



equity.ca



What Is *eqity*?



An Innovative Way of Renting

eqity is here to provide a new innovative way of renting. It gives you the flexibility and low cost of renting, while at the same time, you receive many of the benefits of home ownership.



The Problem

A Growing Portion of the Population Is Unable to Participate in The Benefits of Home Ownership

1

Rising Home Prices

2

Renting And Not Building Any Home Equity

3

Difficulties Qualifying For A Mortgage

4

High Interest Rates

The Solution

eqityLease

- Enjoy The Flexibility of Renting
- Build Equity While Renting
- Achieve a 5% Down Payment in 5 Years With Monthly Contributions
- Avoid Costs of Traditional Home Ownership
- Grow Your Wealth

Who Is *equityLease* For?



equityLease Is For A Wide Range Of People

- Renters Saving For A Down Payment
- Long Term Renters
- New Immigrants
- Young Professionals
- Students
- Home-Owners Down-Sizing
- And More!

The *equityLease* Model

equityLease Explained

When you purchase an *equityLease*, you get an *equityLease* occupancy agreement. The purchaser will pay a purchase price that goes into your *equityLease* account and then you will have the right to occupy the unit for the duration set out in the lease.

When you have an *equityLease*, you pay a monthly occupancy fee which is the same amount as your traditional rent, but at the same time, the *equityLease* account will earn a return over the course of the lease.

equityLease holders are guaranteed a fixed 5% annual return on their purchase price. In addition, the *equityLease* account is tied to the Kitchener Waterloo Housing Market Index, so when the market goes up your money grows. While your money is growing, each month you can contribute additional money to the *equityLease* account to grow it even faster.

At the end of your term, you can sell your lease back to the landlord and receive your total *equityLease* account balance (purchase price + any additional contributions + fixed return and any positive housing appreciation). Or you can continue to stay in the *equityLease* program by renewing your *equityLease*.



What It Looks Like



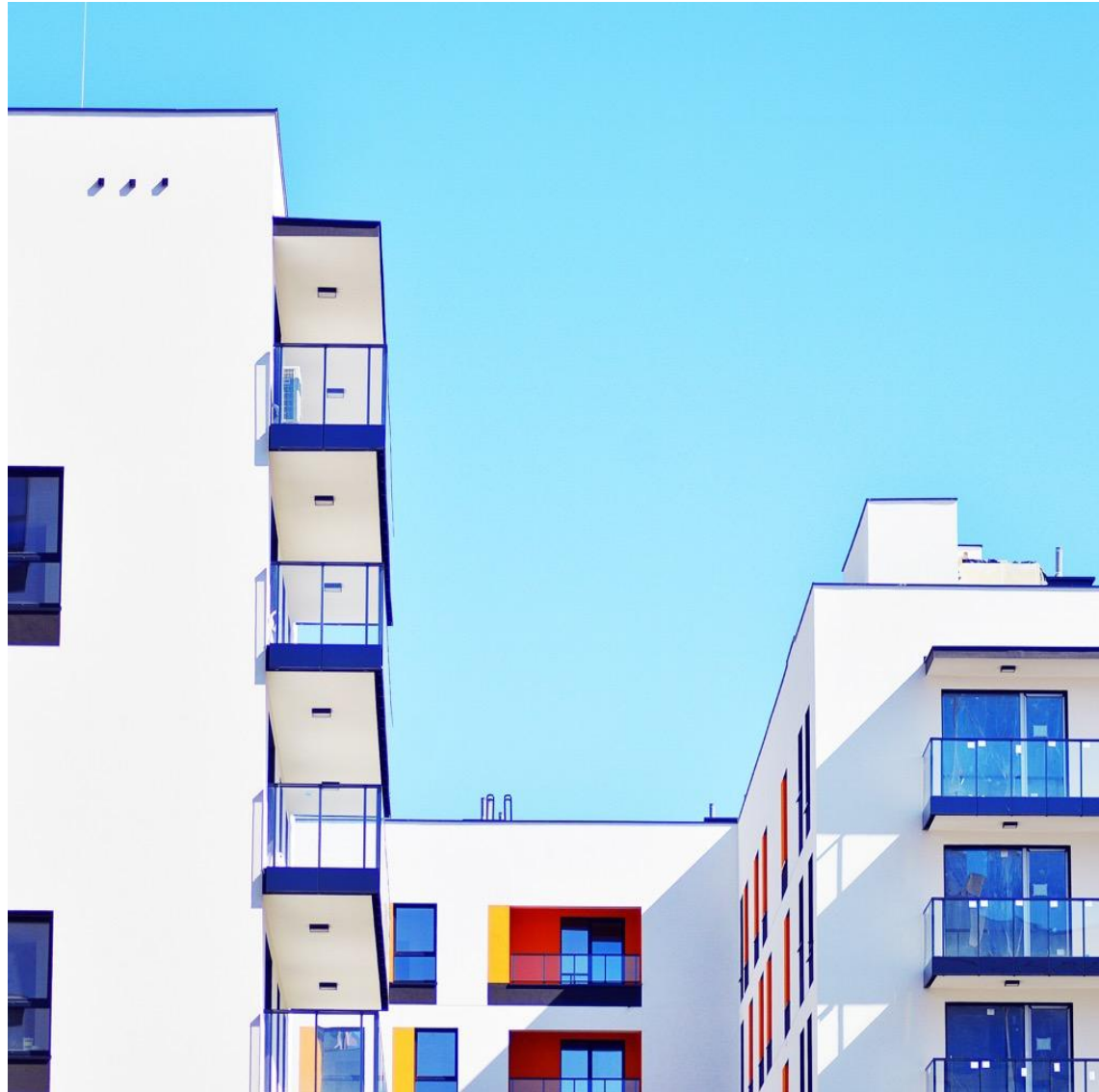
equityLease

- Start With As Little As 2.5% Of The Value Of Your Apartment
- Contribute Monthly If Desired
- Watch Your Money Grow
- With 60 Days-Notice Receive Your Money

Example on Unit Worth \$350K

<i>equityLease</i>	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Purchase Price	\$8,750	\$8,750	\$10,458	\$12,375	\$14,528	\$16,946
Contribution	\$0	\$600	\$600	\$600	\$600	\$600
Fixed Return	\$0	\$461.61	\$548.99	\$647.09	\$757.25	\$880.92
Market Appreciation	\$0	\$646.25	\$768.58	\$905.93	\$1,060.14	\$1,233.29
Total Balance	\$8,750	\$10,458	\$12,375	\$14,528	\$16,946	\$19,660

Why You Should Try An *equityLease*



A Superior Way of Renting

With traditional renting, at the end of your lease you are left with ZERO equity

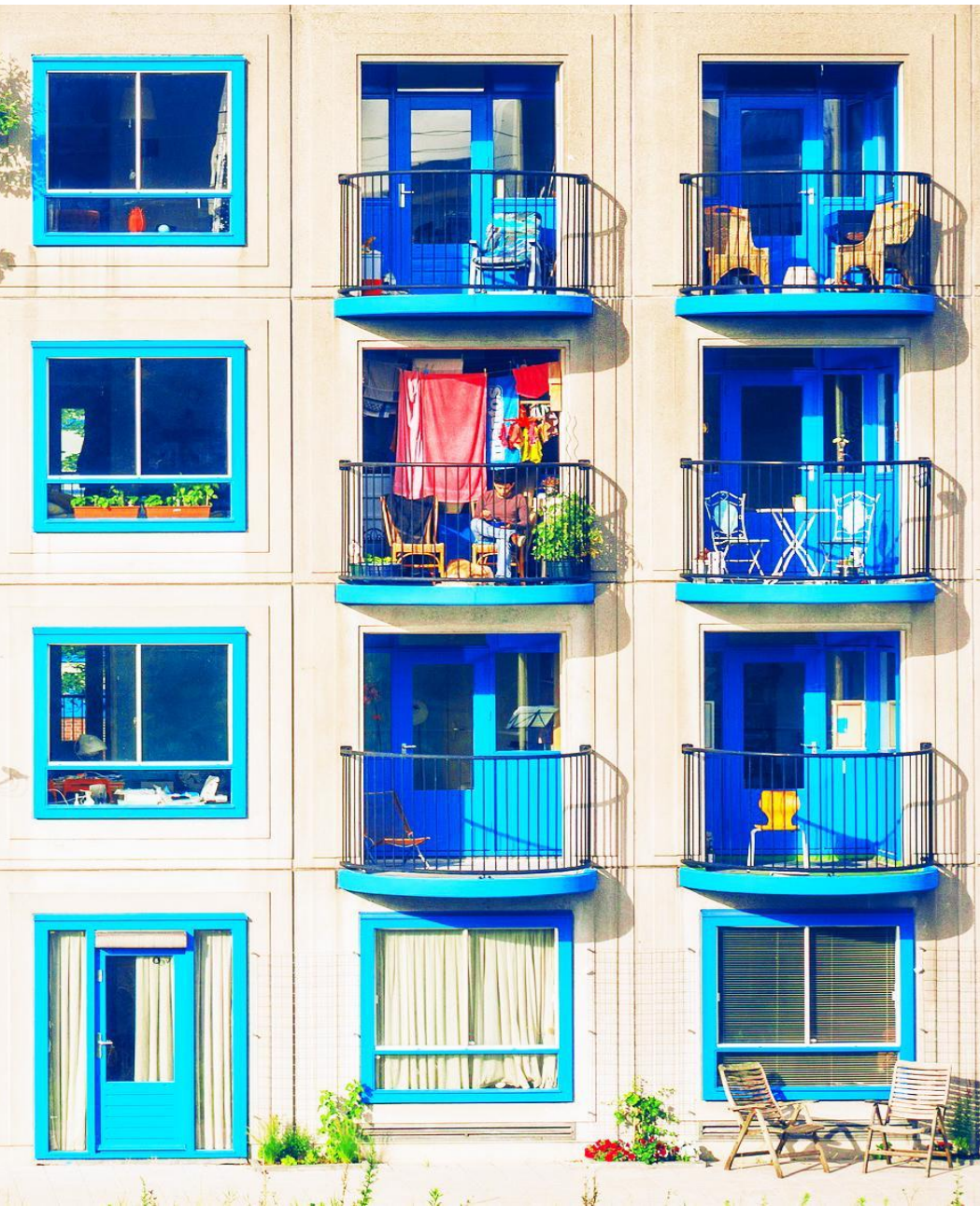
With an *equityLease*, instead of paying your rent each month and having nothing to show for it at the end of the lease, you get your entire value of your *equityLease* account back, which is now worth more than the original amount

Example: You purchase your *equityLease* for \$8,750. 5 Years later with contributions and the returns, it is now potentially worth over \$19,000

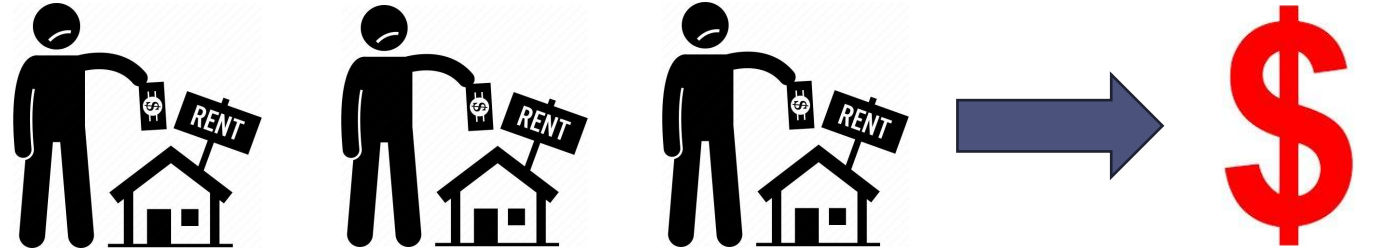
Now you can...

- Sell your lease to the building owner and get your balance back in full plus any appreciation
- Use your balance for the down payment of a traditional purchase
- Continue to rent in the *equity* program

Traditional Renting VS *equityLease*



Traditional Renting



You Pay Rent Monthly With No Money Growth

equityLease



You Pay Your Monthly Occupancy Fee As Your *equityLease* Account Continues To Grow

Risk Free



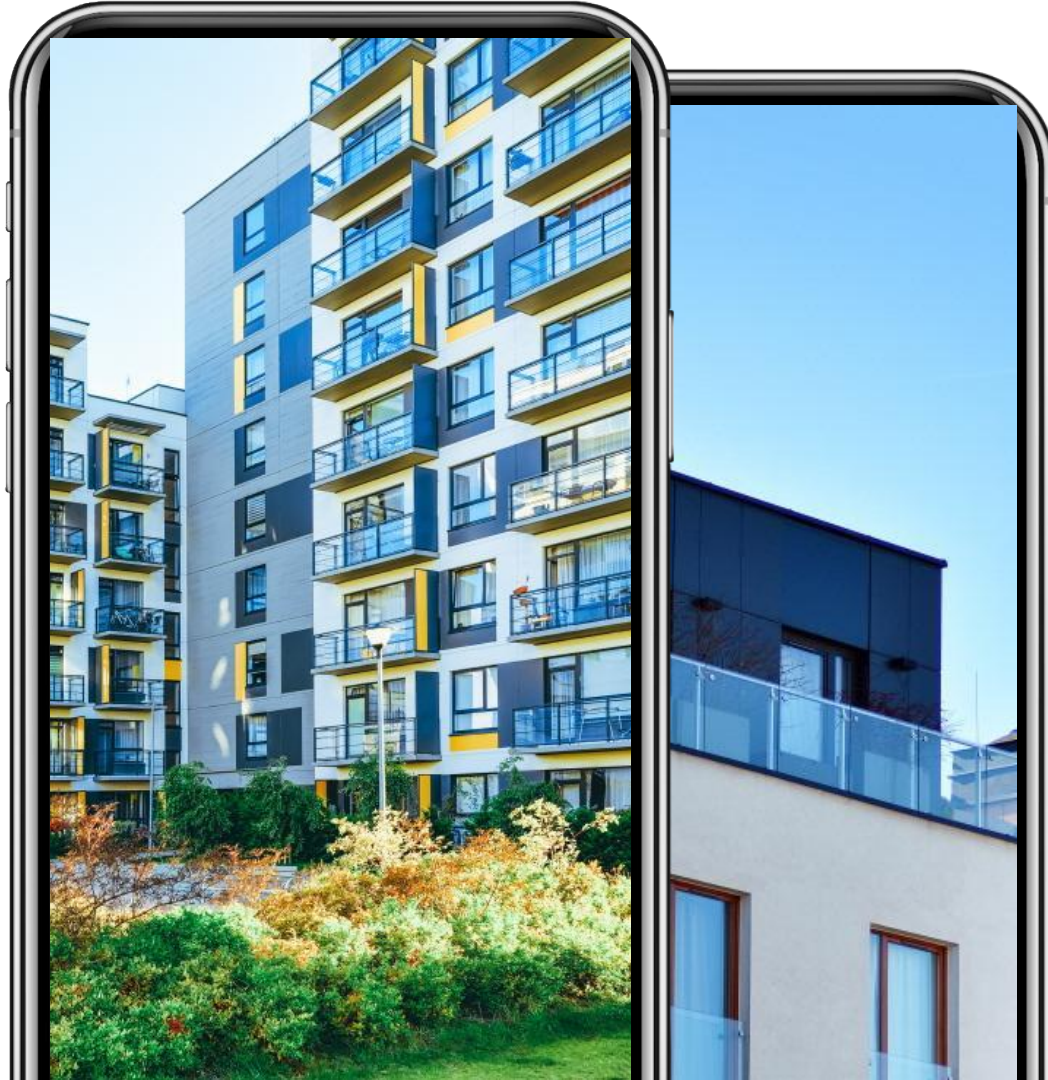
Here at *eqity*, we know trying something new that you are not familiar with can be daunting.

That is why we have ensured that it is as risk free as possible for you.

We Are Always Looking Out For The Tenant

- Your *eqityLease* Account Will Never Go Below Your Initial Purchase Price + Fixed Return, Even If The Real Estate Market Goes Down
- You Are Guaranteed To Make a 5% Fixed Annual Return
- At Any Time After 1 Year, With 60 Days-Notice, You Can Withdraw From The *eqityLease* Program Getting Your Full *eqityLease* Account Balance, Including Any Growth Accumulated





Try An *equityLease*
Today And Experience
The Benefits



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