



Investment and Company Highlights



Project Highlights:

- **Innovative Design-Build Model:** Build five rental units on a single-family residential lot under Toronto's new multiplex bylaws.
- **Seamless Process:** From zoning certificates to occupancy permits, we handle every step with precision and efficiency.
- **Tarion-Insured Construction:** Partnering with a Tarion-insured general contractor ensures quality and peace of mind.



Pre-Construction Services:

- **Property Acquisition Support:** Expert real estate guidance to identify the ideal lot.
- **Zoning Compliance:** Comprehensive preparation and submission of zoning certificates and building permit applications.
- **Financing Assistance:** Support in securing financing options tailored to your investment goals.



Construction Services:

- **Complete Build-Out:** High-quality construction, including HVAC, laundry, kitchens, and bathrooms for each unit.
- **Energy-Efficient Heating:** Heat pumps for heating provide lower energy consumption and reduce costs.
- **Turnkey Delivery:** On-time completion with all required inspections and approvals.



Post-Construction Services:

- **Tenant Leasing:** Professional leasing of all units to maximize rental yield.
- **CMHC MLI Select Submission:** Navigate the application process for optimal mortgage terms.

Exterior Finishes

- **Stucco with R-15 Insulation:** Durable and energy-efficient for superior thermal performance.
- **Composite Decking:** Weather-resistant and durable materials for outdoor spaces.
- **Energy-Efficient Windows:** Triple-pane glass for maximum insulation and noise reduction.

Interior Finishes

Flooring

- **Luxury Vinyl Plank (LVP):** Durable, waterproof, and stylish wood-look finishes.
- **Porcelain or Ceramic Tile:** High-end large-format tiles in bathrooms.

Walls and Ceilings

- **Smooth Finish Drywall:** Flawless, modern appearance throughout.
- **Recessed Pot Lighting:** Modern and energy-efficient LED fixtures.

Kitchens

- **Quartz Countertops:** Durable, stylish, and available in a range of patterns and colors.
- **Custom Cabinetry:** Soft-close doors and drawers in a variety of modern designs.
- **Quartz Backsplash:** Matching the countertop
- **High-End Appliances:** Stainless steel or panel-ready, energy-efficient models.

Bathrooms

- **Freestanding Tubs:** Luxurious focal points in master bathrooms.
- **Frameless Glass Showers:** Elegant design with rain showerheads.
- **Jack and Jill Bathrooms:** Convenient shared access between two bedrooms, featuring dual sinks and premium finished

Doors and Trim

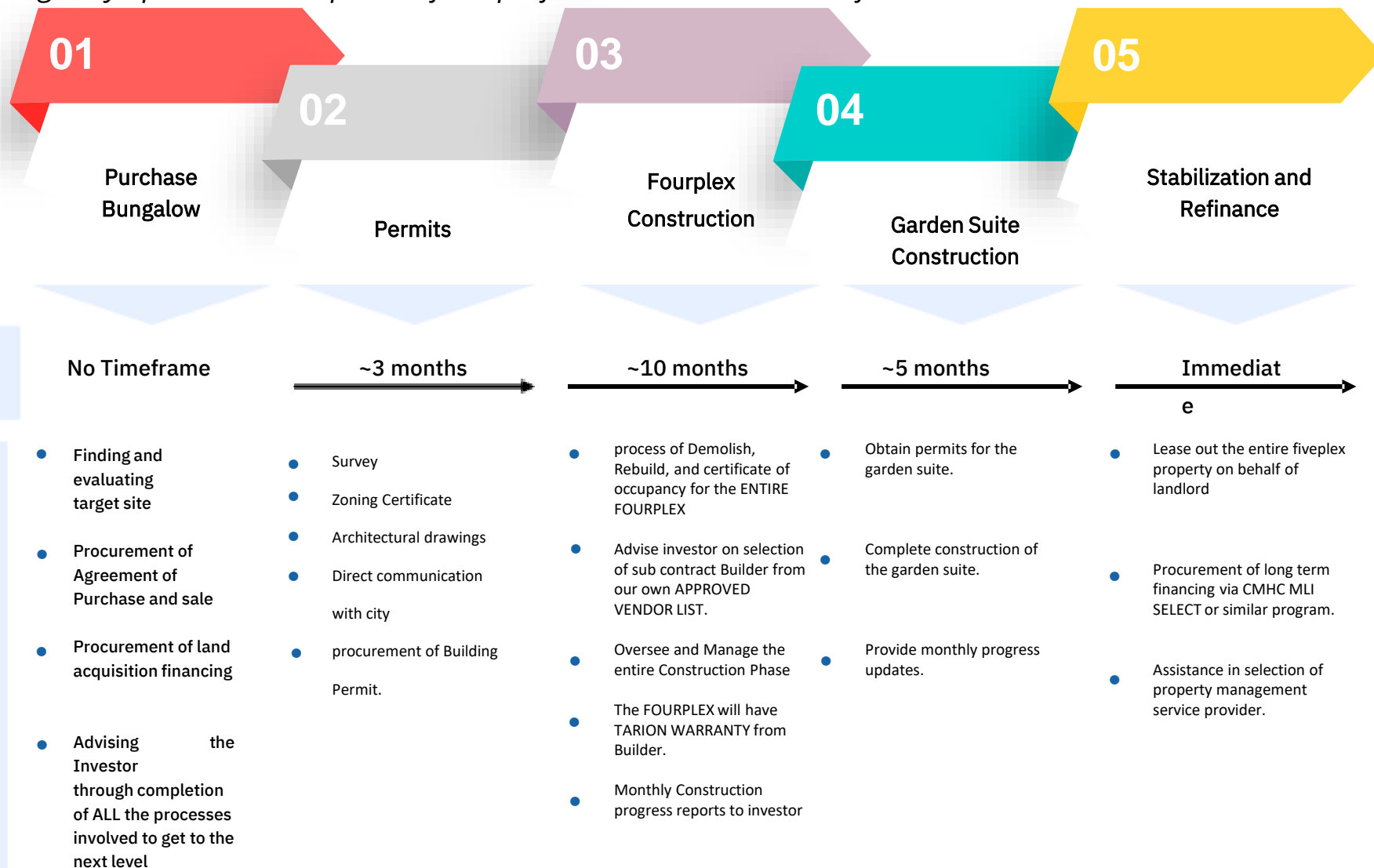
- **Solid Core Interior Doors:** Premium sound insulation and durability.
- **Modern Baseboards and Casings:** Clean lines that complement the overall design.

Energy Efficiency and Technology

- **Heat Pumps for Heating and Cooling:** Highly efficient for year-round comfort.
- **Heat Pump Water Heaters:** Eco-friendly and energy-saving technology.
- **Heat Pump Washer-Dryers:** Modern appliances with lower energy consumption.
- **Smart Home Integration:** Remote controls for lighting, security, and HVAC systems.

Development Timeline

Lotmax has strategically optimized each phase of the project timeline to enhance financial outcomes.



Financial and Valuation Considerations

Pro Forma Valuation (Fourplex and Garden suite)

Bungalow Purchase Price		\$1,000,000
Down Payment	25%	\$250,000
Outstanding Mortgage		\$750,000
Land Transfer Tax		\$32,950
Permit phase		\$10,000
Construction		\$1,600,000
<i>Guaranteed</i>		
<i>\$280 / Sqft</i>		
Construction Down Payment	25%	\$400,000
Construction Financing Interest 8% (Phased in 24 mo)		\$96,000
Acquisition Financing Interest 8% (24mo)		\$120,000
Rental income for fourplex (mo 12-24)		(-\$160,000)
Property tax / Maintenance / Insurance (24mo)		\$78,000
Total Equity Required		\$850,000
Total cost of project until refinanced		\$2,800,000
As-Completed Appraised Value		>\$3,600,000
Debt Outstanding Implied Equity		<u>\$1,650,000</u>
New CMHC MLI SELECT Financing (95% LTV)		\$3,420,000
Profit		<u>\$800,000</u>

As-Completed Appraised Value

Rent income	
Basement unit - (3 bed 3 bath - 1100 sqft)	\$3,200
Main Floor unit - (3 bed 3 bath - 1100 sqft)	\$3,500
Floor 2 unit - (3 bed 3 bath - 1100 sqft)	\$3,500
Floor 3 unit - (3 bed 3 bath - 1100 sqft)	\$3,500
Garden suite unit - (2 bed 2 bath - 645 sqft)	\$2,500
Total Rent income /mo	\$19,200
Mortgage Payment (3.5% interest)	\$13,200
Property tax / Maintenance / Insurance	\$3,500
Vacancies / Management at 10%	\$1,900
Monthly Cashflow	\$600





6021 Yonge St, #205

Tel: 647.990.55

E: Consult@Lotmax.ca

 @lotmax.ca

www.LOTMAX.CA