

Goals-Based™ Financing *Of Investment Portfolios*



Planning and Discovery

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Introduction

Many investors use Real Estate as a vehicle to achieve a bigger goal, build wealth or diversify their basket of investments. Many often invest in more than one property and use different strategies to accomplish these goals.

While many look at financing for real estate investment properties on a transaction by transaction basis, we see you, your goals and the way you should go about your real estate financing from a unique perspective.

We believe that financing of investment portfolios should be done with 3 objectives in mind:

1. Facilitates the **continued growth of your portfolio**
2. **Aligns with your investment strategies** and long term goals
3. **Reduces** your overall financing **risks and costs**

We also believe that **planning is at the heart of investment property financing**. As an investor you need to develop a short and long term plan for your business with financing fitting into and helping execute that plan.

Goals-Based Financing™ of Investment Portfolios is a proprietary process that we developed that helps you as an investor have the right discussion with your lending advisor. This way, your lending advisor understands where you are today and where you are heading. That in combination with their lending expertise for rental properties will definitely position your portfolio the right way for growth and will open your eyes on opportunities to save, tap into more money and manage your risks.

Keep in mind that as your personal situation changes, you buy more properties and the lending guidelines change; your financing plan will change. It is therefore crucial that you revisit your financing plan with your lending advisor as these changes take place, to assess the impacts to your plan and to make any necessary adjustments to ensure that it stays relevant and up to date.

We wish you phenomenal success in building your investment business and reaching your goals.

If you have any questions about the content in this kit or if you would like to discuss the implementation of your financing strategy once you complete the kit; you may contact us at:

info@streetwisemortgages.com or **1-800-208-6255**

Regards,

Dalia Barsoum and Enza Venuto

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Disclaimer

The material in this kit is provided for information purposes only. Laws and regulations are constantly changing. This kit is not intended to provide personalized legal, accounting, financial or investment advice. It is provided as a tool to help you have the right financing discussion with your lending advisor.

Your success as an investor is a function of many factors. CENTUM Streetwise Mortgages and all affiliated parties disclaim any liability, loss, or risk that is incurred as a consequence, directly or indirectly, of the use and application of any of the contents of this tool.

Purpose of the Planning/Discovery Kit

The purpose of this planning and discovery kit is to obtain a comprehensive profile of your investment objectives, real estate investment style, preferences, risk comfort zone and current financial situation; in order to create financing strategy that aligns with your overall goals.

The following are the key components that should be covered during this phase:



Investment Goals

Discuss what you would like to accomplish by investing in real estate

Cash flow (Do you have a target cash flow that you would like to get per month)?	
Equity Appreciation	
Quick Cash	
Facilitate the achievement of other goals (e.g. retirement, education, etc.)	

Investment Style

What investment strategies do you currently use to invest or you are planning to apply to invest?

CURRENT INVESTMENT STRATEGIES

Investment Strategies that I have used		The reason I invested using those strategies
Buy and Hold for the long term. Focus on cash flow properties		
Buy for Equity in high growth markets even if property does not cash flow		
Renovate. Increase Value. Refinance and Hold		
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Rent to Own		
Condo Conversion		
Assignments		
Multi residential		
Land Development		
Other		

FUTURE INVESTMENT STRATEGIES

Investment Strategies that I Plan to use		The reason I would like to invest using this strategy
Buy and Hold for the long term. Focus on cash flow properties		
Buy for Equity in high growth markets even if property does not cash flow		
Renovate. Increase Value. Refinance and Hold		
Renovate. Increase Value. Refinance and Hold		
Rent to Own		
Condo Conversion		
Assignments		
Multi residential		
Land Development		
Other		

Target Property Types

What property types have you invested in and what property types do you plan to focus on down the road?

CURRENT PROPERTY TYPES

Property types that I bought		The reason I focused on this property type
Single Family Homes		
Condos		
Residential (2 – 4) units		
Multi Residential (5 plus units)		
Mixed use		
Commercial		
Land		
Other		

FUTURE PROPERTY TYPES

Property types that I bought		The reason I would like to focus on this property type
Single Family Homes		
Condos		
Residential (2 – 4) units		
Multi Residential (5 plus units)		
Mixed use		
Commercial		
Land		
Other		

Target Investment Cities

Which cities do you invest in or plan to invest in?

	Canadian	U.S.	International
Currently Invest			
Would like to invest			

Discuss what drove your decision to invest in the cities you listed

Discuss what is holding you back from investing in some of the cities you would like to focus on

Investment Time Horizon

By when would you like to achieve your investment goals?

Discuss what you would like to accomplish with respect to investing over the next 1, 3, 5 and 10 years.

Number of Doors

Based on your goals, how many properties do you think you will need to accomplish your goal?

Note: If you would like guidance on how to calculate this number, contact us and we would be happy to share with you a tool that can help you with your analysis.

Investment Structure

What investment structure do you currently use and intend to use down the road for buying real estate?

Investment Structure	Used	Would like to use
Buying under my personal name		
Buying with Joint Venture Partners (Under personal names)		
Buying under my own Corporation		
Buying with Joint Venture Partners Using a Corporation		
Vendor Take Backs		
Investing using RRSPs		
Investing using Syndicated Mortgages		

Risk Comfort Zone

Do you prefer fixed or variable rate mortgages? Why?

If you already own investment properties, what drove your decision to go into a fixed or a variable rate product?

Current Financial Situation

Credit

Provide your lending advisor with a copy of your credit if she/he does not have one already. You may purchase is at www.equifax.ca

Key points to discuss

- Explain any issues appearing on your credit report and what led to the occurrence of the issue (for example: missed payments, bankruptcies , high debt loads)
- This category should be discussed for you personally and any others on title with you on existing properties or who plan to join forces with you going forward

Income and Employment

CURRENT EMPLOYMENT	
Current Employer:	Current Employer Address:
Occupation:	How long:
Are you Employed or Self Employed?	
EMPLOYED	SELF EMPLOYED
Current Annual Salary:	Do you operate under a Corporation or a sole proprietorship?
Bonus (if any) for the past 2 years:	Do you have a business license? If yes, specify the issuing date:
Are you paid salary or Hourly?	What did you report as a gross income on your 2 most recent notice of assessments?
If Hourly: <ol style="list-style-type: none"> 1. Do you have guaranteed work hours? 2. Specify the income reported on line 150 from your 2 most recent Notice of Assessments 	What did you report as a net income (line 150) on your 2 most recent notice of assessments?
	Are you behind on filing your taxes or do you owe any taxes
	If you operate under a corporation, do you have 2 years financial statements for the Corp?
PAST EMPLOYMENT	
Employer:	Employer Address:
Occupation:	How long:
Annual Income	

P.S.: This category should be discussed for you personally and any others on title with you on existing properties or who plan to join forces with you going forward

Current Property Holdings (Where you are on title)

Property Address	Date Purchased and original price	Estimated Value	Mortgage Provider	Mortgage Balance	Monthly Mortgage PMT	Interest Rate	Mortgage Maturity	Annual Taxes	Condo Fees (if any)

Assets

Asset Type	Amount
Cash	
RRSPs	
TFSA	
Stocks , Mutual Funds , other investments	
Automobile	

What is Next?

EVALUATION OF YOUR SITUATION / RECOMMENDATIONS AND FINANCING ROAD MAP IMPLEMENTATION

Once you have completed the discovery phase of the Goals-Based™ Financing Process; we would be happy to review your current situation and provide you with recommendations regarding how to grow your portfolio and where to go from here.

Contact us at

1-800-208-6255 or info@streetwisemortgages.com

For a complimentary financing consultation.