

TAYLOR RESIDENCES

Condominium Block Acquisition — Global Capital

32 AVAILABLE UNITS • 4 FLOORS • 27,714 SF • ALL-CASH BASIS


Portfolio currently comprises 32 available units. Unit count is subject to change as individual suites remain in active retail sales.



Why Canada – Investment Thesis

Canada's residential real estate market offers global investors a stable, transparent, and legally robust investment environment. Key advantages include:


<p>GDP RANKING</p> <p>#9 Global</p>	<p>TITLE TYPE</p> <p>Condo Registered</p>	<p>FOREIGN OWNERSHIP</p> <p>Permitted</p>
--	--	--

 **STABILITY & RULE OF LAW**

- G7 nation with AAA-rated sovereign credit
- Common-law legal system (English-based)
- Strong property rights and land title registration
- Transparent, standardized real estate transaction process
- Independent judiciary with enforceable contracts

 **INVESTMENT-FRIENDLY FRAMEWORK**

- No restrictions on foreign ownership of residential property in Ontario (effective 2025)
- Condominium-registered title — individually titled units registered under the Ontario Condominium Act, with full ownership in perpetuity
- Competitive property tax rates vs. global markets
- Canadian dollar provides diversification from USD/EUR/GBP
- Capital appreciation potential in undersupplied markets

 **MARKET FUNDAMENTALS**

- Chronic housing undersupply — 3.5M units deficit (CMHC estimate)
- Strong population growth via immigration (~500K/yr)
- Rental vacancy rates below 2% in many Ontario markets
- Robust rental demand from students, professionals, retirees
- 4–5% annual appreciation in lifestyle-destination markets

 **ONTARIO – CANADA'S ECONOMIC ENGINE**

- 40% of Canada's GDP — largest provincial economy
- Toronto: 4th largest metro in North America
- Ontario Landlord & Tenant Board provides clear rental framework
- Strong infrastructure and connectivity (highways, rail, air)
- Prince Edward County: 2 hours east of Toronto (GTA access)

PRINCE EDWARD COUNTY ONTARIO'S WINE COUNTRY

THE COUNTY



Prince Edward County — locally known as "The County" — is one of Canada's premier lifestyle destinations. A peninsula surrounded by Lake Ontario, it's home to 40+ wineries, Sandbanks Provincial Park, and a thriving arts and culinary scene that draws significant in-migration from Toronto and the GTA.



Ontario's Wine Capital

40+ wineries producing celebrated Pinot Noir, Chardonnay, and sparkling wines. Limestone-rich terroir rivalling Burgundy. Farm-to-table dining culture with chef-driven restaurants.



Sandbanks & Outdoor Living

Sandbanks Provincial Park features white sand dunes and turquoise waters. The 46 km Millennium Trail connects communities by foot and bike year-round.



Growing Demand & Rental Gap

Significant urban in-migration — full-time residents, retirees, and seasonal buyers from the GTA. Critical shortage of purpose-built rental housing. Taylor Residences directly addresses this supply gap.



Picton — The County's Hub

Historic Main Street with boutique shops, high-end dining, breweries, the Regent Theatre, and the Picton Harbour waterfront. All amenities within short distance of Claramount Club.



Port Picton Homes — Est. 1984

Family-owned builder and residential developer with **40+ years** of building experience in Prince Edward County. Portfolio includes 8+ named community developments — Port Picton, West Meadows, Cold Creek, Talbot on the Trail, and more. Largest active developer in PEC.

INVESTMENT HIGHLIGHTS

- ✓ 32 fully finished condominium units across 4 floors
- ✓ Block acquisition — \$16,000,000 (6.50% discount from \$17.11M sticker)
- ✓ \$682,382 stabilized NOI (4.26% cap rate)
- ✓ Diversified unit mix: 1BR, 1BR+Den, 2BR suites (\$2,300–\$3,400/mo)
- ✓ Zero construction risk — fully built and finished
- ✓ Projected 43.0% total return over 5 years
- ✓ No Canadian mortgage financing required — all-cash basis
- ✓ Unit count subject to change (active retail sales)

ASSET DETAILS

PRODUCT & DESIGN

- 4-storey condominium building
- 32 available units
- 27,714 SF total leasable area
- Average 866 SF per unit
- Fully finished — zero construction risk

INVESTMENT STRUCTURE

- All-cash block purchase — no debt required
- Claramount Club membership available
- Hold-to-rent with capital appreciation upside
- Condominium-registered title (Ontario Condominium Act)
- No Canadian mortgage financing complexity

UNIT MIX

- 3 × 1BR (673 SF, 1 bath)
- 4 × 1BR (803 SF, 1.5 bath)
- 8 × 1BR+Den / 1 bath (753 SF avg)
- 8 × 1BR+Den / 1.5 bath (943 SF avg)
- 8 × 2BR / 1.5 bath (990 SF avg)
- 1 × 2BR / 2 bath (1,071 SF)

LOCATION

- Claramount Club, Picton, Ontario
- Prince Edward County — "The County"
- 2 hours east of Toronto (GTA access)

RETURNS

- NOI: \$682,382/yr (all-cash)
- Cap Rate: 4.26%
- Projected 5-Year Total Return: 43.0%

Unit Inventory — 32 Available Units

⚠ Active Sales Disclaimer: Portfolio currently comprises 32 available units. Unit count is subject to change as individual suites remain in active retail sales. Final block composition and pricing will be confirmed at the time of offer.

UNIT	FLOOR	SF	BED	BATH	DEN	BALCONY	FACING	PRICE
FLOOR 1 — 4 UNITS								
101	1	1,071	2	2	—	Terrace	North	\$664,000
104	1	990	2	1.5	—	Corner Balcony	SW Corner	\$624,000
105	1	753	1	1	✓	Balcony	South	\$450,000
106	1	943	1	1.5	✓	Balcony	South	\$562,000
FLOOR 2 — 11 UNITS								
201	2	803	1	1.5	—	Balcony	North	\$487,000
202	2	673	1	1	—	Balcony	North	\$409,000
204	2	991	2	1.5	—	Corner Balcony	SW Corner	\$634,000
205	2	756	1	1.5	✓	Balcony	South	\$452,000
206	2	943	1	1.5	✓	Balcony	South	\$562,000
207	2	943	1	1	✓	Balcony	South	\$563,000
208	2	753	1	1	✓	Balcony	South	\$451,000
209	2	990	2	1.5	—	Balcony	SE Corner	\$598,000
210	2	991	2	1.5	—	Terrace & Balcony	NE Corner	\$607,000
211	2	673	1	1	✓	Terrace	North	\$416,000
212	2	803	1	1.5	✓	Terrace & Balcony	South	\$494,000
FLOOR 3 — 9 UNITS								

UNIT	FLOOR	SF	BED	BATH	DEN	BALCONY	FACING	PRICE	
301	3	803	1	1.5	—	Balcony	North	\$495,000	
304	3	991	2	1.5	—	Corner Balcony	SW Corner	\$645,000	
305	3	756	1	1.5	✓	Balcony	South	\$466,000	
306	3	943	1	1.5	✓	Balcony	South	\$578,000	
307	3	943	1	1	✓	Balcony	South	\$578,000	
308	3	753	1	1	✓	Balcony	South	\$466,000	
310	3	991	2	1.5	—	Corner Balcony	NE Corner	\$607,000	
311	3	673	1	1	—	Balcony	North	\$416,000	
312	3	803	1	1.5	✓	Balcony	South	\$494,000	
FLOOR 4 – 8 UNITS									
401	4	803	1	1.5	—	Balcony	North	\$501,000	
404	4	991	2	1.5	—	Corner Balcony	SW Corner	\$661,000	
405	4	756	1	1.5	✓	Balcony	South	\$472,000	
406	4	943	1	1.5	✓	Balcony	South	\$587,000	
407	4	943	1	1	✓	Balcony	North	\$587,000	
408	4	753	1	1	✓	Balcony	South	\$470,000	
409	4	990	2	1.5	—	Corner Balcony	SE Corner	\$616,000	
412	4	803	1	1.5	✓	Balcony	North	\$501,000	
TOTAL (32 units)		27,714							\$17,113,000

Block Discount: The portfolio sticker price of \$17,113,000 is subject to a 6.50% bulk acquisition discount, resulting in an all-cash purchase price of **\$16,000,000** (\$577/SF average).

All-Cash Financial Pro Forma

Stabilized income waterfall and 5-year projection for the 32-unit Taylor Residences portfolio on an all-cash (unlevered) basis. No Canadian mortgage financing is required.

Income Waterfall — Stabilized Year 1

Gross Rental Income (incl. parking/pet premiums)	\$1,131,000/yr
Less: Vacancy Allowance (5.0%)	-\$56,550
Effective Gross Income (EGI)	\$1,074,450/yr
Less: Operating Expenses (36.5% of EGI)	-\$392,068/yr
Property Tax (\$2,598/unit avg)	-\$83,142/yr
Condo Fees (\$5,924/unit avg)	-\$189,564/yr
Insurance, Utilities & Operations	-\$119,362/yr
Net Operating Income (NOI)	\$682,382/yr

Key Performance Indicators

ALL-CASH PURCHASE \$16.00M	STABILIZED NOI \$682K/yr	CAP RATE 4.26%	AVG RENT / UNIT \$2,859/mo
--------------------------------------	------------------------------------	--------------------------	--------------------------------------

5-Year All-Cash Projection (4% Annual Appreciation)

METRIC	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
NOI (2% annual escalation)	\$682,382	\$696,030	\$709,950	\$724,149	\$738,632
Cumulative NOI	\$682,382	\$1,378,412	\$2,088,362	\$2,812,511	\$3,551,143
Asset Value (4% appreciation)	\$16,640,000	\$17,305,600	\$17,997,824	\$18,717,737	\$19,466,447

5-Year Return Summary

CUMULATIVE NOI (5YR) \$3,411,910	CAPITAL APPRECIATION +\$3,465,637	FUTURE ASSET VALUE \$19,465,637	TOTAL RETURN \$6,877,547 (43.0%)
---	--	--	--

All-Cash Advantage: By eliminating mortgage financing, the investor avoids Canadian lending complexity, debt service obligations, DSCR constraints, and interest rate risk. The full NOI flows directly to the investor from Day 1. Total projected return of **43.0%** over 5 years includes cumulative cash flow plus capital appreciation.

Regulatory & Transaction Notes – Global Investors

FOREIGN OWNERSHIP – ONTARIO

- The federal Prohibition on the Purchase of Residential Property by Non-Canadians Act expired January 1, 2025
- No current federal or Ontario provincial restrictions on foreign ownership of residential property
- Non-Resident Speculation Tax (NRST) of 25% applies in designated areas — Prince Edward County is NOT in a designated area
- Condominium-registered title — full ownership of your unit in perpetuity under the Ontario Condominium Act
- Standard Ontario land transfer tax applies (~1.5–2% of purchase price)

TAX CONSIDERATIONS

- Non-resident investors subject to 25% withholding tax on rental income (reduced by treaty)
- Section 216 election allows filing a Canadian return to pay tax on net rental income instead
- Capital gains on disposition: 50% inclusion rate for individuals
- Canada has tax treaties with 90+ countries to prevent double taxation
- Professional tax advice from a Canadian cross-border accountant is strongly recommended

TRANSACTION PROCESS

- Buyer requires a Canadian lawyer for closing (real estate conveyancing)
- Standard Ontario Agreement of Purchase and Sale (APS) used
- Title insurance available and recommended
- Closing timeline: typically 30–90 days from executed APS
- Property management can be arranged through local firms

PROPERTY MANAGEMENT

- Local property management firms available for turnkey operations
- Ontario Landlord & Tenant Board (LTB) governs rental relationships
- Standard residential lease agreements used province-wide
- Condo corporation handles building maintenance and common elements
- Monthly condo fees cover building insurance, common area maintenance, reserves

⚠ Important: This section provides general guidance only and does not constitute legal, tax, or financial advice. All prospective international investors should engage qualified Canadian legal counsel and cross-border tax advisors prior to executing any transaction.



JUNE 2026

Confidential Investment Offering

This Confidential Investment Offering is provided solely for the purpose of evaluating a potential investment in Taylor Residences at Claramount Club by Port Picton Homes.

While the information contained herein is believed to be reliable, Port Picton Homes makes no representations or warranties, express or implied, as to its accuracy or completeness. All prospective investors are expected to conduct their own independent due diligence.

Portfolio currently comprises 32 available units. Unit count is subject to change as individual suites remain in active retail sales. Final block composition and pricing will be confirmed at the time of offer.

Port Picton Homes expressly disclaims any and all liability for errors or omissions in this presentation or in any related written or oral communication.

CONFIDENTIALITY NOTICE

This document is confidential and may not be copied, reproduced, or distributed, in whole or in part, without the prior written consent of Port Picton Homes.

Port Picton Homes · Taylor Residences at Claramount Club · Prepared June 2026

This document is confidential and prepared for discussion purposes only. All projections are estimates and subject to change.

portpictonhomes.com · 141 Main Street, Picton, Ontario