



STREETWISE

MORTGAGES

Goals Kit

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@StreetwiseInvestor



FSCO #12900

Unlock the POSSIBILITIES

Hi, I am Dalia Barsoum, Founder of Streetwise Mortgages.

I wanted to personally welcome you to Streetwise Mortgages if you are a new client and congratulate you on taking action to put your goals and plans into motion.

At Streetwise, our mission is to help you financially prosper through property investing and help you create abundance, peace of mind, and time freedom for you and your loved ones to enjoy.

Life is about making an impact.

We believe that as you accelerate the growth of your wealth and cash flow through Real Estate, you will not only have more choices and make a larger impact for yourself and your family, but that the impact will ripple to others as you make a difference in the communities you support and lives of those you cross paths with.

We are excited to be your financing success partner and can't wait to see what you will accomplish.

Through our exclusive Goals-Based Financing™ and Financing Road Map methodologies, we will help you:

- Identify the best sources of capital to build the portfolio of your dreams
- Structure financing to scale not only faster but at the best cost of capital
- Get crystal clear clarity and momentum on how to move forward with confidence

Myself and my team are looking forward to working with you and supporting your success.



Dalia Barsoum

Founder, Award Winning Mortgage Broker
and Best Selling Author

A handwritten signature in black ink, appearing to read 'Dalia Barsoum', written in a cursive style.



“Setting Goals is the first step in turning the
invisible into visible.”



TONY ROBBINS

About the Goals Kit

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. Facilitating the continued growth of your portfolio
2. Aligning your investment strategies and long term goals
3. Reducing your overall financing costs and risks

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 property acquisition with the right financing fitting into and helping you execute that plan.

Goals-Based Financing™ of Investment Portfolios is a proprietary process we developed to help you as an investor have the right fruitful discussion with your lending advisor. In the following pages, we get to know you better and learn more about your investment objectives, property acquisition plans, real estate investment style, risk appetite, and current financial situation.

With this information at hand, your advisor will understand where you are today and where you are heading. That Your advisor will combine their deep income property financing experience with the Streetwise Financing Road Map methodology to ensure that we put in place the right financing strategies to help you achieve your goals and accelerate your growth while managing risk.



Keep in mind that as your personal situation changes, you buy more properties or the lending guidelines change; your Financing Road Map will change. It is therefore crucial that you revisit your Financing Road Map with your 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, please contact your Streetwise lending advisor or email us at info@streetwisemortgages.com

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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. 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.

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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.)

Property Acquisition Goals

- How many properties are you planning on acquiring within the next five years?

	Year 1	Year 2	Year 3	Year 4	Year 5
Target number of properties:					

Investment Strategies & Property Types

- What investment strategies do you currently invest in and which ones are you planning to utilize in the future?
- What property types do you currently invest in or plan to invest in using these strategies?

INVESTMENT STRATEGIES

- **C** = Condos
- **R** = Residential (1 – 4 units)
- **M** = Multi Residential (5+ units)
- **CM** = Commercial or Mixed Use
- **L** = Land

Investment Strategy	Currently use (C/R/M/CM/L)	Plan to use (C/R/M/CM/L)	The reason I invested / plan to invest in this strategy
New construction			
Turn key cash flowing for a long term buy & hold			
Buy for equity upside in high growth markets even if property does not cash flow			
BRRRR : Buy, Renovate to add value, Refinance, Rent, Repeat			
Rent to Own			
Garden or laneway suite addition			
Student rentals – long term hold			
Flips			
Land development			
Assignments			
Private lending			
Syndicate mortgages			
Other			

Target Investment Markets

- Which markets do you invest in or plan to invest in?

CURRENT AND TARGET MARKETS

	Canadian	U.S.	International
Current city			
Would like to invest			

- Discuss what drove your decision to invest in the markets you listed above.

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

Investment Structure

- Investment structure refers to how title of the property is held and whether or not you have utilized some of the creative financing strategies.
- 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		
Bare Trust Agreements		

Risk Appetite

- 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?

Financial Overview

To assess your financial picture, we need to take a look at your credit, income, and existing property holdings.

To ensure the privacy and security of your information, we only accept this information through our Secured Borrower Portal.

Please make sure your application and all basic supporting documents have been provided through your Secure Borrower Portal at:

[Streetwise.Floify.com](https://www.StreetwiseFloify.com)

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

- Please complete the mortgage application provided by Streetwise Mortgages or your lending advisor and let us know about any planned changes or special notes on that topic below.

What is Next?

DESIGNING AND IMPLEMENTING YOUR FINANCING ROADMAP

Thank you for taking the time to share your goals and financials with us!

You are a step closer to realizing your dreams.

Our team of advisors is ready to review your information, help you design your customized Financing Road Map and put it into action.

If you have not yet booked your Planning & Strategy Session with your advisor where we present and review your personalized Financing Road Map, please use the booking link sent to you by email to schedule your session. You may request an appointment by emailing us at:

✉ info@streetwisemortgages.com

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