



Unique Buying Experience!

To enhance the experience for prospective homeowners on their Flex Haus purchasing journey, we provide three invaluable resources, ensuring our dedicated support accompanies you at every stage of the process.

- ## The Flex Haus™ Advantage
- ✓ The Self-Funding House Book
 - ✓ A year access to The Self-Funding House Online Learning Portal, where you will find downloadable tools, expert tips and educational material.
 - ✓ Access to quarterly online private webinars featuring special guests, tips, and Q&A session.



DUNSIRE DEVELOPMENTS | Bringing Community to Life™
Since 2010

Understanding the **impact of rental income** on your mortgage payments is a game-changer



Scenario 1

Owner Occupies Entire Home

| | | |
|----------------------|----------------------|-----------|
| Home Purchase | Total Purchase Price | \$750,000 |
| | Down Payment | 20% |
| | After Down Payment | \$600,000 |

| | | |
|--|---------------------|-----|
| Rental Income <small>Per Month</small> | **Rental Rate | \$0 |
| | Utilities Charged | \$0 |
| | Total Rental Income | \$0 |

| | | |
|---|---|---------|
| Mortgage Payment <small>Per Month</small> | Mortgage Payment <small>(*5.5% Interest)</small> | \$3,407 |
| | Rental Income | -\$0 |
| | Total Mortgage | \$3,407 |



Scenario 2

Owner Occupies Main Floor- Lower Unit Rented

| | | |
|----------------------|----------------------|-----------|
| Home Purchase | Total Purchase Price | \$750,000 |
| | Down Payment | 20% |
| | After Down Payment | \$600,000 |

| | | |
|--|---------------------|---------|
| Rental Income <small>Per Month</small> | **Rental Rate | \$1,500 |
| | Utilities Charged | \$56 |
| | Total Rental Income | \$1,556 |

| | | |
|---|---|----------|
| Mortgage Payment <small>Per Month</small> | Mortgage Payment <small>(*5.5% Interest)</small> | \$3,407 |
| | Rental Income | -\$1,556 |
| | Total Mortgage | \$1,851 |



Scenario 3

Owner Rents Main Floor- Live in Lower Unit

| | | |
|----------------------|----------------------|-----------|
| Home Purchase | Total Purchase Price | \$750,000 |
| | Down Payment | 20% |
| | After Down Payment | \$600,000 |

| | | |
|--|---------------------|---------|
| Rental Income <small>Per Month</small> | **Rental Rate | \$2,900 |
| | Utilities Charged | \$169 |
| | Total Rental Income | \$3,069 |

| | | |
|---|---|----------|
| Mortgage Payment <small>Per Month</small> | Mortgage Payment <small>(*5.5% Interest)</small> | \$3,407 |
| | Rental Income | -\$3,069 |
| | Total Mortgage | \$338 |



Scenario 4

Owner Rents Main Floor- Rents Lower Unit

| | | |
|----------------------|----------------------|-----------|
| Home Purchase | Total Purchase Price | \$750,000 |
| | Down Payment | 20% |
| | After Down Payment | \$600,000 |

| | | |
|--|---------------------|---------|
| Rental Income <small>Per Month</small> | **Rental Rate | \$4,400 |
| | Utilities Charged | \$225 |
| | Total Rental Income | \$4,625 |

| | | |
|---|---|----------|
| Mortgage Payment <small>Per Month</small> | Mortgage Payment <small>(*5.5% Interest)</small> | \$3,407 |
| | Rental Income | -\$4,625 |
| | Total Mortgage | \$0 |
| Profit after Mortgage Payment | | \$1,218 |

*Mortgage rates are subject to change.

**Rental rates are based on market rents within the area and may vary.

This Chart is for illustrative purposes only.



RBC

FlexTM Haus



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DEVELOPMENTS

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Since 2010

Our partnership with **RBC** is
**Making homeownership
possible together**

Guaranteed approval of the mortgage for 36 months* from the time of application.

- RBC offers firm, final mortgage approvals for the purchase of your new construction home. Once approved, you stay approved.
- HomeProtector®' critical illness and life insurance may be available while your home is under construction, with no premiums payable until your mortgage is advanced.
- You may get approved for a capped interest rate for 36 months. You may be eligible to receive a reduced interest rate if rates are lower prior to your closing date.
- There are no application or appraisal fees.**
- Access professional advice from one of the world's largest and most reputable financial institutions, available where and when you want.

* Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank. Mortgages may only be default insured if the closing date is within 36 months of approval.

**Not available for construction draw mortgages.

*** The lesser of the appraised value or the purchase price.