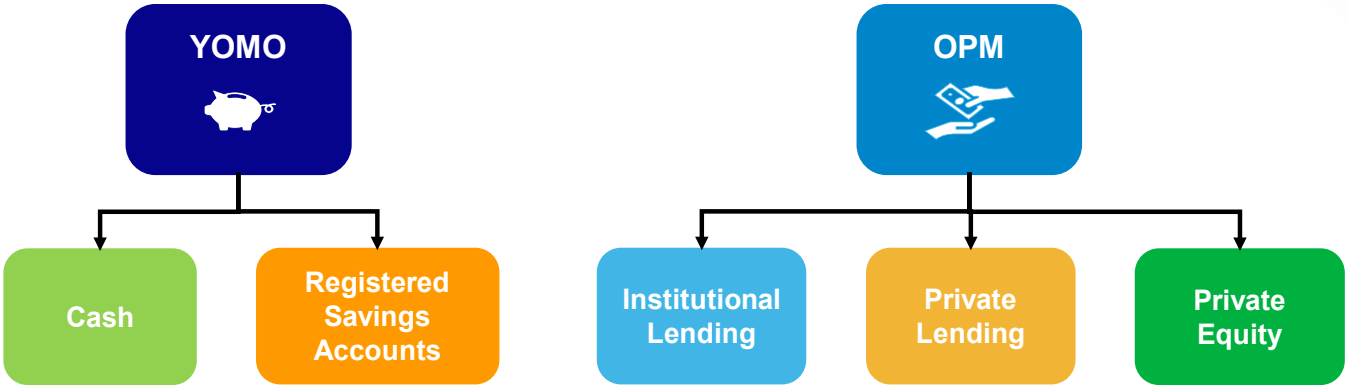
PART TWO

The Funding Building Blocks

THE FUNDING BUILDING BLOCKS



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SOURCES OF CAPITAL

Your Money (YOMO)	
Cash	Registered Savings Accounts

Other People's Money (OPM)	
Institutional Lending	
Private Lending	Private Equity

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INSTITUTIONAL FINANCING:
Challenges and Wins

Reflect on your past experiences with institutional lending and jot down both the challenges and wins you encountered.

CHALLENGES	WINS

KEY LEARNINGS		

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THE FINANCE ACCELERATOR™

An institutional lender will require borrowers to provide various information and documentation as part of their due diligence process. Depending on the complexity of the property and your situation, this list can be long.

Identification

- ☐ Government-issued ID (with current address)
- ☐ Social Insurance Number or Social Security Number
- ☐ Work permit or residency certificate (temporary residents)

Income Verification

- ☐ Last two T4s/W-2s
- ☐ Last two Paystubs
- ☐ Employment Letter
- ☐ Last two or three Income Tax Returns
- ☐ Tax assessments and permission forms signed for access by lender

Self-employed (if applicable):

- ☐ Profit and loss statements
- ☐ Last two or three Federal Tax Returns (personal and business)
- ☐ List of business debts
- ☐ Form used to report income and file taxes
- ☐ Written explanation for any employment gap

Corporate/Business Documentation (if applicable)

- ☐ Business License/Sole Proprietorship/Articles of Incorporation/Articles of Organization
- ☐ Last two years' corporate or business tax assessments
- ☐ Two years profit and loss statement (verification by licensed accountant or bookkeeper may be required)
- ☐ Three months of business bank statements
- ☐ Confirmation tax/source deductions are current (if applicable)
- ☐ Signed personal guarantees (if applicant is not an individual, i.e. borrowing under corporate entity)

Assets and Debts

Assets

- ☐ Last two to three statements from any investment accounts (retirement accounts, stock investments, certificates of deposit)
- ☐ Confirmation of down payment
  - ☐ Bank or investments statement from within the last 90 days
  - ☐ Sale of an existing property – a copy of the sale agreement
  - ☐ Gift letter
    - ☐ Bank statement showing transfer of funds from Donor
    - ☐ Bank statement showing receipt of funds to Borrower
    - ☐ If funds are from overseas, additional documentation required (lender specific)

Debts

- ☐ Monthly debt statements (auto loans, student loans, credit cards, existing mortgages)
- ☐ Documentation of any large deposits
- ☐ Judicial decree or court order for each obligation due to legal action
- ☐ Investment property information (already owned properties - if applicable)
  - ☐ Lease agreements or signed rental acknowledgments from existing tenants
  - ☐ Profit and loss statement (12 months) from accountant or bookkeeper
  - ☐ Current mortgage statement
  - ☐ Property tax statement
  - ☐ Complete detailed tax assessment document including all schedules (past 2 years)

Credit Verification

- ☐ Credit score
- ☐ Credit explanation letter for any late payments, collections, judgements, other derogatory items
- ☐ Bankruptcy/discharge papers

Alimony/Child Support (if applicable):

- ☐ Copy of court order
- ☐ Bank statements or cancelled cheques

Other Records

- ☐ Divorce decree
- ☐ Rent:
  - ☐ Proof of payments (last 12 months)
  - ☐ Landlord contact information

Subject Property Documentation

The following list identifies documentation a lender may require regarding the property once an offer has been accepted. (Note: This list applies to investment properties 1-4 residential units.)

- ☐ Signed Purchase and Sale Agreement including all amendments and schedules
- ☐ Copy of earnest money/deposit cheque
- ☐ Real Estate MLS Listing
- ☐ Attorney or title company contact information
- ☐ Realtor contact information
- ☐ Appraisal report (from lender-approved appraiser)
- ☐ If an established rental property:
  - ☐ Copies of current lease agreements or signed tenant rental acknowledgements
  - ☐ Signed Opinion of Market Rent from licensed Realtor or real estate appraiser (vacant units)
  - ☐ Rent roll from previous 12 months
  - ☐ Copies of utility bills (12 months)
  - ☐ Profit and loss statement including property improvements (12-24 months)
  - ☐ Copy of void cheque
  - ☐ Property insurance confirmation
- ☐ Condominium/HOA documentation

THE FINANCE MAXIMIZER™

Utilizing private lenders and private equity investors can maximize your access to capital and enable you to scale your portfolio faster.

Like any lender, private lenders and equity investors want to understand the deal's value and who they are investing with.

To maximize your access to capital, preparation is key. Before presenting to a potential investor, ensure you have and understand the following information.

- ☐ 1. Documentation outlined in The Finance Accelerator
- ☐ 2. Your Value Add Statement – Who are you as an investor?
- ☐ 3. Summary of existing portfolio and past work
  - a. Alternatively, for new investors, a summary of experience relevant to investing
- ☐ 4. *The 4 Ways to Win™* on the subject property
  - a. Flippers and *Flip to Yourself*™ – include evaluation pre- and post-renovation
  - b. Private equity investment – proposed numbers based on percentage participation of investors
- ☐ 5. Recent comparable property sales
  - a. Flippers and *Flip to Yourself*™ – include current condition and those comparable to post-renovation to support ARV (After Repair Value)
- ☐ 6. Acquisition cost summary
  - a. Legal and closing costs
  - b. Appraisal
  - c. Additional inspections
  - d. Other
- ☐ 7. Renovation budget and detailed breakdown, including contingency (if applicable)
- ☐ 8. Real estate market summary
  - a. Area benefits to support the proposed investing strategy
- ☐ 9. Requested loan/equity position including:
  - a. Loan to Value
  - b. Interest rate
  - c. Terms
  - d. Summary of additional financing that will be applied to property (i.e. first institutional mortgage)
- ☐ 10. Exit strategy
  - a. Primary
  - b. Secondary

Note: Private lenders and private equity investors have the unique ability to set their investing criteria. An investor may not request all the information above; however, this preparation is always beneficial and will make you more confident.

THE PRIVATE LENDING PROCESS

1. Borrower presents a deal to a Private Mortgage Company (PMC) or Mortgage Broker
2. PMC/broker performs due diligence and approves mortgage to be released to a Lender
3. Deal is presented to a potential lender
4. Lender completes due diligence
   - Ensure the numbers are calculated correctly
   - Reviews
     - Property quality, location and condition
     - Deal Loan to Value (LTV)
     - Use of funds
     - Exit strategy
     - Funding conditions
5. Lender agrees to fund the deal
6. Lender and borrower both choose a lawyer to facilitate the transaction
7. Lender and borrower receive the Mortgage Commitment Agreement and other required documents
8. Borrower accepts, signs documents, and sends to lender's lawyer
9. The lender's lawyer:
   - Completes title search to identify
   - Current mortgages/lien amounts
   - Any unknown liens against the property
   - Obtains tax certificate to confirm not in arrears
10. Lender accepts and signs the documents
11. Lender forwards funds to lender's lawyers trust account. If the funds are coming from a registered/ retirement savings account, must be administered through self-directed custodial account
12. Lender's lawyer registers lien/ mortgage charge on property in the appropriate position (1st, 2nd, 3rd)
13. Lender's lawyer sends closing documents to the lender

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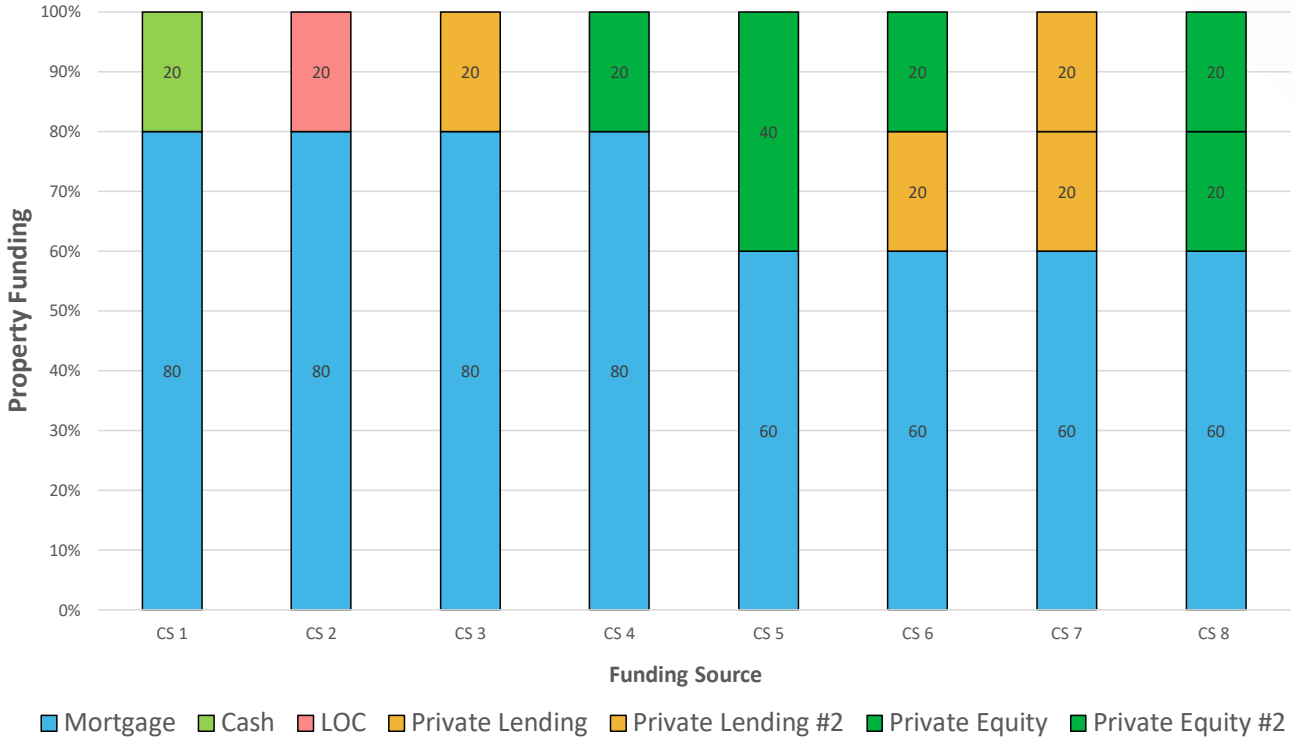
PART THREE

Capital Stacking

CAPITAL STACKING



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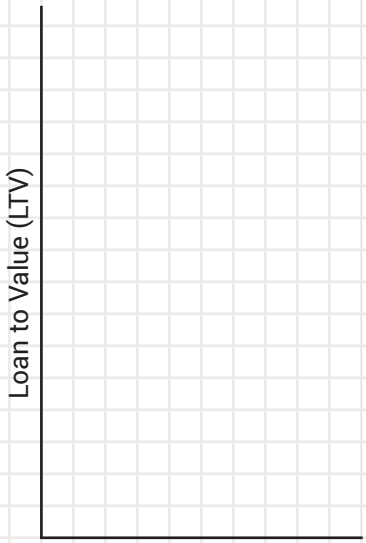
CASE STUDY: Capital Stack

Instructions: Review the case study on the next few pages and based on all of the information, determine which funding building blocks you would choose to capital stack the purchase of this property (plus any additional expenses).

Chosen investing strategy:

Total capital required:

Outline your proposed capital stack:



What's your rationale for this capital stack?

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CASE STUDY: Investor Profile

Investor: Rosie Smith

About

- Single parent with 14-year-old son
- Occupation: Project manager
- Owns one property:
  - Primary residence with basement rental unit
  - Current value of primary residence is $475,000
  - Existing mortgage = $300,000
- Brother owns a construction company
  - Construction crew discount
  - Construction materials at wholesale cost

Finances

- Mortgage pre-approval $410,000
- Down payment of $82,000 combined cash and gift from grandfather
- If brother co-signs, the mortgage loan can be pre-approved for $475,000
- HELOC $15,000 available at 4.8%
- She does not want to use credit cards or any funds from savings accounts in her next investment

Investing Personality

- Risk Level: Moderate
- Hands-on, likes to be in control of the project
- Prefers buy and hold investments
- Lifestyle Freedom Goals:
  - Afford to buy more food from local farmer's markets
  - Save for son's post-secondary education
  - Pay off the mortgage on her current residence
  - Always have a minimum of $10,000 in savings "just in case"

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CASE STUDY: Rosie's Funding Building Blocks

Your Money (YOMO)

Cash

- $82,000 combined cash and gift from grandfather

Registered Savings Accounts

Other People's Money (OPM)

Institutional Lending

- HELOC for $15,000 available at 4.8% interest
- Pre-approved for $410,000 at Summit Bank mortgage, which equals 80% LTV at 5.2% fixed interest, 3-year closed term

Private Lending

Private Lender – Rosie's Dentist
- 85% LTV
- 12% interest
- Monthly payments
- $2000 legal costs
- 2% lender fee
- 1-year term, early exit option after 6 months
- Requires 1st position loan

Private Lender – Another Keyspire member
- $100,000 RSP
- 12% interest
- Monthly payments
- $1400 combined lender fee + legal costs
- 1-year term
- 2nd or 3rd position
- Use primary residence as security

Private Equity

JV Investor – Marianne & Joe
- 1st JV investment
- Want to be involved in any renovations & design decisions
- Mortgage pre-approval $460,000 at 80% LTV
- $40,000 LOC (at 4%)
- 50/50 split on each of The 4 Ways to Win

JV Investor – Brother
- 2nd JV investment
- 50/50 split on each of The 4 Ways to Win
- Will co-sign mortgage loan
- Can contribute $20,000 cash
- Prefers short-term investments

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CASE STUDY: Property Details

221 Highley Cres.
$369,900

Single-family home built in 1923
3-bedroom, 1-bathroom
Side-entrance to basement
Estate sale
DOM: 89 days
Lot: 75 x 200 feet

Location:
- Neighborhood: King's Park
- Proximity: Walking distance to St. James Park and Kingston Heights Elementary School
- Transportation: Two blocks from the Express 89 bus route downtown
- Recognition: King's Park voted Ashton's up-and-coming family neighborhood by Ashton Times magazine
- Commute: 15-minute commute time to new electric vehicle plant and Amazon distribution center

Property Details:
- Price: $369,900
- Type: Single-family home
- Year Built: 1923
- Bedrooms: 3
- Bathrooms: 1
- Ownership: Estate sale
- Days on Market (DOM): 89 days

Features:
Historical Charm: Built in 1923, retaining its classic appeal
Ownership History: Only two owners since its establishment
Roof and Windows: New roof installed, with some windows replaced
Garage: Single-car detached garage for parking convenience
Electrical System: Equipped with a 100 amp electrical fuse panel
Wiring: Includes knob & tube wiring
Plumbing: Lead drain pipes
Sun porch Addition: Rear sun porch added in the 1950s, though without a building permit

The realtor said that if converted to a duplex or an income suite is added, the After Repair Value is $619,000.

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CASE STUDY: Renovations

Do you plan on renovating this property?

What renovations will you undertake? What will these renovations cost?

What's your rationale for this capital stack?

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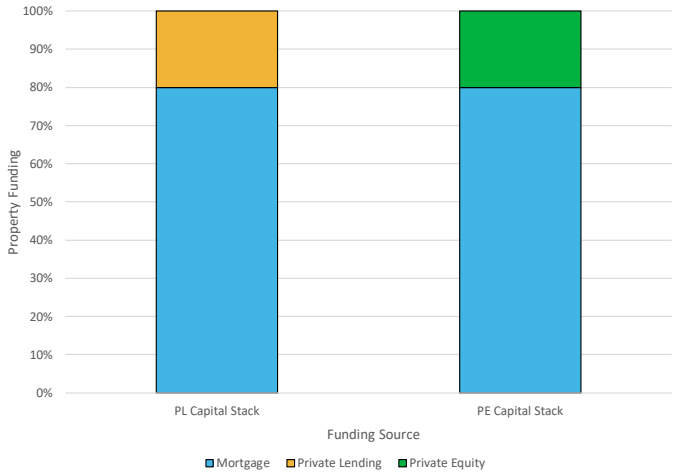
PART FOUR

Ind Private Lending and Ind Private Equity Side by Side

IND PRIVATE LENDING vs IND PRIVATE EQUITY



Purchase price:	$425,000	**Down Payment:**	$85,000
Mortgage (80% LTV):	$340,000	**Closing Costs:**	$5,000
Interest rate:	4%	**Renovations:**	$50,000
Amortization:	30 years	**Cash required:**	$140,000
ARV:	$650,000		

Year 1

	PL @ 12% interest	**PE @ 50% Partnership**
Rent ($3,500 x 6 months)	$21,000	$21,000
Mtg payment:	$19,476	$19,476
Expenses:	$10,000	$10,000
PL debt service ($140,000 x 12%)	$16,800	$0
1. Cash Flow	-$25,276	-$8,476
2. PR	$5,988	$5,988
3. PA (ARV x 3%)	$19,500	$19,500
4. AA $650,000 (ARV) – $425,000 (purchase price) – $55,000 (reno and closing costs)	$170,000	$170,000
Total ROI	**$170,212**	**$187,012 / 2 = $93,506**

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Year 2

	PL @ 12% interest	PE @ 50% Partnership
Rent ($3,500 x 12 months)	$42,000	$42,000
Mtg payment:	$19,476	$19,476
Expenses:	$10,000	$10,000
PL debt service ($140,000 x 12%)	$16,800	$0
1. Cash Flow	-$4,276	$12,524
2. PR	$6,231	$6,231
3. PA (ARV x 3%)	$19,500	$19,500
4. AA	$0	$0
Total ROI	**$21,455**	**$38,255 / 2 = $19,127.50**

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CASE STUDY CONTINUED

PL @ 12% interest	PE @ 50% Partnership (JV)
Rent:	Rent:
Mtg payment:	Mtg payment:
Expenses:	Expenses:
PL Debt Service:	PL Debt Service:
TOTAL Carrying costs:	TOTAL Carrying costs:
How much is the Private Lender walking away with? $_____ How much is the Borrower walking away with? $_____	How much is the Financial JV walking away with? $_____ How much is the Working JV walking away with? $_____ **JV needs reno and closing costs out, but DP money should stay in the deal.*
Rent:	Rent:
Mtg payment:	Mtg payment:
Expenses:	Expenses:
1. Cash Flow =	1. Cash Flow =
2. PR =	2. PR =
3. PA =	3. PA =
4. AA =	4. AA =
Total ROI =	**Total ROI =**

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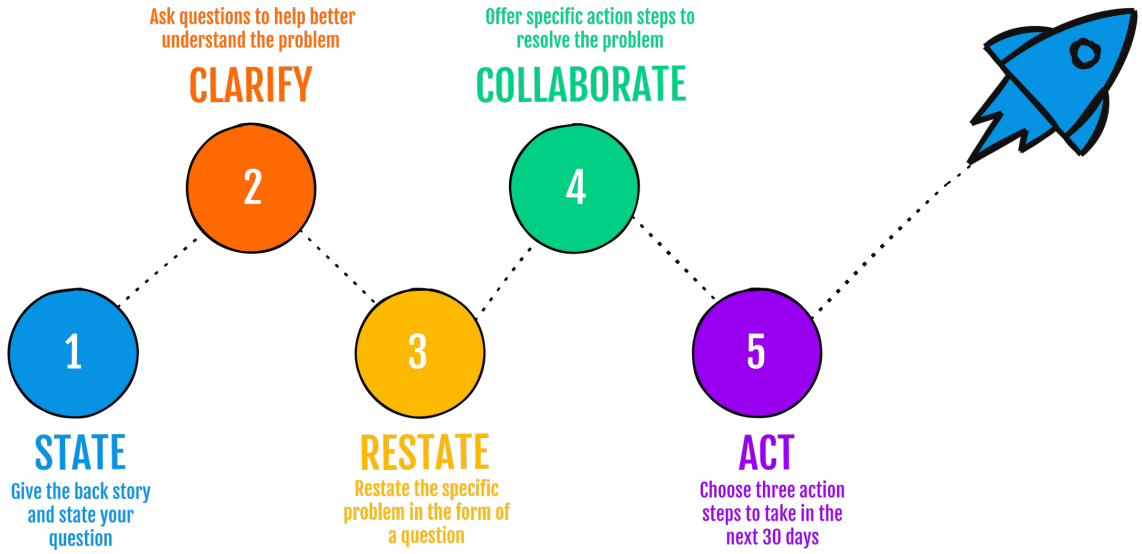
PART FIVE

Getting Unstuck

Getting Unstuck



1 STATE

2 CLARIFY

3 RESTATE

4 COLLABORATE

5 ACT

Name: Date:

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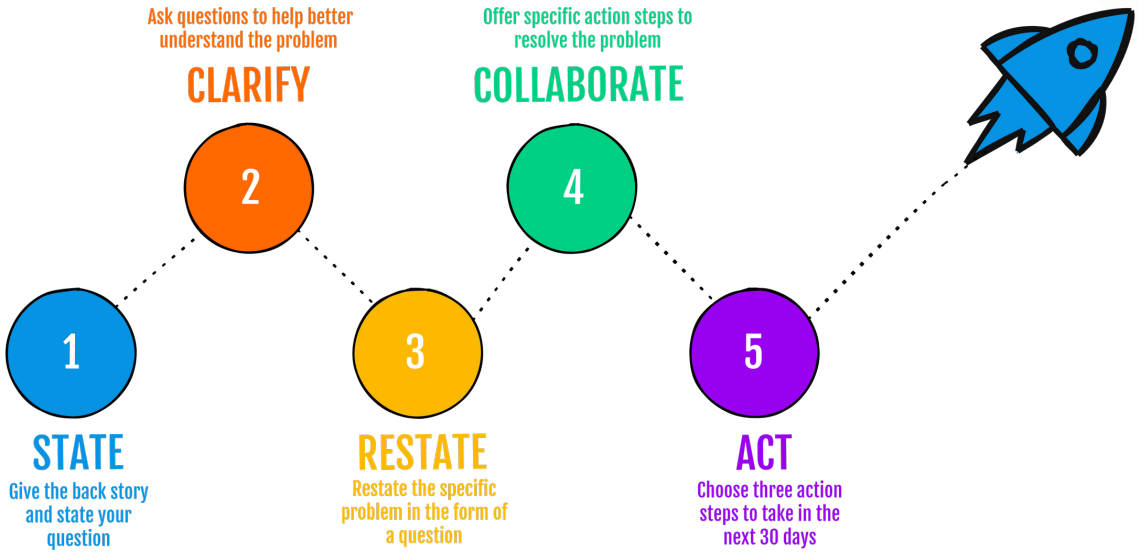
Getting Unstuck



1 STATE

2 CLARIFY

3 RESTATE

4 COLLABORATE

5 ACT

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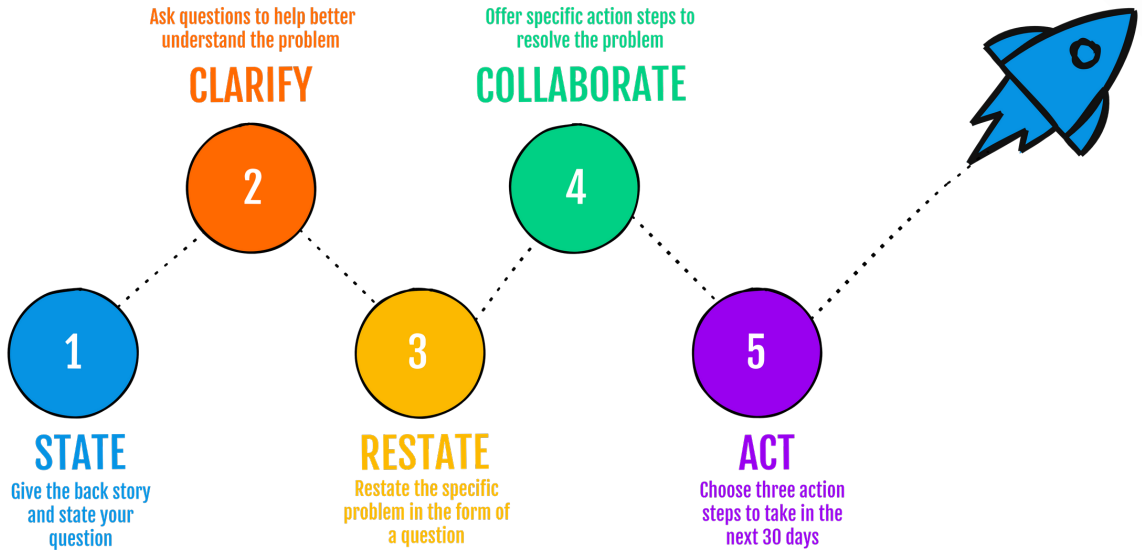

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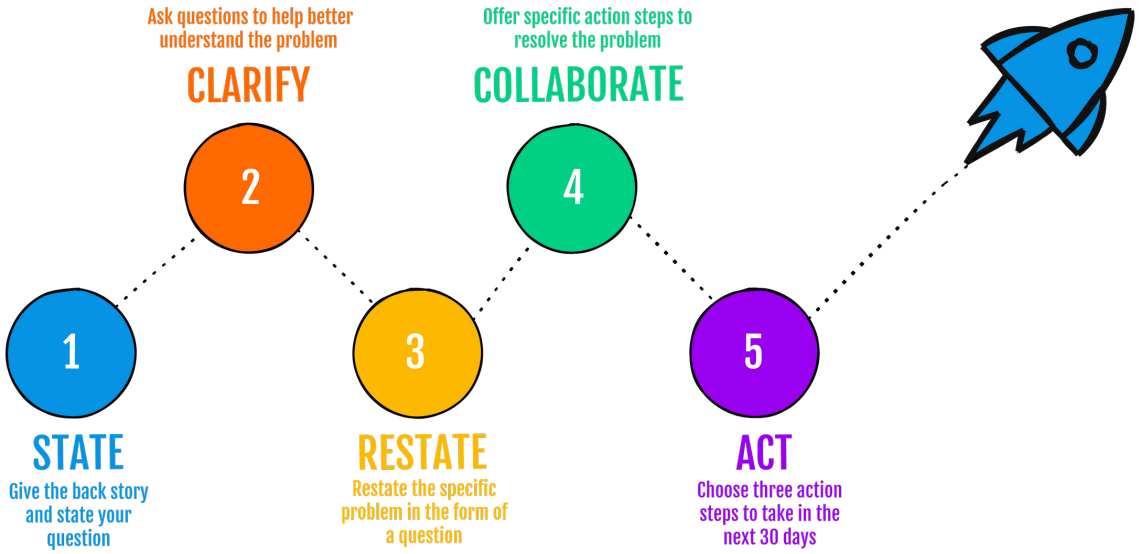

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