Buyer Information Kit

# 1000 Islands Schoolhouse Estate

www.1000IslandsSchoolhouseEstate.com +1-416-618-2333

## *A Historic Landmark Reimagined for Modern Mixed-Use Living*

- 13,000 sq ft building + 3,200 sq ft storage building
- 5 Acres +/-
- CH-17 Highway Commercial Zoning
- Commercial-Grade Infrastructure
- Offered at $2.8M
- Financing Available: Commercial, Private, BDC, VTB (20–25%)



# Property Overview

The 1000 Islands Schoolhouse Estate is a fully reimagined 13,000 sq ft historic school transformed into a modern mixed-use estate. Set on 5 acres in the heart of the 1000 Islands, the property combines luxury residential living with commercial-grade infrastructure, flexible layouts, and expansion potential.

- 13,000 *sq ft total (10,000 finished, 3,000* unrenovated) approx.
- Mixed-use, Highway Commercial zoning
- Commercial-grade power (240V, 3-phase)
- Luxury residential wing
- Large open-span commercial hall
- Studio, gallery, retreat, or event-space potential
- 5 acres provide expansion opportunities
- High-visibility location near Hwy 401 & Thousand Islands Parkway



## Ideal For

- Owner-operators
- Mixed-use investors
- Studios, galleries, retreats
- Production companies
- Commercial users seeking unique space
- Collectors, hobbyists
- Retail, service, or rental facilities





# Financing Overview

## Financing Options

A property of this scale qualifies for several financing pathways beyond traditional residential lending. Buyers can secure funding through commercial lenders, private lenders, bridge financing, BDC programs, and a Vendor Take-Back mortgage offered by the seller.

## Commercial & Private Financing

- Commercial mortgages for mixed-use and special-use properties
- Private lenders familiar with adaptive-reuse buildings
- Bridge financing for expansion or repositioning

## BDC (Business Development Bank of Canada)

For owner-operators, studios, retreats, galleries, or commercial users, BDC offers:

- Flexible terms
- Interest-only periods
- Financing for improvements and equipment

## Vendor Take-Back Mortgage (20–25%)

To support qualified buyers, the seller is offering a VTB of 20–25% of the purchase price.

- Term: 2 years + extension option
- Payments: Interest-only
- Rate: Market-appropriate

This structure reduces the buyer's required bank financing and makes the acquisition more accessible.

# BDC Financing Guide

## *For Buyers of The 1000 Islands Schoolhouse Estate*

### 1. What BDC Is

BDC is Canada's federal business bank, specializing in financing for established businesses. They evaluate business strength, cash flow, and project viability. Many entrepreneurs use BDC's high leverage (**85% to 100%**) to purchase or build a space without draining their cash reserves. Once the business stabilizes or the property value grows, they refinance into a lower-rate mortgage with a traditional bank.

### 2. Who Qualifies

- 24+ months in business
- Consistent revenue
- Good credit
- Canadian-based corporation or sole proprietorship
- Commercial or mixed-use use

### 3. What BDC Will Finance

- Acquisition of commercial/mixed-use buildings
- Renovations and adaptive-reuse buildouts
- Studio, gallery, retreat, or event-space upgrades
- Equipment and infrastructure
- Soft costs and working capital

### 4. Terms

- 70–85% of purchase price
- Additional financing for improvements
- Interest-only periods up to 36 months
- Amortizations up to 25 years
- Up to 100% of project costs (case-dependent)

### 5. Why BDC Works Here

The estate is mixed-use, commercial-grade, and ideal for business operations — exactly the type of asset BDC supports.

### 6. VTB + BDC

The seller's 20–25% VTB pairs perfectly with BDC financing, reducing cash requirements and improving approval likelihood.

# Vendor Take-Back (VTB) Financing Summary

## *Flexible Seller Financing for Qualified Buyers*

### 1. VTB Amount

20–25% of purchase price

### 2. Terms

- Interest-only
- Approx. 7% (2026)
- 2 years + 1-year extension
- Registered mortgage on title

### 3. Why the VTB Helps Buyers

- Reduces required cash
- Makes commercial/private financing easier
- Strengthens debt-service ratios
- Supports BDC approval
- Provides time to stabilize or expand operations

### 4. Ideal Buyer Profile

- Mixed-use investors
- Owner-operators
- Studios, galleries, retreats
- Production companies
- Commercial users

### 5. Requirements

- First-mortgage approval
- Insurance naming seller as loss payee
- Personal guarantee (case-by-case)

# Next Steps

**Full Property Information is under development on our website, including:**

- Floor plans
- Zoning details
- Utility specifications
- Expansion concepts
- Video Tour

Serious buyers are encouraged to view the property, and to Register on the website to receive email updates.

**The Website (scan barcode)**

**Private Viewings Available by Appointment Only**

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