

 Keyspire® Presents

# **INCOME PROPERTY FINANCING SECRETS WORKBOOK**



**Unlock the Keys to Financial Freedom: Proven Strategies and Insider Programs for Income Property Financing**

# INCOME PROPERTY FINANCING SECRETS WORKBOOK

Are you ready to unlock the secrets to financing income properties in 2025?

This workbook offers a sneak peek into the strategies that can help you overcome the toughest barriers to building your real estate portfolio, based on extensive research, professional insights, and insider knowledge from Keyspire's Coaches.

We've identified that the biggest challenge Canadians face in owning their first or next income property is financing. While Canadians recognize real estate investing as a pathway to financial freedom and a better future, the financing hurdle often stands in the way.

Here, we're sharing the Top Secrets for Income Property Financing including:

1. Top low-income financing solutions
2. Investor-focused *government* programs
3. Investor-focused *lender* programs

Fill in the blanks as you go at our exclusive event *Income Property Financing Secrets* with Scott McGillivray.

**Date:** Saturday, April 12, 2025

**Time:** 11am EST

**Zoom:** <https://us02web.zoom.us/j/83280592568>



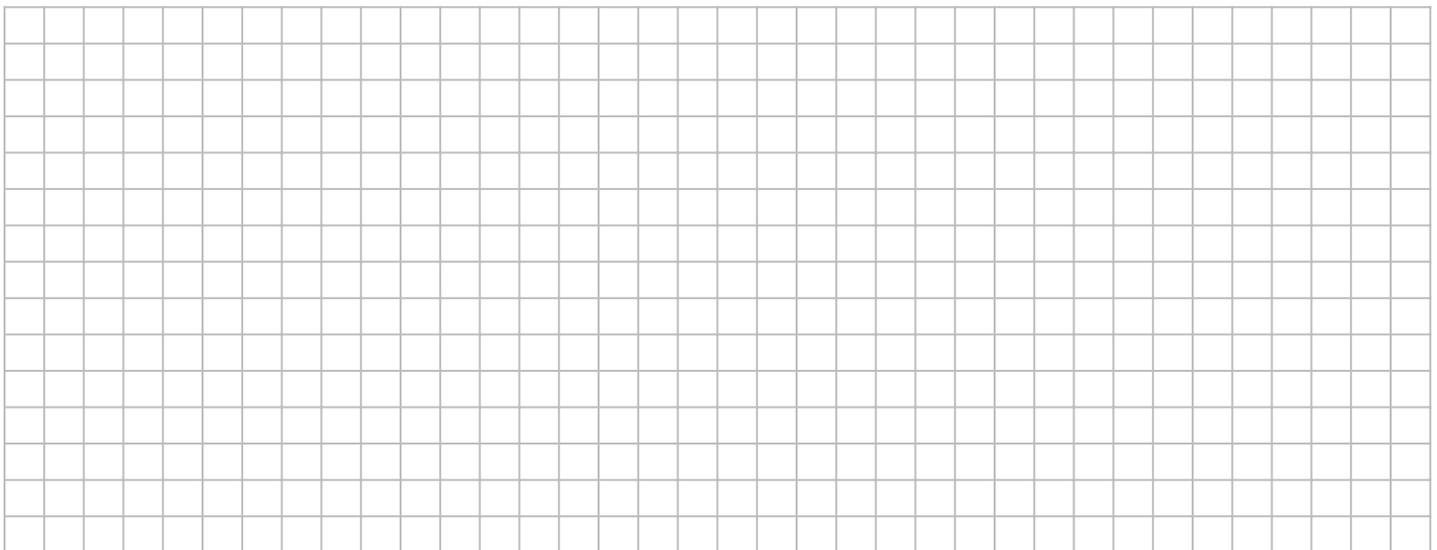
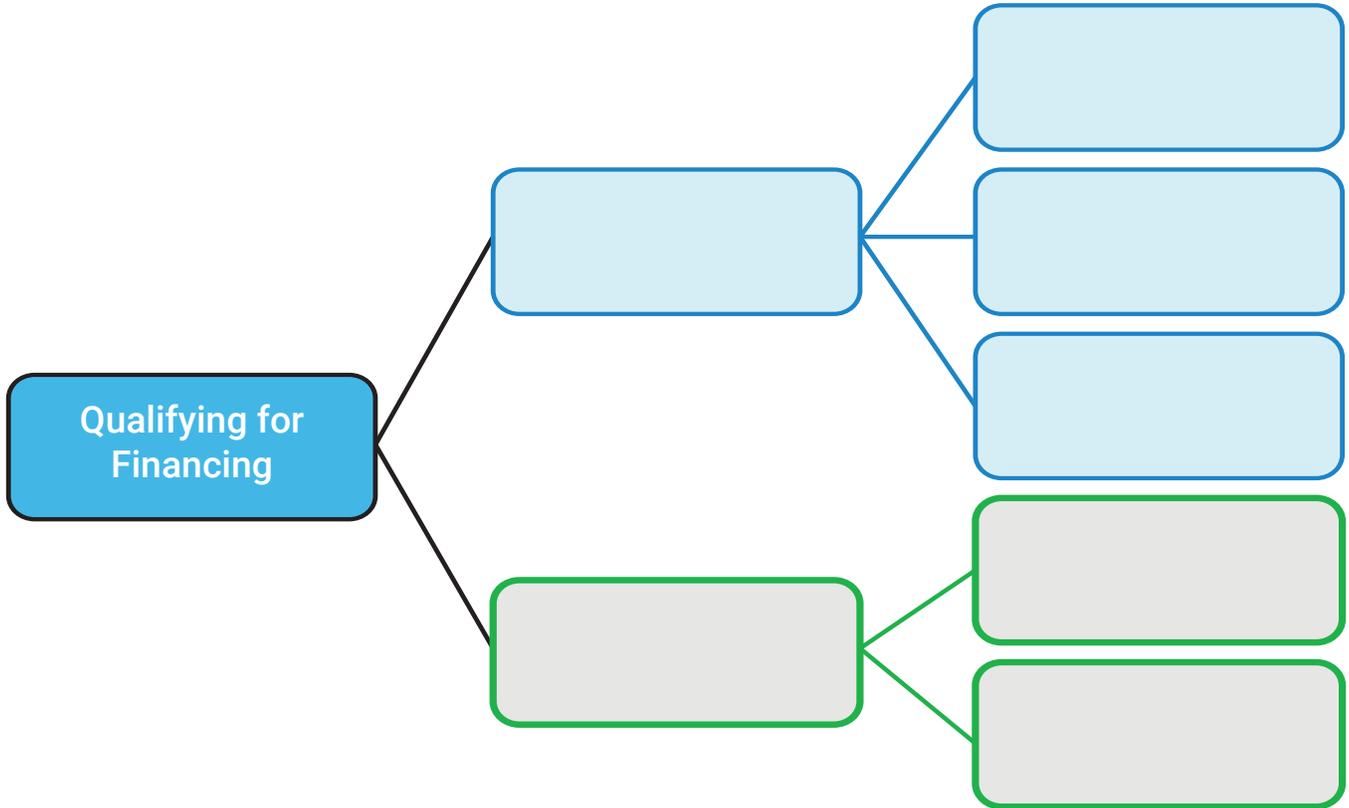
[Join us to get the details!](#)

Disclaimer: The information contained in this document is general in nature and provided as reference material only. It is not intended to provide legal, tax or financial advice, nor does it replace (or purport to replace) any need to obtain individual legal, tax or financial advice. Any legal, tax or financial advice about your own position or personal situation in relation to anything covered in this presentation should always be obtained from a qualified legal, tax, or financial professional. This product is Copyright Keyspire Group Inc. All Rights Reserved. No part of this work may be reproduced or distributed in any form, or by any means whatsoever, without written permission from Keyspire Group Inc.

# Qualifying for Financing

Think getting a mortgage for an income property is just about your bank account? Think again!

To unlock financing, there are several requirements from conventional lenders. Attend the "Income Property Financing Secrets" preview on April 12 with Scott McGillivray to unlock the answers!

















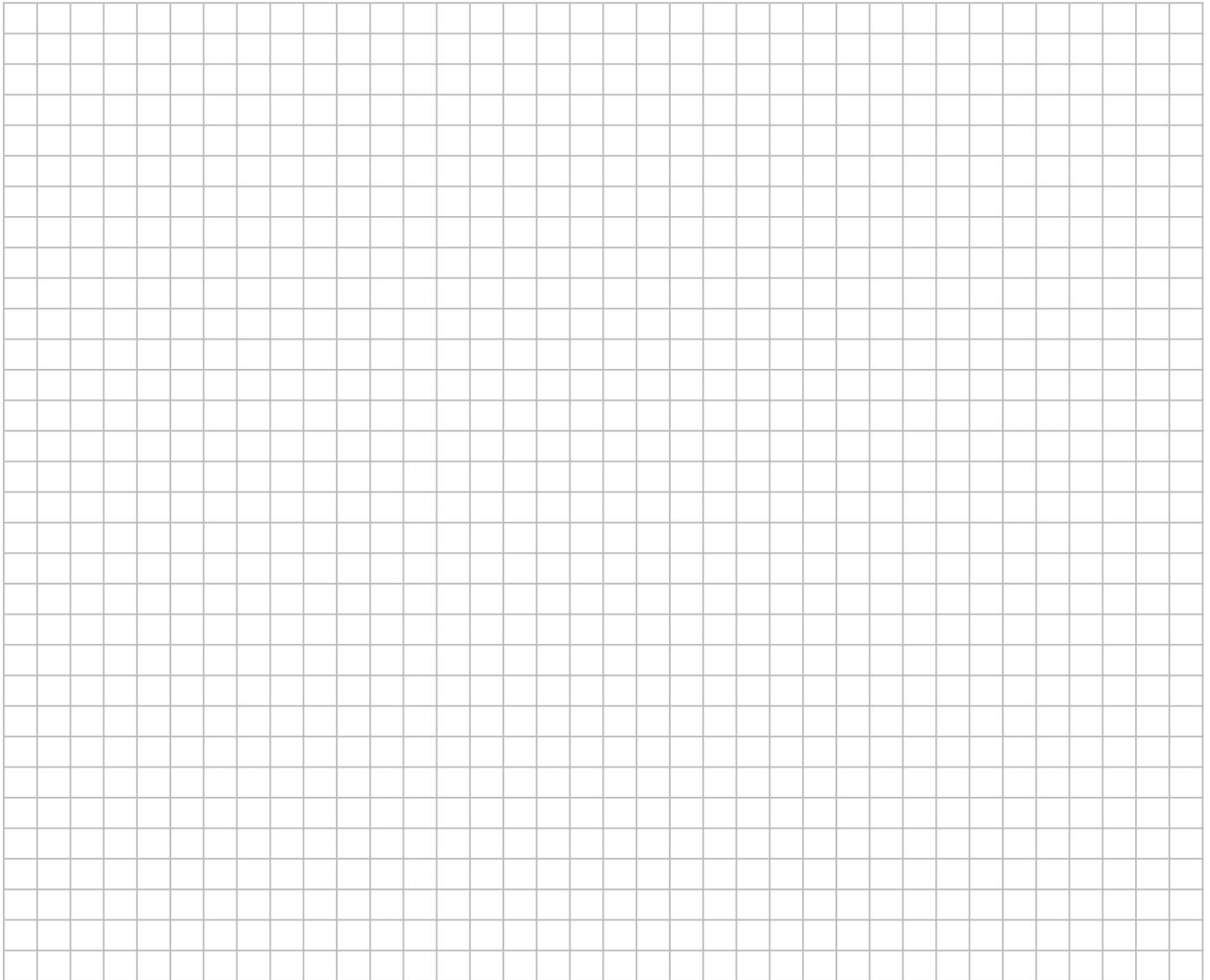


## Secondary Suite Refinance Program

The Secondary Suite Refinance Program allows homeowners to refinance their mortgage up to 90% of their property's post-renovation value to fund the addition of additional units, increasing housing density and rental income potential.

### Key Features:

- Offers refinancing up to 90% loan-to-value (LTV) of the post-renovation property value, capped at \$\_\_\_\_\_ with a \_\_\_\_\_ year amortization period.
- Funds are restricted to \_\_\_\_\_ costs, \_\_\_\_\_ cash-outs.
- To be eligible, \_\_\_\_\_ or \_\_\_\_\_ must occupy one unit.
- Applicable to properties that have \_\_\_\_\_ to \_\_\_\_\_ units.
- New suites must be \_\_\_\_\_ rentals.



## BONUS: Combined Use

Homeowners and investors can combine the Canada Secondary Suite Program (\$80,000 loan) and the Secondary Suite Refinance Program (90% LTV refinance), creating a powerful toolkit.

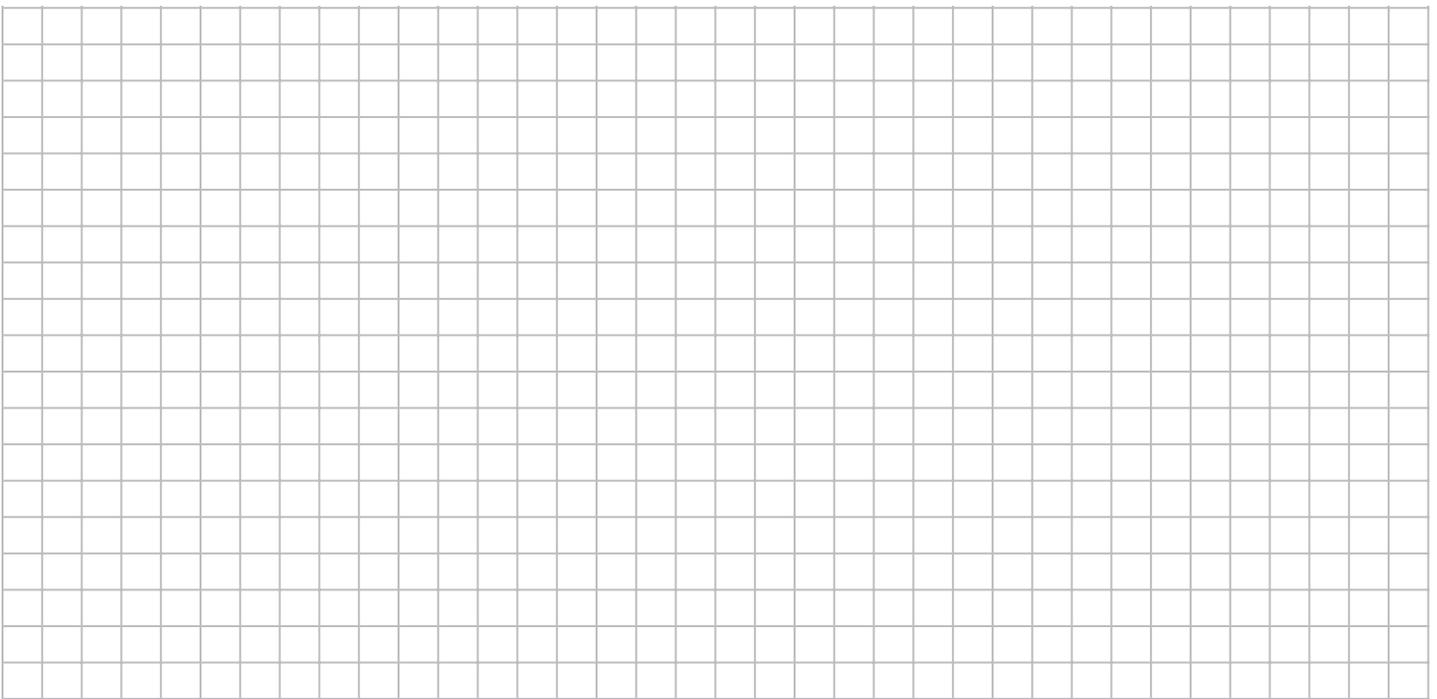
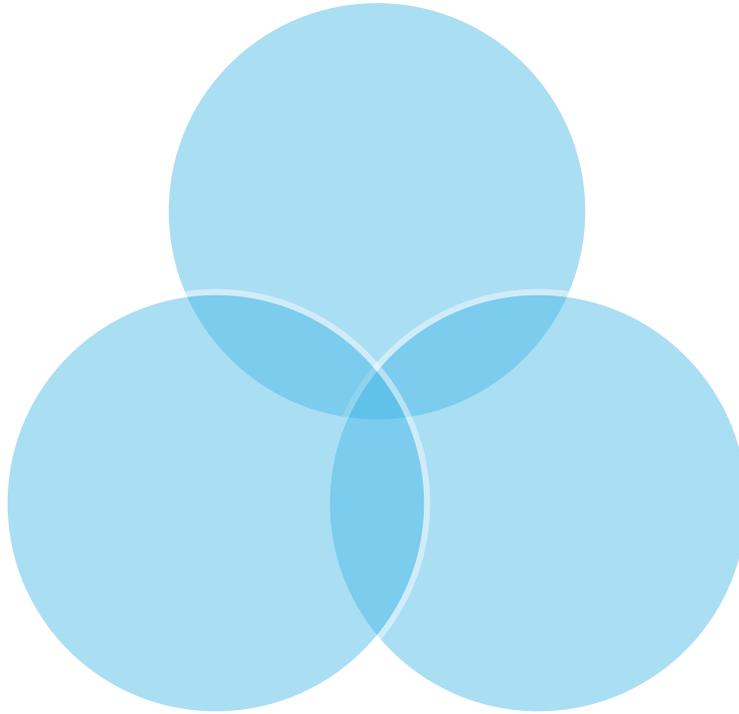
For example, on a \$1 million home, an investor could use the \$80,000 loan for initial suite costs and refinance to \$1,080,000 post-renovation (\$1.2 million value), covering a \$100,000 project and additional upgrades, with rental income offsetting both the loan (\$530/month) and mortgage (\$4,000/month over 30 years).



# Investor-Focused Lender Programs

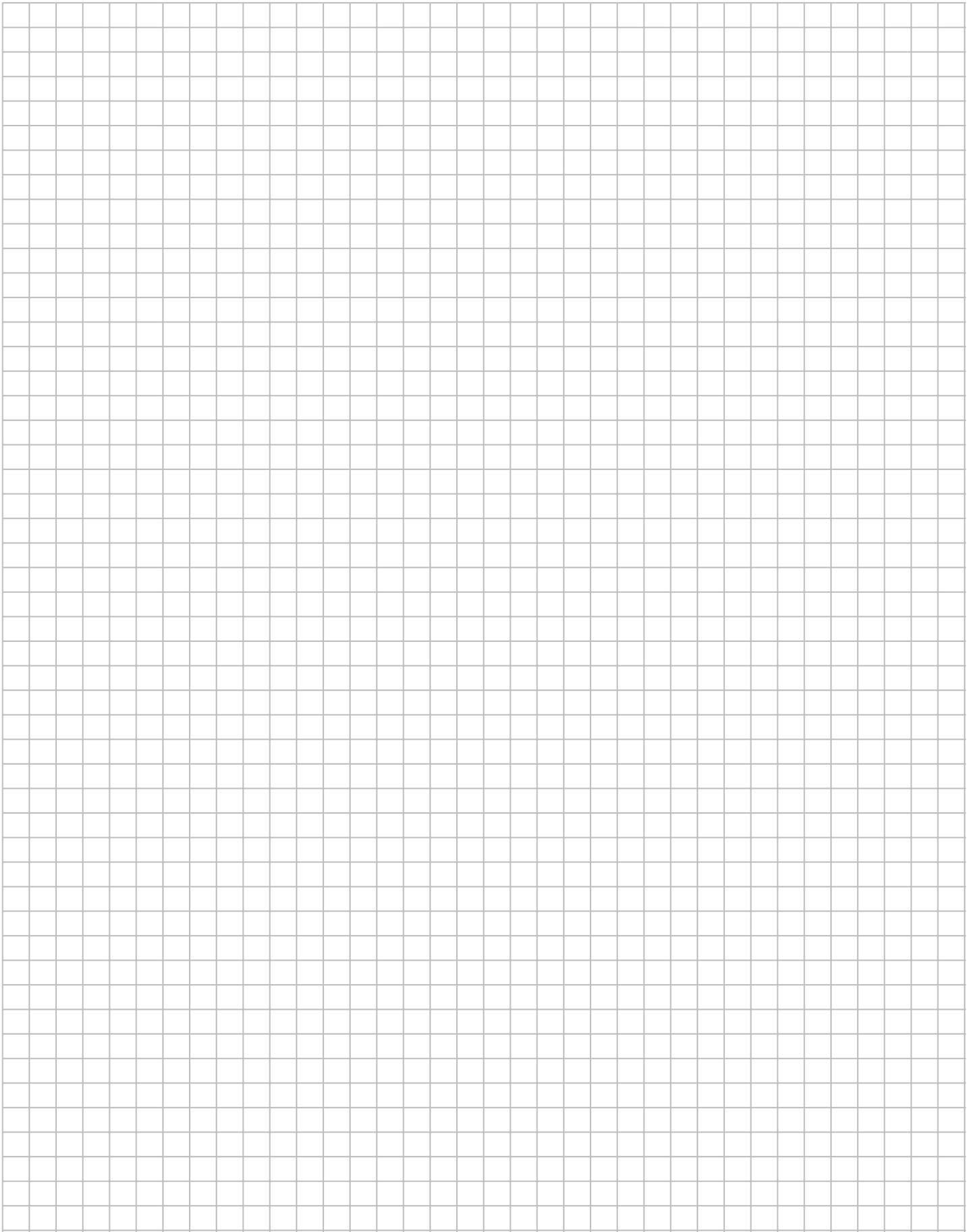
## DCR Program

The DCR Program offered by some Canadian lenders to real estate investors is a game-changer for those struggling to qualify for traditional financing, as it evaluates loans based on the investor's successful portfolio.





# Income Property Financing Secrets Workbook



# Accelerate Your Real Estate Journey



## The #1 Secret in Business is Finding a Way to Compress Time.

*From the desk of Scott McGillivray:*

When you try to learn or do something on your own, it's going to take you much more time to get the same results you could if you just follow the path of someone who has already done it.

Michael and I founded Keyspire because we knew that after reading our books, watching a TV show, or attending a live speaking event or webinar, people still need guidance and advice to actualize their real estate investing goals. We want to make sure that we do not leave people hanging.



Since 2010, Keyspire has been educating people all across North America on how to invest in real estate. How to buy their first, second, or third income property; How to take their current portfolio and make it better.

We have a world class Mastermind program for those real estate investors that really want to move farther, faster. Our team of success coaches are experienced and practicing Real Estate Investors. They are here for one reason: to get you results as fast as possible while avoiding costly mistakes.

During your application process our team will assess your needs, goals, and skills and create a custom program for you. So if you're like me and you want to move faster with an experienced guide, apply to join our coaching program today.

**APPLY TODAY at**

**[www.keyspire.com/signaturemastermindprogram](http://www.keyspire.com/signaturemastermindprogram)**

# THE KEYSPIRE SIGNATURE MASTERMIND PROGRAM



## Mastermind Workshops

Experience total immersion once per quarter. Eliminate the noise and obligations of your busy day-to-day life as you fully focus on your bigger-future progress. The Keyspire Signature Mastermind Program will be delivered through coach-led group mastermind workshops, over four days. These four mastermind days will be spaced evenly (approximately 90 days apart) throughout the year, giving the Member time to implement the strategies and tactics learned in their Mastermind day before the next Mastermind Workshop.

Each Mastermind Workshop day will start with a discussion question related to the day's objectives. This individual thinking activity and group discussion will create the "raw materials" that will be used to learn the concepts and complete the activities of the day. Each day will end with specific actions to be completed for the next Mastermind Workshop day. Share your wins, problem solve your challenges, and lean on each other for support.



## Mastermind Coaches

Our hand-selected Coaching Team is uniquely suited to deliver the Keyspire Signature Mastermind Program.

Most importantly, our coaches are here because they LOVE to coach. They are successful and busy real estate investors and dedicate a few days a year to lead your full day workshops. They are passionate about people and get excited when you make progress. Our Coaches live and breathe our Member core values and can't wait to meet you!

### The Mastermind Coach's qualifications:

- Experience as a real estate investor with a demonstrated ability to create value
- Experience as a coach with a demonstrated ability to teach, inspire, and hold accountable
- Intensive training and experience with the Keyspire unique tools, training, and concepts
- Specific training on the art and science of coaching groups
- Specific training on communication skill and content delivery

Apply Today at: [www.keyspire.com/signaturemastermindprogram](http://www.keyspire.com/signaturemastermindprogram)

## Program Advisor Team

You will have a dedicated concierge team whose sole purpose is to support YOU.... so you'll never be alone in your journey. If you have questions or need help at any point with a Keyspire tool or concept, or with orientation in the program, all you have to do is reach out. Not to mention we will be checking in with you on a quarterly basis to see how you are progressing and where we can serve you the most!



Unparalleled service and unlimited program support between Workshops, your Program Advisor is your "go-to" contact for your Signature Mastermind Program and Keyspire onboarding experience. Set time with your Program Advisor through their personal booking link.

Our Program Advisors are hand-selected and provide you with support during and between your Workshops. As your dedicated Keyspire relationship manager, your Program Advisor's main objective is to ensure your experience at Keyspire is first-class. Our reputation is built on the experience we provide for you.

Your program advisor is uniquely suited to support the Keyspire Signature Mastermind Program.

### Your Program Advisor's unique value includes the following skills:

- A demonstrated ability to create value
- A demonstrated ability to teach, inspire and hold accountable
- Intensive training on the Keyspire unique tools, training, and concepts
- Specific training on communication skills and content delivery

## One-on-One Coaching

We recognize that every investor is different. Your One-on-One Coach will work closely with you to understand your income and lifestyle goals, your working capital and your appetite for risk. This is to ensure that every member receives an experience that is tailored to their needs.

Our real estate coaching professionals consider the dynamics that influence your specific needs when creating your personal Real Estate Investing playbook.



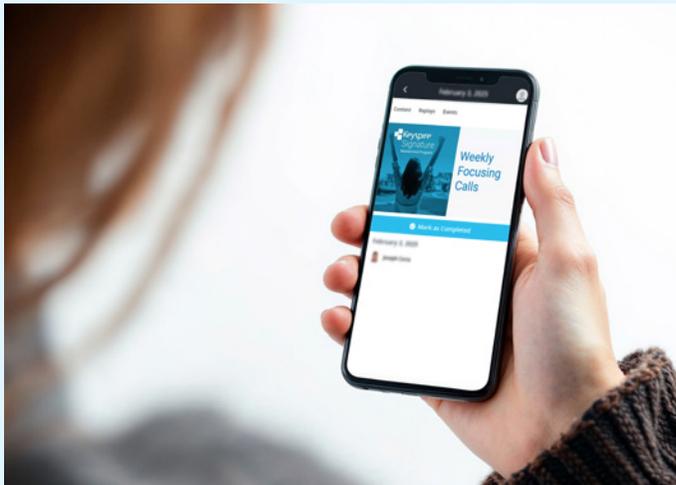
Our team of professional coaches are experienced and practicing real estate investors. They are here for one reason: to get you results while avoiding costly mistakes.

Apply Today at: [www.keyspire.com/signaturemastermindprogram](http://www.keyspire.com/signaturemastermindprogram)

## Monthly Meetups

On the first Wednesday of every month you will meet live with the Keyspire Team and Community (and special guests) to discuss massive investing breakthroughs, winning formulas, discoveries, and so much more. Some months you might even be sharing a winning formula YOU discovered that month. The beauty of a mastermind of this caliber is learning from those INSIDE the group as well!

**Live on the first Wednesday of every month**



## Weekly Focusing Calls

Short but sweet. The weekly calls are 20-30 minutes to keep your momentum and stay on track. They are designed to give you a spark every week to drive your progress. We believe that small, consistent actions yield massive results. On this guided group call you will set your Weekly Focus to gain clarity on what is critical for you to WIN your week. Keep your momentum strong and stay on track with the Weekly Focusing Calls.

## Inner Circle LIVE

Inner Circle LIVE is a series of online meetings that provide Inner Circle Members with the latest information on real estate markets, investment opportunities, and strategies. Join the live discussions on Zoom or watch the recordings on Keyspire Connect.



Apply Today at: [www.keyspire.com/signaturemastermindprogram](http://www.keyspire.com/signaturemastermindprogram)

# HERE'S WHAT OUR MEMBERS HAVE TO SAY ABOUT THE KEYSPIRE COMMUNITY



**Alison R** · 0:00 If you're sick of groups that inundate you with activity but don't add value to your life and business, then this is the group for you! The Keyspire inner circle group is all about value add, and NOT about what you had for lunch today! If you're not in it yet..you should be!



**Andrea J** · 0:00 The inner circle group allows us to get to know other members better and to contribute to one another in a dynamic and relatable way. I also love that we can get a read on where each other is at in our journey, which allows us know better how to engage with one another 😊



**Jessica T** · 2:55 This group allows me to connect with people across the country who are investor focused like myself.



**Sarah R** · 0:00 A circle is round, it has no end  
Come join our circle, of family, of friend  
No need to be shy and have no doubt  
You'll enjoy the ride while you figure it out  
So what is this keyspire inner circle you ask  
It's about living life with a purpose and achieving a task  
It's having a goal, take the bull by the horns  
Learning from mentors that shield us from thorns  
It's so much more involved than a social media group  
It's a place to gain knowledge with an amazing troop  
For me it is comfort, it's a safe haven indeed  
I learn from the best as I sit and I read  
Real estate is your passion? Then sign up right now  
Novice or veteran there'll always be a how!  
If there ever was a question of why join this group  
Just sign up and ask Michael and he'll give you the scoop  
So to all new members who's joining the tidal wave tide  
Happy door hunting, god bless, and enjoy the ride 🍀



**Derek M** · 5:49 This might be the best group for any member. It allows connections more than you ever thought



**Gustavo R** · 0:00 There are so many things I could say about this group...

The Keyspire Inner Circle is your real estate lifeline. There is a collective of many years worth of experiences from other keyspire investors all over Canada. Whether it's support, suggestions or the need to make new connections; The KIC group will enable you to get to know and interact with your neighbors (locally and across the Canada) and give you a chance to get to know what else is happening around the potential properties you're considering. Many members have already been making connections that have helped them, everyone should Join!



Apply Today at: [www.keyspire.com/signaturemastermindprogram](http://www.keyspire.com/signaturemastermindprogram)



We help people live the life they love!

***keyspire.com***

***1-888-556-2244***

Copyright © 2025 Keyspire Group Inc.

**Disclaimer:**

The information contained in this document is general in nature and provided as reference material only. It is not intended to provide legal, tax or financial advice, nor does it replace (or purport to replace) any need to obtain individual legal, tax or financial advice. Any legal, tax or financial advice about your own position or personal situation in relation to anything covered in this presentation should always be obtained from a qualified legal, tax, or financial professional. This product is Copyright Keyspire Group Inc. All Rights Reserved. No part of this work may be reproduced or distributed in any form, or by any means whatsoever, without written permission from Keyspire Group Inc.