# NEW HARMONY

*292 Annapolis*
*Oshawa, ON L1J 2X9*

**Contact:**
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Consumers Choice Award Commercial Realtor Durham Region -2023- Top 100 Agents RE/MAX Canada Commercial & RE/MAX Commercial World Wide.
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# NEW HARMONY

## PROPERTY INFO:

This information has been obtained from sources believed reliable. We have not verified it and make no guarantee, warranty or representation about it. Any projections, opinions, assumptions or estimates used are for example only and do not represent the current or future performance of the property. You and your advisors should conduct a careful, independent investigation of the property to determine to your satisfaction the suitability of the property for your needs. Photos herein are the property of their respective owners and use of these images without the express written consent of the owner is prohibited.

### PURCHASE PRICE:
*$700,000.00*

### PROPERTY ADDRESS:
*292 ANNAPOLIS*
*OSHAWA, ON L1J 2X9*

### PROPERTY SIZE
*1,400 SQ. FT.*

### LAND SIZE
*4,050.00 SQ. FT.*

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# PROPERTY OVERVIEW

1400 Square Foot property across from the Oshawa Golf and Country Club. The variety store will be sold and leased back to the new retailer for $37.50 SF gross. The building has been updated and has a half basement with 2-pc and additional storage.

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Title: A Prime Investment Opportunity: 1400 Square Foot Property Across Oshawa Golf and Country Club

Are you looking for a lucrative investment opportunity in an upscale family area of Oshawa? Look no further! A prime 1400 square foot property, strategically located across from the prestigious Oshawa Golf and Country Club, is up for grabs. This property is not just about its size or location; it's an opportunity to own a piece of Oshawa's thriving retail landscape.

The property currently houses a variety store, a staple in the community, known for its wide range of products and friendly service. The store will be sold and then leased back to the new retailer at a competitive rate of $37.50 SF gross. This arrangement provides an immediate income stream for the investor, making it an attractive proposition for those seeking a steady return on their investment.

The building itself has been recently updated, reflecting a modern aesthetic while maintaining its classic charm. The renovations ensure that the property is in line with current retail standards, providing a welcoming environment for customers and a hassle-free operation for the retailer.

Its location across from the Golf and Country Club adds to its appeal. The club is one of the city's premier recreational spots, attracting a steady stream of visitors throughout the year. This ensures high visibility and traffic for the variety store, contributing to its ongoing success.

Moreover, this property offers potential for future growth. With its prime location and substantial square footage, there are numerous possibilities for expansion or diversification should the new owner wish to explore other opportunities.

In conclusion, this 1400 square foot property presents a unique investment opportunity. With its prime location, updated building, and lease-back arrangement with the variety store, it promises not only immediate returns but also potential for future growth. Whether you're an experienced investor or just starting your journey in real estate investment, this property across from the Oshawa Golf and Country Club is worth considering.

Investing in this property is not just about owning a piece of real estate; it's about becoming part of Oshawa's vibrant community and contributing to its economic growth. Don't miss out on this opportunity to stake your claim in one of Oshawa's prime locations.

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# PROPERTY PHOTOS

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# PROPERTY PHOTOS

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# PROPERTY PHOTOS

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GeoWarehouse®
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GeoWarehouse Property Report
Generated on September 23,

**292 ANNAPOLIS AVE**
**OSHAWA**

PIN 163120112

# GeoWarehouse Property Report

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## Property Details

GeoWarehouse Address:
292 ANNAPOLIS AVE
OSHAWA
L1J2X9

| | |
|---|---|
| **PIN:** | 163120112 |
| **Land Registry Office:** | DURHAM (40) |
| **Land Registry Status:** | Active |
| **Registration Type:** | Certified (Land Titles) |
| **Ownership Type:** | Freehold |

## Ownership

Owner Name:
NEW HARMONY VARIETY 2 INC.

## Legal Description

LT 15 PL 172 EAST WHITBY CITY OF OSHAWA

## Lot Size

| | |
|---|---|
| **Area:** | 4047.23 sq.ft (0.093 ac) |
| **Perimeter:** | 328.08 ft. |
| **Measurements:** | 30.03ft. x 135.12ft. x 30.03ft. x 135.12ft. |

Lot Measurement Accuracy : LOW
These lot boundaries may have been adjusted to fit within the overall parcel fabric and should only be considered to be estimates.

## Assessment Information

* The Current Assessed Value indicated reflects the current state and condition of the property today, and may not be the same value returned to the local municipality for the current tax year. Please contact propertyline@mpac.ca if you have any questions about the difference between the assessed value and the value based on the current state and condition.

** The Phased-in Assessment reflects the property in the current state and condition and may not be the same value the local municipality used for taxation in the year indicated. Please contact propertyline@mpac.ca if you have any questions about the difference between the assessed value, phased-in value, and the value based on the current state and condition.

**ARN**

181301001421300

| Taxation Year | Previous Assessment N/A<br>Phased-In Assessment** |
|---|---|
| 2025 | $224,000 |
| 2024 | $224,000 |
| 2023 | $224,000 |
| 2022 | $224,000 |

| | |
|---|---|
| Frontage: 30.0 ft. | Description: Retail - one storey, generally under 10,000 s.f. |
| Depth: 135.0 ft. | Property Code: 410 |
| Based On:January 1, 2016 | Current Assessment* :$224,000 |

### Enhanced Site & Structure

**Structures:**

**Assessment Roll Legal Description:** PLAN 172 LOT 15

**Property Address:** 292 ANNAPOLIS AVE OSHAWA ON L1J2X9

**Zoning:** R1-C,R1-C/CC-B

| | |
|---|---|
| **Property Type:** | COMMERCIAL |
| **Site Area:** | 0.09A |
| **Site Variance:** | Corner |
| **Driveway Type:** | Separate or Private Driveway |
| **Garage Type:** | N/A |
| **Garage Spaces:** | N/A |
| **Water Service Type:** | N/A |
| **Sanitation Type:** | N/A |
| **Pool:** | Indoor : N/A, Outdoor : N/A |
| **RRF ApealDate:** | 2020-03-31 |
| **About Details:** | ABUTS RESIDENTIAL,TRAFFIC PATTERN - MEDIUM |
| **Onsite Details:** | TOPOGRAPHY - LEVEL,CORNER LOT,OFFICIAL PLAN DESIGNATED - RESIDENTIAL,ZONED FOR COMMERCIAL USE,FREE ON SITE,PREDOMINANT EXPOSURE - |
| **Proximity Details:** | PROXIMITY TO INDUSTRIAL,PREDOMINANT MARKET DISTANCE <5KM,REGIONAL CENTRE DISTANCE <10KM,MAJOR HIGHWAY DISTANCE >1<5KM |
| **Waterfront Details:** | N/A |
| **Last Property Assessment** | 2019-10-31 |
| **Property Owner Name:** | NEW HARMONY VARIETY 2 INC |
| **Property Owner Mail:** | 292 ANNAPOLIS AVE OSHAWA ON L1J 2X9 |

Find address or place

0 5 10m

Gmail

**David Watkins <dwatkinsfirst@gmail.com>**

# Upcoming development project.

**Tim Ryan** <TRyan@oshawa.ca> Wed, Sep 24, 2025 at 8:29 AM
To: David Watkins <dwatkinsfirst@gmail.com>

Hi David,

The zoning is R1-C/CC-B (Residential/Convenience Commercial). The R1-C is standard single family home zoning permitting a single detached dwelling with up to two accessory apartments. The Convenience Commercial zoning allows for small scale limited non-residential uses such as the store currently occupying the site. The uses and regulations for this zone are found under Section 20 of the Zoning By-law

20.1.3 The following uses are permitted in any CC-B Zone:

(a) A maximum of two flats
(b) Convenience store
(c) Personal service establishment

**(60-2005)**

**20.2 Regulations**

20.2.1 No person shall within any CC Zone use any land or erect or use any building or structure except in compliance with the regulations as set out in Table 20.2.

**Table 20.2 - Regulations for CC Zones**

| Zones | CC-A | CC-B |
|---|---|---|
| Minimum Lot Frontage (m) | 30.0 | 18.0 |
| Minimum Lot Area ($m^2$) | 1,000 | 550 |
| Minimum Front and Exterior Side Yard Depth (m) | 6.0 | N/A |
| Minimum Interior Side Yard Depth (m) | 4.5 | 1.2 |
| Minimum Rear Yard Depth (m) | 4.5 | 7.5 |
| Maximum Height (m) | 10.5 | 10.5 |
| Maximum Gross Floor Area of Non-Residential Uses ($m^2$) | 1,200 | 240 |
| Maximum Gross Floor Area of a Restaurant ($m^2$) | 125 | N/A |
| Maximum Density – Dwelling Units Per Hectare | 60 | N/A |

**(39-2004, 60-2005)**

Regards,

**Tim Ryan, MCIP, RPP**
Principal Planner | City of Oshawa

905-436-3311 ext. 2640 | 1-800-667-4292
**tryan@oshawa.ca | oshawa.ca**

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The City of Oshawa is situated on lands and waters within the Williams Treaties Territory, home to seven First Nation communities of the Michi Saagiig and Chippewa Anishinaabeg, who have cared for and maintained these lands from time immemorial and continue to do so to present day. **Learn more**

**Our Application Portal is open!** Track your permit or application from start to finish. **Learn more**

[Quoted text hidden]

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# REALTOR® Commercial / Industrial Report

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Whitby ON
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(O):+19056683800
dwatkinsfirst@gmail.com

| | |
|---|---|
| Property Address | 292 ANNAPOLIS AVE |
| Municipality | OSHAWA CITY |
| Roll Number | 181301001421300 |
| Property Code & Description | 410 - Retail - one storey, generally under 10,000 s.f. |

## Property Details

| | | | |
|---|---|---|---|
| Valuation Date | January 1, 2016 | | |
| Frontage (ft) | 30.00 | Depth (ft) | 135.00 |
| Site Area (A) | 0.09 | Zoning | R1-C,R1-C/CC-B |

| Business Name | Business Mailing Address |
|---|---|
| NEW HARMONY VARIETY 2 INC | 292 ANNAPOLIS AVE OSHAWA ON L1J 2X9 |

## Permit Details

| Number | Issue Date (yyyy/mm/dd) | MPAC Work Description | MPAC Status |
|---|---|---|---|
| 201700128 | 2017/03/28 | Signs | CLOSED |
| 201601355 | 2016/11/23 | Signs | CLOSED |
| 201600879 | 2016/08/16 | Plumbing | CLOSED |

Purchase Date:
2025-09-23

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## Cost Property Information

| | | | |
|---|---|---|---|
| Land Size (A) | 3,920.40 | Total Refrigeration (cuft) | - |
| Total Land Value | $162,422.80 | Total No. of Dock Levelers | - |
| Total RCN for Yardwork | $6,235 | Total No. of Walk in Coolers | 124 |
| Total RCNLD for Yardwork | $3,117 | Total Floor Area (sqft) | 1,060 |
| Total RCN for Building | $160,712 | Total Int. Office Area (sqft) | 309 |
| Total RCNLD for Building | $59,351 | Total Heating Area (sqft) | - |
| Year Built Range | 1967 - 1967 | Max Height (ft) | 10 |

| BIN | Bldg No. | Structure Desc. | Year Built | Building Use | Floor Area(sqft) | Int. Off Area(sqft) | Height (ft) | Floor Level |
|---|---|---|---|---|---|---|---|---|
| 1 | 1-1 | RETAIL STORE | 1967 | RETAIL STORE | - | 309 | 8.25 | B |
| 1 | 1-2 | RETAIL STORE | 1967 | RETAIL STORE | 1,060 | - | 10.75 | 1 |

NOTE: *Pursuant to the Ontario Assessment Act, assessed values for taxation years from 2017 onwards are currently based on a January 1, 2016 valuation date. This valuation date is subject to change through legislation. For more information regarding assessments, visit www.mpac.ca
**Phased-In Assessment reflects the phased-in portion of the Assessed Value returned to the municipality/local taxing authority. Property assessments for taxation years from 2020 onwards are based on the fully phased-in January 1, 2016 assessed values.


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# REALTOR® Assessment Detail Report - Premium

| | |
|---|---|
| Property Address | 292 ANNAPOLIS AVE |
| Municipality | OSHAWA CITY |
| Roll Number | 181301001421300 |
| City | OSHAWA |
| Property Code & Description | 410 - Retail - one storey, generally under 10,000 s.f. |

## Property Details

| | |
|---|---|
| Property Type | COMMERCIAL |
| Legal Description | PLAN 172 LOT 15 |
| Zoning | R1-C,R1-C/CC-B |
| Last Notice Date | 2019-10-31 |
| Request for Reconsideration Deadline | 2020-03-31 |

## Site Details

| Frontage | Depth | Site Area | Variance |
|---|---|---|---|
| 30.00 F | 135.00 F | 0.09 A | Corner |

| On-Site Variables | Abuts Variables | Proximity Variables | Waterfront Variables |
|---|---|---|---|
| TOPOGRAPHY - LEVEL | ABUTS RESIDENTIAL | PROXIMITY TO INDUSTRIAL | |
| CORNER LOT | TRAFFIC PATTERN - MEDIUM | PREDOMINANT MARKET DISTANCE <5KM | |
| OFFICIAL PLAN DESIGNATED - RESIDENTIAL | | REGIONAL CENTRE DISTANCE <10KM | |
| ZONED FOR COMMERCIAL USE | | MAJOR HIGHWAY DISTANCE >1<5KM | |
| FREE ON SITE | | | |
| PREDOMINANT EXPOSURE - SOUTH | | | |


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## Service Details

| Private Water | Private Sanitary | Driveway |
|---|---|---|
| - | - | Separate or Private Driveway |

## Owner Details

| Business Name | Business Mailing Address |
|---|---|
| NEW HARMONY VARIETY 2 INC | 292 ANNAPOLIS AVE OSHAWA ON L1J 2X9 |

## Valuation Details

| | |
|---|---|
| **Valuation Date (yyyy-mm-dd)** | 2016-01-01 |
| **Assessed Value on January 1, 2016*** | $224,000 |
| **Assessed Value on January 1, 2012** | $224,000 |

| Taxation Year | Phased-In Assessment** |
|---|---|
| 2017 | $224,000 |
| 2018 | $224,000 |
| 2019 | $224,000 |
| 2020 | $224,000 |
| 2021 | $224,000 |
| 2022 | $224,000 |
| 2023 | $224,000 |
| 2024 | $224,000 |
| 2025 | $224,000 |

## Residential Tax Estimates

Please note that Residential Tax Estimates are not available for this property.

Pursuant to Sections 39.1(1.1) and 40(3) of the Assessment Act, property owners of properties in the residential, farm and managed forest property classes must file a Request for Reconsideration no later than March 31st of the taxation year when the Request for Reconsideration is made.
Property owners who miss the Request for Reconsideration deadline for the current taxation year can file a Request for Reconsideration for the following taxation year prior to March 31st of the next taxation year. Property owners will have 90 days to file an appeal with the Assessment Review Board after MPAC issues a Notice of Reconsideration with respect to the Request for Reconsideration.
Pursuant to Section 40(6) of the Assessment Act, property owners of properties that are not in the residential, farm and managed forest property classes may file an appeal with the Assessment Review Board with respect to a given taxation year no later than March 31st of such taxation year.

NOTE: *Pursuant to the Ontario Assessment Act, assessed values for taxation years from 2017 onwards are currently based on a January 1, 2016 valuation date. This valuation date is subject to change through legislation. For more information regarding assessments, visit www.mpac.ca
**Phased-In Assessment reflects the phased-in portion of the Assessed Value returned to the municipality/local taxing authority. Property assessments for taxation years from 2020 onwards are based on the fully phased-in January 1, 2016 assessed values.


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# What is a CCIM?

A Certified Commercial Investment Member (CCIM) is a recognized expert in the commercial and investment real estate industry. Of the more than 150,000 commercial real estate professionals in the United States, only an estimated 6 percent hold the CCIM designation.

The designation is awarded by the CCIM Institute to professionals who complete over 160 hours of graduate level courses and who pass a comprehensive exam covering financial analysis, market analysis, user decision analysis and investment analysis. In addition to completing coursework and passing exams, a CCIM must prepare a portfolio demonstrating practical real world experience.

Membership in CCIM allows a broker to compete with the big six global brokerages by providing independent brokers with access to a professional network of over 13,000 CCIM's in 1,000 markets throughout the US and in 30 countries. Membership in CCIM also provides member brokers with access to a suite of online technology tools provided through the CCIM website.

CCIM's are an incredible resource to commercial real estate owners, investors and advisors and by hiring a broker with the designation, clients can rest assured that they are hiring a professional with a core level of commercial real estate competency and experience.

# NEW HARMONY

292 Annapolis, Oshawa, ON, L1J 2X9

Fiscal Year Beginning April 2026

RE/MAX COMMERCIAL

**INITIAL INVESTMENT**

| | |
|---|---|
| Purchase Price | $700,000 |
| + Acquisition Costs | $14,000 |
| - Mortgage(s) | $0 |
| + Loan Fees Points | $0 |
| Initial Investment | $714,000 |

| MORTGAGE DATA | 1ST LIEN |
|---|---|
| Loan Amount | $0 |
| Interest Rate (30/360) | 0.000% |
| Amortization Period | 0 Years |
| Loan Term | 0 Years |
| Loan Fees Points | 1.00% |
| Periodic Payment | $0.00 |
| Annual Debt Service | $0 |

## CASH FLOW

| For the Year Ending | Year 1 Mar-2027 | Year 2 Mar-2028 | Year 3 Mar-2029 | Year 4 Mar-2030 | Year 5 Mar-2031 | Year 6 Mar-2032 | Year 7 Mar-2033 | Year 8 Mar-2034 | Year 9 Mar-2035 | Year 10 Mar-2036 |
|---|---|---|---|---|---|---|---|---|---|---|
| POTENTIAL RENTAL INCOME (PRI) | $51,338 | $52,621 | $53,937 | $55,285 | $56,668 | $58,084 | $59,536 | $61,025 | $62,550 | $64,114 |
| - Vacancy / Credit Loss | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| EFFECTIVE RENTAL INCOME | $51,338 | $52,621 | $53,937 | $55,285 | $56,668 | $58,084 | $59,536 | $61,025 | $62,550 | $64,114 |
| + Other Income | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| GROSS OPERATING INCOME (GOI) | $51,338 | $52,621 | $53,937 | $55,285 | $56,668 | $58,084 | $59,536 | $61,025 | $62,550 | $64,114 |
| - Operating Expenses | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| NET OPERATING INCOME (NOI) | $51,338 | $52,621 | $53,937 | $55,285 | $56,668 | $58,084 | $59,536 | $61,025 | $62,550 | $64,114 |
| Net Operating Income (NOI) | $51,338 | $52,621 | $53,937 | $55,285 | $56,668 | $58,084 | $59,536 | $61,025 | $62,550 | $64,114 |
| - Capital Expenses / Replacement Reserves | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| - Annual Debt Service 1st Lien | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| CASH FLOW BEFORE TAXES | $51,338 | $52,621 | $53,937 | $55,285 | $56,668 | $58,084 | $59,536 | $61,025 | $62,550 | $64,114 |
| Sales Proceeds | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Sale Price Per Square Foot | $578.57 | $592.86 | $607.86 | $622.86 | $638.57 | $654.29 | $670.71 | $687.14 | $704.29 | $722.14 |
| Sales Price | $810,000 | $830,000 | $851,000 | $872,000 | $894,000 | $916,000 | $939,000 | $962,000 | $986,000 | $1,011,000 |
| - Sales Expenses | $40,500 | $41,500 | $42,550 | $43,600 | $44,700 | $45,800 | $46,950 | $48,100 | $49,300 | $50,550 |
| - Mortgage Balance 1st Lien | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| Sales Proceeds Before Tax | $769,500 | $788,500 | $808,450 | $828,400 | $849,300 | $870,200 | $892,050 | $913,900 | $936,700 | $960,450 |

David Watkins
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, ON

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TheAnalyst PRO

# NEW HARMONY

292 Annapolis, Oshawa, ON, L1J 2X9

Fiscal Year Beginning April 2026

| | |
|---|---|
| **Acquisition CAP Rate** | 7.33% |
| **Cost of Sale upon Disposition** | 5.00% |
| **Purchase Price per Square Foot** | $500.00 |

| | |
|---|---|
| **Combined LTV at Acquisition** | 0.00% |
| **Combined DSCR at Acquisition** | 0.00 |

## Summary of Investment Measures

| For the Year Ending | Year 1 Mar-2027 | Year 2 Mar-2028 | Year 3 Mar-2029 | Year 4 Mar-2030 | Year 5 Mar-2031 | Year 6 Mar-2032 | Year 7 Mar-2033 | Year 8 Mar-2034 | Year 9 Mar-2035 | Year 10 Mar-2036 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Loan-to-Value (LTV) - 1st Lien** | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| **Combined Lien Loan-to-Value (LTV)** | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| **DSCR - 1st Lien** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Combined DSCR** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Return on Equity** | 6.67% | 6.67% | 6.67% | 6.67% | 6.67% | 6.67% | 6.67% | 6.68% | 6.68% | 6.68% |
| **Before Tax Cash on Cash** | **7.19%** | **7.37%** | **7.55%** | **7.74%** | **7.94%** | **8.14%** | **8.34%** | **8.55%** | **8.76%** | **8.98%** |

| **Year Property Sold** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** |
|---|---|---|---|---|---|---|---|---|---|---|
| **Before Tax Unleveraged Property Yield (IRR)** | 14.96% | 12.19% | 11.30% | 10.85% | 10.59% | 10.41% | 10.28% | 10.19% | 10.11% | 10.06% |
| **Effective Annual Cost of Borrowed Funds** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Before Tax Impact of Leverage** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Equity Multiple** | 1.15 | 1.25 | 1.35 | 1.46 | 1.57 | 1.68 | 1.79 | 1.91 | 2.03 | 2.15 |
| **Before Tax EQUITY Yield (IRR)** | **14.96%** | **12.19%** | **11.30%** | **10.85%** | **10.59%** | **10.41%** | **10.28%** | **10.19%** | **10.11%** | **10.06%** |

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# NEW HARMONY

292 Annapolis, Oshawa, ON, L1J 2X9

Fiscal Year Beginning April 2026

## INCOME

| For the Year Ending | Year 1 Mar-2027 | Year 2 Mar-2028 | Year 3 Mar-2029 | Year 4 Mar-2030 | Year 5 Mar-2031 | Year 6 Mar-2032 | Year 7 Mar-2033 | Year 8 Mar-2034 | Year 9 Mar-2035 | Year 10 Mar-2036 |
|---|---|---|---|---|---|---|---|---|---|---|
| **POTENTIAL RENTAL INCOME (PRI)** | **$51,338** | **$52,621** | **$53,937** | **$55,285** | **$56,668** | **$58,084** | **$59,536** | **$61,025** | **$62,550** | **$64,114** |
| **- Vacancy / Credit Loss** | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| **EFFECTIVE RENTAL INCOME (ERI)** | **$51,338** | **$52,621** | **$53,937** | **$55,285** | **$56,668** | **$58,084** | **$59,536** | **$61,025** | **$62,550** | **$64,114** |
| **+ Other Income** | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| **TOTAL OTHER INCOME** | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| **GROSS OPERATING INCOME (GOI)** | **$51,338** | **$52,621** | **$53,937** | **$55,285** | **$56,668** | **$58,084** | **$59,536** | **$61,025** | **$62,550** | **$64,114** |

## EXPENSE DETAIL

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **TOTAL OPERATING EXPENSES** | **$0** | **$0** | **$0** | **$0** | **$0** | **$0** | **$0** | **$0** | **$0** | **$0** |
| **NET OPERATING INCOME (NOI)** | **$51,338** | **$52,621** | **$53,937** | **$55,285** | **$56,668** | **$58,084** | **$59,536** | **$61,025** | **$62,550** | **$64,114** |

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# NEW HARMONY

292 Annapolis, Oshawa, ON, L1J 2X9

Fiscal Year Beginning April 2026

RE/MAX COMMERCIAL

## ASSUMPTION / INPUTS

| | |
|---|---|
| Purchase Price | $700,000 |
| Year 1 Potential Income | $51,338 |
| Vacancy & Credit Loss | 0.00% |
| Year 1 Expenses | 0.00% |
| Acquisition CAP Rate | 7.33% |
| Sale Price - CAP Rate | 6.50% |

| | |
|---|---|
| Acquisition Costs (% of Purchase Price) | 2.00% |
| Annual Income Increase | 2.50% |
| Other Income Increase | 0.00% |
| Annual Expense Increase | N/A |
| Loan Fees Points | 1.00% |
| Cost of Sale upon Disposition | 5.00% |

## 10-YEAR EQUITY YIELD & EFFECTIVE LOAN RATE

| Unleveraged Investment Cash Flow & 10-year Yield | | + | Financing Cash Flow & Effective Rate | | = | Equity Investment Cash Flow & 10-year Yield | |
|---|---|---|---|---|---|---|---|
| N | $ | | N | $ | | N | $ |
| 0 | ($714,000) | | 0 | $0 | | 0 | ($714,000) |
| 1 | $51,338 | | 1 | $0 | | 1 | $51,338 |
| 2 | $52,621 | | 2 | $0 | | 2 | $52,621 |
| 3 | $53,937 | | 3 | $0 | | 3 | $53,937 |
| 4 | $55,285 | | 4 | $0 | | 4 | $55,285 |
| 5 | $56,668 | | 5 | $0 | | 5 | $56,668 |
| 6 | $58,084 | | 6 | $0 | | 6 | $58,084 |
| 7 | $59,536 | | 7 | $0 | | 7 | $59,536 |
| 8 | $61,025 | | 8 | $0 | | 8 | $61,025 |
| 9 | $62,550 | | 9 | $0 | | 9 | $62,550 |
| 10 | $1,024,564 | | 10 | $0 | | 10 | $1,024,564 |

**Property IRR/Yield = 10.06%** **Effective Loan Rate = N/A** **Equity IRR / Yield = 10.06%**

**Neutral Leverage - The Equity Yield Remained the SAME with Leverage**

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**NEW HARMONY**
292 Annapolis, Oshawa, ON, L1J 2X9
Fiscal Year Beginning April 2026

RE/MAX COMMERCIAL

## Annual GOI, Expense and NOI Percent Change

## Expense Ratio % of GOI

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Fiscal Year Beginning April 2026

RE/MAX COMMERCIAL

## Annual Cash-on-Cash Dividend Return

| Year | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Before Tax Cash on Cash Return** | 7.19% | 7.37% | 7.55% | 7.74% | 7.94% | 8.14% | 8.34% | 8.55% | 8.76% | 8.98% |

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292 Annapolis, Oshawa, ON, L1J 2X9
Fiscal Year Beginning April 2026

| | |
|---|---|
| **Before Tax Optimal Holding Period** | **1 Year** |
| **Before Tax Optimal Hold Annual Yield** | 14.96% |

## Optimal Holding Period by Annual Equity Yield (IRR)

| Year of Sale | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Before Tax EQUITY Yield (IRR)** | **14.96%** | **12.19%** | **11.30%** | **10.85%** | **10.59%** | **10.41%** | **10.28%** | **10.19%** | **10.11%** | **10.06%** |

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# NEW HARMONY

292 Annapolis, Oshawa, ON, L1J 2X9

Fiscal Year Beginning April 2026

## INITIAL INVESTMENT

| | |
|---|---|
| Purchase Price | $700,000 |
| + Acquisition Costs | $14,000 |
| - Mortgage(s) | $0 |
| + Loan Fees Points | $0 |
| Initial Investment | $714,000 |

## INVESTMENT PERFORMANCE

| | |
|---|---|
| Internal Rate of Return (IRR) | 10.06% |
| Acquisition CAP Rate | 7.33% |
| Year 1 Cash-on-Cash | 7.19% |
| Gross Rent Multiplier | 13.64 |
| Price Per Square Foot | $500.00 |
| Loan to Value | 0.00% |
| Debt Service Coverage Ratio | 0.00 |

## CASH FLOW

| For the Year Ending | Year 10<br>Jan-2036 |
|---|---|
| POTENTIAL RENTAL INCOME (PRI) | **$64,114** |
| - Vacancy / Credit Loss | $0 |
| EFFECTIVE RENTAL INCOME | **$64,114** |
| Other Income | $0 |
| GROSS OPERATING INCOME (GOI) | **$64,114** |
| - Operating Expenses | $0 |
| NET OPERATING INCOME (NOI) | **$64,114** |
| Net Operating Income (NOI) | $64,114 |
| - Capital Expenses / Replacement Reserves | $0 |
| - Annual Debt Service 1st Lien | $0 |
| CASH FLOW BEFORE TAXES | **$64,114** |

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# NEW HARMONY

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Fiscal Year Beginning April 2026

## ANNUAL GOI, EXPENSE AND NOI PERCENT CHANGE

## EXPENSE RATIO % OF GOI

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Fiscal Year Beginning April 2026

## ANNUAL CASH-ON-CASH DIVIDEND RETURN

| Year | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| Before Tax Cash on Cash Return | **7.19%** | **7.37%** | **7.55%** | **7.74%** | **7.94%** | **8.14%** | **8.34%** | **8.55%** | **8.76%** | **8.98%** |

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# NEW HARMONY

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Fiscal Year Beginning April 2026

## OPTIMAL HOLDING PERIOD BY ANNUAL EQUITY YIELD (IRR)

| Before Tax Optimal Holding Period | 1 Year |
|---|---|
| Before Tax Optimal Hold Annual Yield | 14.96% |

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**Location/Study Area Map (Rings: 1, 3, 5 mile radius)**

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**Infographic: Key Facts (Ring: 1 mile radius)**

## KEY FACTS

**25,550**
Population

**42.1** Median Age

**2.4**
Average Household Size

**10,364**
Total Households

## EDUCATION

| 13.33% | 26.84% | 43.14% | 16.7% |
|---|---|---|---|
| No High School Diploma | High School Graduate | Some College | Bachelor's/ Grad |

## BUSINESS

**1,507**
Total Self-Employeed

**11,326**
Total Employees

## EMPLOYMENT

**1,716**
Retail Trade Employees

**408**
Finance & Insurance

**926**
Manufacturing Employees

**681**
Accomodation & Food Employees

**226**
Real Estate Emp

**11.4%** Unemployment Rate

## INCOME

**$83,451**
Median Household Income

**$1,084,865,203**
Total Annual Aggregate Income

**7.7%**
2023-2026 Household Income Change

## Households by Income

**The largest group :** $20,000 - $39,999 (15.44%)
**The smallest group :** < $20,000 (4.41%)

| Indicator | Value(%) |
|---|---|
| < $20,000 | 4.41 |
| $20,000 - $39,999 | 15.44 |
| $40,000 - $59,999 | 14.93 |
| $60,000 - $79,999 | 13.24 |
| $80,000 - $99,999 | 11.49 |
| $100,000 - $124,999 | 11.21 |
| $125,000 - $149,999 | 8.74 |
| $150,000 - $199,999 | 9.33 |
| $200,000+ | 11.2 |

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**Infographic: Key Facts (Ring: 3 mile radius)**

## KEY FACTS

**192,477**
Population

**39.5** Median Age

**2.7**
Average Household Size

**70,898**
Total Households

## EDUCATION

| 11.95% | 26.14% | 43.76% | 18.16% |
|---|---|---|---|
| No High School Diploma | High School Graduate | Some College | Bachelor's/ Grad |

## BUSINESS

**11,228**
Total Self-Employeed

**91,182**
Total Employees

## EMPLOYMENT

**13,076**
Retail Trade Employees

**4,982**
Finance & Insurance

**6,707**
Manufacturing Employees

**5,630**
Accomodation & Food Employees

**1,909**
Real Estate Emp

**10.9%** Unemployment Rate

## INCOME

**$97,099**
Median Household Income

**$8,644,305,455**
Total Annual Aggregate Income

**7.8%**
2023-2026 Household Income Change

## Households by Income

**The largest group :** $200,000+ (16.64%)
**The smallest group :** < $20,000 (4.03%)

| Indicator | Value(%) |
|---|---|
| < $20,000 | 4.03 |
| $20,000 - $39,999 | 12.28 |
| $40,000 - $59,999 | 12.55 |
| $60,000 - $79,999 | 11.97 |
| $80,000 - $99,999 | 10.74 |
| $100,000 - $124,999 | 10.82 |
| $125,000 - $149,999 | 9.08 |
| $150,000 - $199,999 | 11.91 |
| $200,000+ | 16.64 |

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**Infographic: Key Facts (Ring: 5 mile radius)**

## KEY FACTS

**363,021**
Population

**38.7** Median Age

**2.9**
Average Household Size

**126,150**
Total Households

## EDUCATION

**10.83%**
No High School Diploma

**24.15%**
High School Graduate

**44.73%**
Some College

**20.3%**
Bachelor's/ Grad

## BUSINESS

**22,442**
Total Self-Employeed

**178,373**
Total Employees

## EMPLOYMENT

**23,861**
Retail Trade Employees

**11,656**
Finance & Insurance

**12,509**
Manufacturing Employees

**10,523**
Accomodation & Food Employees

**3,836**
Real Estate Emp

**10.1%** Unemployment Rate

## INCOME

**$111,064**
Median Household Income

**$17,307,019,823**
Total Annual Aggregate Income

**8%**
2023-2026 Household Income Change

## Households by Income

**The largest group :** $200,000+ (21.39%)
**The smallest group :** < $20,000 (3.31%)

| Indicator | Value(%) |
|---|---|
| < $20,000 | 3.31 |
| $20,000 - $39,999 | 10.11 |
| $40,000 - $59,999 | 10.84 |
| $60,000 - $79,999 | 10.82 |
| $80,000 - $99,999 | 10.11 |
| $100,000 - $124,999 | 10.86 |
| $125,000 - $149,999 | 9.32 |
| $150,000 - $199,999 | 13.24 |
| $200,000+ | 21.39 |

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