

SAGEZI CONDOMINIUMS HEMLOCK STREET SUITES

Exclusive VIP Preview Package



The Condo Store

*all information contained in this package is preliminary and estimated and as such is subject to change. Information contained in this package shall not in any way become part of an Agreement of Purchase and Sale, a representation or warranty of the Vendor, nor an inducement to enter into an Agreement of Purchase and Sale with the Vendor and is therefore not legally binding. All relevant and legal information with respect to a potential purchase of any property shall be in accordance with an Agreement of Purchase and Sale in the Vendor's form, the Condominium Documents and all other rights and obligation under the Ontario *Condominium Act, 1998*, and all such relevant documentation should be reviewed with legal and professional counsel.

Sales Representative: Philip Kuperhause, Natalie Flynn, Tony Sbrocchi | T: 647.260.0898 | E: sales@sagecondos.ca



The Sage SAME DAY Suite Preference Guarantee*

- Secure your Preferred Suite Right Now
- Sage Condos will Confirm your Choice within 24 hours
 - Limited Quantity. Act Now

*Sage Condos will communicate exact details of the preferred suite approximately one week prior to sales release. Acknowledgement and completion of agreements of purchase and sale must be within prescribed time frame. Other conditions apply. See sales representatives for details. E & O.E. April 2013.

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Exclusive VIP Incentive Program

100% Lease Guarantee*

- Free property management services for the first year
- Complete furniture packages to finish the entire suite in a cohesive contemporary décor theme

*One bedroom suites guaranteed to lease for \$950/month. One bedroom plus study suites guaranteed to lease for \$1095/month. One bedroom plus den guaranteed to lease for \$1300/month. One bedroom plus den premium guaranteed to lease for \$1550/moth. Two Bedroom plus den guaranteed to lease for \$2100/month. Lease is guaranteed for the first year of occupancy only. This is a limited time offer available prior to our Grand Opening. See Sales Representative for details. Program and Incentives are subject to change without notice. E. & O.E. April, 2013

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Exclusive VIP Preview Pricing*									
Suite Type	App. Interior Size	Den Size	Den Size Bathrooms						
1 Bedroom.1	520 Sq.Ft.	N/A	1	\$199,900					
1 Bedroom.2	584 Sq.Ft.	N/A	1	\$219,900					
1 Bed + Study.2	570 Sq.Ft.	70sf Study	1	\$219,900					
1 Bed + Study.3	616 Sq.Ft.	86sf Study	1	\$229,900					
1 Bed + Den.2	720 Sq.Ft.	110 Sq.Ft.	1	\$259,900					
1 Bed + Den.2A	775 Sq.Ft.	110 Sq.Ft.	1.5	\$279,900					
1 Bed + DP3	752 Sq.Ft.	110 Sq.Ft.	2	\$289,900					
1 Bed + DP4	815 Sq.Ft.	123 Sq.Ft.	2	\$299,900					

	Site Details					
Project Address	251 Hemlock Street, Waterloo, Ontario					
Present Addresses	ent Addresses 249, 251, 253 Hemlock Street + 250, 252, 256 Albert Street, Waterloo, ON					
Distance to WLU	80 Meters to Business School, 150 Meters to Main Campus					
Distance to UW	520 Meters					
Number of Units	257 Units					
Building Height	12 Stories					
Unit Finishes	Granite Counter Tops, Stainless Steel Aplliances, Ensuite Laundry, Balcony					
Amenities	Theatre Room, Outdoor Terrace, Lounge/Study Space, Fitness Centre					
Unit Mix	1 Bed, 1 Bed + Study, 1 Bed + Den, 1 Bed +Den Premium, 2 Bed +Den Premium					
Parking	Underground					
Commercial	25,000 Square Feet					

1 Bedroom	1 Bedroom + Study	1 Bedroom + Den	1 Bed + Den Premium	2 Bed + Den Premium
\$5,000 on signing	\$5,000 on signing	\$5,000 on signing	\$5,000 on signing	\$5,000 on signing
\$5,000 in 30 days	\$5,000 in 30 days	\$5,000 in 30 days	\$5,000 in 30 days	\$5,000 in 30 days
\$5,000 in 90 days	\$5,000 in 90 days	\$5,000 in 90 days	\$10,000 in 90 days	\$15,000 in 90 days
\$5,000 May 1, 201	4 \$10,000 May 1, 2014	\$10,000 May 1, 2014	\$10,000 May 1, 2014	\$15,000 May 1, 2014
\$10,000 Nov 1, 201	4 \$10,000 Nov 1, 2014	\$15,000 Nov 1, 2014	\$15,000 Nov 1, 2014	\$15,000 Nov 1, 2014
\$10,000 May 1, 201	6 \$10,000 May 1, 2016	\$15,000 May 1, 2016	\$15,000 May 1, 2016	\$20,000 May 1, 2016
\$40,000 Total	\$45,000 Total	\$55,000 Total	\$60,000 Total	\$75,000 Total

Taxes

HST Included in Purchase Price IN8 Developments

Maint. Fees:

Tentative Occupancy: Sept 1 2016

The Condo Store

Approx. \$0.22 per sq. ft. Maint. Fees include water, gas, sewer, common utilities, landscaping, snow & garbage removal, common area

cleaning & reserve fund

Please see a Sales Representative for details.

Sales Agent: Philip Kuperhause, Natalie Flynn, Tony Sbrocchi | P: 647-260-0898 | E: sales@sagecondos.ca

www.sagecondos.ca

SAGE 6 Location



1 Bedroom Suite

	<u>1st</u>	Year		<u>5th</u>	Year		<u>10</u>	<u>th Year</u>	
Purchase Price:	\$	199,900.00							
Down Payment:	\$	39,980.00							
Size (sf):			515						
Price/sf:	\$	388.16							
Rent:	\$	11,400.00		\$	12,930.75		\$	15,136.38	
Property Taxes:	\$	1,766.06		\$	1,911.64		\$	2,110.60	
Insurance:	\$	300.00		\$	324.73		\$	358.53	
Condo Fees:	\$	1,359.60		\$	1,471.67		\$	1,624.85	
Maintenance. Budget:	\$	300.00		\$	324.73		\$	358.53	
Total Income:	\$	7,674.34		\$	8,897.97		\$	10,683.88	
Mortgage:		\$7	7,373.76		\$7	7,858.68			\$8,791.80
Net Cash Flow:	\$	300.58		\$	1,039.29		\$	1,892.08	
Principle Paid Down:	\$	3,752.31		\$	3,666.81		\$	3,538.75	
Net Income:	\$	4,052.89		\$	4,706.10		\$	5,430.83	
Annual Return:			10.1%			11.8%			13.6%
Capital Appreciation:	\$	11,454.27		\$	13,538.24		\$	17,887.65	
Total Annual ROI:			38.8%			45.6%			58.3%

<u>Notes</u>

Full property management and leasing for the year would come to \$475 plus HST

One bedroom condo suites vary in purchase price.

Vacancy assumption at 1.2% would come to \$137 for the year

Condo fees are \$0.22/sq.ft., which includes water, gas, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.

All figures are estimated projections based on comparable residences in the area. Subject to change without notice E. & O. E.

Capital Cost Allowance can be written off against this net income, therefore lowering your taxable income from this property to as low as \$0 in the first couple of years. Speak to your financial advisor or accountant for more information about Capital Cost Allowances.

Assumptions:

monthly rent of \$1.90/sf is within the range of other comparable rentals (see attached))

projected rent of \$950/month based on comparable data from Domus Housing (see.....)

1 year mortgage payment information based on current available 1 year fixed term at 2.30%

5 year mortgage payment information based on current available 5 year fixed term at 2.79%

10 year mortgage payment information based on current available 10 year fixed term at 3.69%

projected property taxes are based on 1.34% of the net purchase price less Tax Incriment Grants issued by the City of Waterloo

projected annual rent increase of 3.2% based on historical data from Domus Housing (see.....)

projected annual expense increase based on Bank of Canada Inflation Control Target (see....)

projected annual capital appreciate at 5.73% based on www.housepriceindex.ca data for Ontatio from July 1998 - June 2012 (see....)

1 Bedroom Plus Study Suite

	<u>1st Year</u>	<u>5th Year</u>	<u>10th Year</u>
Purchase Price:	\$ 229,900.00		
Down Payment:	\$ 45,980.00		
Size (sf):		616	
Price/sf:	\$ 373.21		
Rent:	\$ 13,140.00	\$ 14,904.39	\$ 17,446.67
Property Taxes:	\$ 2,027.05	\$ 2,194.14	\$ 2,422.51
Insurance:	\$ 300.00	\$ 324.73	\$ 358.53
Condo Fees:	\$ 1,626.24	\$ 1,760.29	\$ 1,943.51
Maintenance Budget:	\$ 300.00	\$ 324.73	\$ 358.53
Total Income:	\$ 8,886.71	\$ 10,300.49	\$ 12,363.60
Mortgage:	\$8	8,480.40 \$ 9,038.04	\$10,111.20
Net Cash Flow:	\$ 406.31	\$ 1,820.09	\$ 2,252.40
Principle Paid Down:	\$ 4,315.46	\$ 4,217.07	\$ 4,069.80
Net Income:	\$ 4,721.77	\$ 6,037.16	\$ 6,322.20
Annual Return:		10.3%	13.1% 13.7%
Capital Appreciation:	\$ 13,173.27	\$ 15,569.99	\$ 20,572.14
Total Annual ROI:		38.9%	47.0% 58.5%

<u>Notes</u>

Full property management and leasing for the year would come to \$547.50 plus HST

One bedroom plus study condo suites vary in purchase price.

Vacancy assumption at 1.2% would come to \$157.68 for the year

Condo fees are \$0.22/sq.ft., which includes water, gas, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.

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Capital Cost Allowance can be written off against this net income, therefore lowering your taxable income from this property to as low as \$0 in the first couple of years. Speak to your financial advisor or accountant for more information about Capital Cost Allowances.

Assumptions:

monthly rent of \$1.83/sf is within the range of other comparable rentals (see attached))

projected rent of \$1095/month based on comparable data from Domus Housing (see.....)

1 year mortgage payment information based on current available 1 year fixed term at 2.30%

5 year mortgage payment information based on current available 5 year fixed term at 2.79%

10 year mortgage payment information based on current available 10 year fixed term at 3.69%

projected property taxes are based on 1.34% of the net purchase price less Tax Incriment Grants issued by the City of Waterloo

projected annual rent increase of 3.2% based on historical data from Domus Housing (see.....)

projected annual expense increase based on Bank of Canada Inflation Control Target (see....)

1 Bedroom Plus Den Suite

	<u>1st</u>	<u>Year</u>		<u>5tł</u>	<u>n Year</u>		<u>10t</u>	<u>h Year</u>	
Purchase Price:	\$	259,900.00							
Down Payment:	\$	51,980.00							
Size (sf):			720						
Price/sf:	\$	360.97							
Rent:	\$	15,600.00		\$	17,694.71		\$	20,712.95	
Property Taxes:	\$	2,288.04		\$	2,476.65		\$	2,734.42	
Insurance:	\$	350.00		\$	378.85		\$	418.28	
Condo Fees:	\$	1,900.80		\$	2,057.49		\$	2,271.63	
Maintenance Budget	\$	350.00		\$	378.85		\$	418.28	
Total Income:	\$	10,711.16		\$	12,402.87		\$	14,870.33	
Mortgage:		\$9,	,586.92		\$	10,217.40		\$11	,430.60
Net Cash Flow:	\$	1,124.24		\$	2,185.47		\$	3,439.73	
Principle Paid Down:	\$	4,877.96		\$	4,766.61		\$	4,599.63	
Net Income:	\$	6,002.20		\$	6,952.08		\$	8,039.36	
Annual Return:			11.5%			13.4%			15.5%
Capital Appreciation:	\$	14,892.27		\$	17,601.74		\$	23,256.63	
Total Annual ROI:			40.2%			47.2%			60.2%

<u>Notes</u>

Full property management and leasing for the year would come to \$650 plus HST

One bedroom plus den condo suites vary in purchase price.

Vacancy assumption at 1.2% would come to \$187.20 for the year

Condo fees are \$0.22/sq.ft., which includes water, gas, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.

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Capital Cost Allowance can be written off against this net income, therefore lowering your taxable income from this property to as low as \$0 in the first couple of years. Speak to your financial advisor or accountant for more information about Capital Cost Allowances.

Assumptions:

monthly rent of \$1.86/sf is within the range of other comparable rentals (see attached)

projected rent of \$1300/month based on comparable data from Domus Housing (see.....)

1 year mortgage payment information based on current available 1 year fixed term at 2.30%

5 year mortgage payment information based on current available 5 year fixed term at 2.79%

10 year mortgage payment information based on current available 10 year fixed term at 3.69% $\,$

projected property taxes are based on 1.34% of the net purchase price less Tax Incriment Grants issued by the City of Waterloo

projected annual rent increase of 3.2% based on historical data from Domus Housing (see.....)

projected annual expense increase based on Bank of Canada Inflation Control Target (see....)

projected annual capital appreciate at 5.73% based on www.housepriceindex.ca data for Ontatio from July 1998 - June 2012 (see....)

1 Bedroom Plus Den Premium Suite

	<u>1st Year</u>	<u>5th Year</u>	<u>10th Year</u>
Purchase Price:	\$ 299,900.00		
Down Payment:	\$ 59,980.00		
Size (sf):	8	16	
Price/sf:	\$ 367.52		
Rent:	\$ 18,600.00	\$ 21,097.54	\$ 24,696.20
Property Taxes:	\$ 2,636.02	\$ 2,853.32	\$ 3,150.29
Insurance:	\$ 350.00	\$ 378.85	\$ 418.28
Condo Fees:	\$ 2,154.24	\$ 2,331.82	\$ 2,574.52
Maintenance Budget:	\$ 350.00	\$ 378.85	\$ 418.28
Total Income:	\$ 13,109.74	\$ 15,154.70	\$ 18,134.83
Mortgage:	\$11,062.4	4 \$11,789.88	\$13,189.80
Net Cash Flow:	\$ 2,047.30	\$ 3,364.82	\$ 4,945.03
Principle Paid Down:	\$ 5,628.75	\$ 5,500.17	\$ 5,307.50
Net Income:	\$ 7,676.05	\$ 8,864.99	\$ 10,252.53
Annual Return:	12.8	% 14.8%	17.1%
Capital Appreciation:	\$ 17,184.27	\$ 20,310.74	\$ 26,835.95
Total Annual ROI:	41.4	% 48.6%	61.8%

<u>Notes</u>

Full property management and leasing for the year would come to \$775 plus HST

One bedroom plus den premium condo suites vary in purchase price.

Vacancy assumption at 1.2% would come to \$223 for the year

Condo fees are \$0.22/sq.ft., which includes water, gas, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.

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Capital Cost Allowance can be written off against this net income, therefore lowering your taxable income from this property to as low as \$0 in the first couple of years. Speak to your financial advisor or accountant for more information about Capital Cost Allowances.

Assumptions:

monthly rent of \$1.82/sf is within the range of other comparable rentals (see attached)

projected rent of \$1550/month based on comparable data from Domus Housing (see.....)

1 year mortgage payment information based on current available 1 year fixed term at 2.30%

5 year mortgage payment information based on current available 5 year fixed term at 2.79%

10 year mortgage payment information based on current available 10 year fixed term at 3.69%

projected property taxes are based on 1.34% of the net purchase price less Tax Incriment Grants issued by the City of Waterloo

projected annual rent increase of 3.2% based on historical data from Domus Housing (see.....)

projected annual expense increase based on Bank of Canada Inflation Control Target (see....)

projected annual capital appreciate at 5.73% based on www.housepriceindex.ca data for Ontatio from July 1998 - June 2012 (see....)

2 Bedroom Plus Den Suite

	<u>1st</u>	Year		<u>5tł</u>	<u>Year</u>		<u>10t</u>	<u>:h Year</u>	
Purchase Price:	\$	379,900.00							
Down Payment:	\$	75,980.00							
Size (sf):			1050						
Price/sf:	\$	361.81							
Rent:	\$	25,200.00		\$	28,583.76		\$	33,459.37	
Property Taxes:	\$	3,332.00		\$	3,606.66		\$	3,982.04	
Insurance:	\$	400.00		\$	432.97		\$	478.04	
Condo Fees:	\$	2,772.00		\$	3,000.50		\$	3,312.80	
Maintenance Budget:	\$	400.00		\$	432.97		\$	478.04	
Total Income:	\$	18,296.00		\$	21,110.65		\$	25,208.46	
Mortgage:		\$14	,013.48		\$14	4,934.96		\$16	5,708.32
Net Cash Flow:	\$	4,282.52		\$	6,175.69		\$	8,500.14	
Principle Paid Down:	\$	7,130.31		\$	6,967.44		\$	6,722.39	
Net Income:	\$	11,412.83		\$	13,143.13		\$	15,222.53	
Annual Return:			15.0%			17.3%			20.0%
Capital Appreciation:	\$	21,768.27		\$	25,728.75		\$	33,994.59	
Total Annual ROI:			43.7%			51.2%			64.8%

Notes

Full property management and leasing for the year would come to \$1050 plus HST

Two bedroom plus den condo suites vary in purchase price.

Vacancy assumption at 1.2% would come to \$302 for the year

Condo fees are \$0.22/sq.ft., which includes water, gas, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.

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Assumptions:

monthly rent of \$1.90/sf is within the range of other comparable rentals (see attached)

projected rent of \$2100/month based on comparable data from Domus Housing (see.....)

1 year mortgage payment information based on current available 1 year fixed term at 2.30%

5 year mortgage payment information based on current available 5 year fixed term at 2.79%

10 year mortgage payment information based on current available 10 year fixed term at 3.69\% $\,$

projected property taxes are based on 1.34% of the net purchase price less Tax Incriment Grants issued by the City of Waterloo

projected annual rent increase of 3.2% based on historical data from Domus Housing (see....)

projected annual expense increase based on Bank of Canada Inflation Control Target (see....)

projected annual capital appreciate at 5.73% based on www.housepriceindex.ca data for Ontatio from July 1998 - June 2012 (see...)

SAGE 6 Pro Forma Unit Comparison

	1 E	Bedroom	16	3ed + Study	1 B	ed + Den	1 Be	d + Den Prem		<u> 3ed + Den</u> em
Purchase Price:	\$	199,900.00		229,900.00	\$	259,900.00	\$	299,900.00		379,900.00
Down Payment:	\$	39,980.00	\$	45,980.00	\$	51,980.00	\$	59,980.00	-	75,980.00
Size (sf):		515		616		720	\$	816		1050
Price/sf:	\$	388.16	\$	373.21	\$	360.97	\$	367.52	\$	361.81
							\$	-		
Rent:	\$	11,400.00	\$	13,140.00	\$	15,600.00	\$	18,600.00	\$	25,200.00
Property Taxes:	\$	1,766.06	\$	2,027.05	\$	2,288.04	\$	2,636.02	\$	3,332.00
Insurance:	\$	300.00	\$	300.00	\$	350.00	\$	350.00	\$	400.00
Condo Fees:	\$	1,359.60	\$	1,626.24	\$	1,900.80	\$	2,154.24	\$	2,772.00
Maintenance Budget:	\$	300.00	\$	300.00	\$	350.00	\$	350.00	\$	400.00
Total Income:	\$	7,674.34	\$	8,886.71	\$	10,711.16	\$	13,109.74	\$	18,296.00
							\$	-		
Mortgage:	\$	7,373.76		\$8,480.40	\$	9,586.92	\$	11,062.44	\$	14,013.48
Net Cash Flow:	\$	300.58	\$	406.31	\$	1,124.24	\$	2,047.30	\$	4,282.52
							\$	-		
Principle Paid Down:	\$	3,752.31	\$	4,315.46	\$	4,877.96	\$	5,628.75	\$	7,130.31
Net Income:	\$	4,052.89	\$	4,721.77	\$	6,002.20	\$	7,676.05	\$	11,412.83
							\$	-		
Annual Return:		10.1%		10.3%		11.5%		12.8%		15.0%
							\$	-		
Capital Appreciation:	\$	11,454.27	\$	13,173.27	\$	14,892.27	\$	17,184.27	\$	21,768.27
Total Annual ROI:		38.8%		38.9%		40.2%		41.4%		43.7%

Notes

Full property managementm, leasing and vacancy assumption not included

Suites vary in purchase price.

Condo fees are \$0.22/sq.ft., which includes water, gas, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.

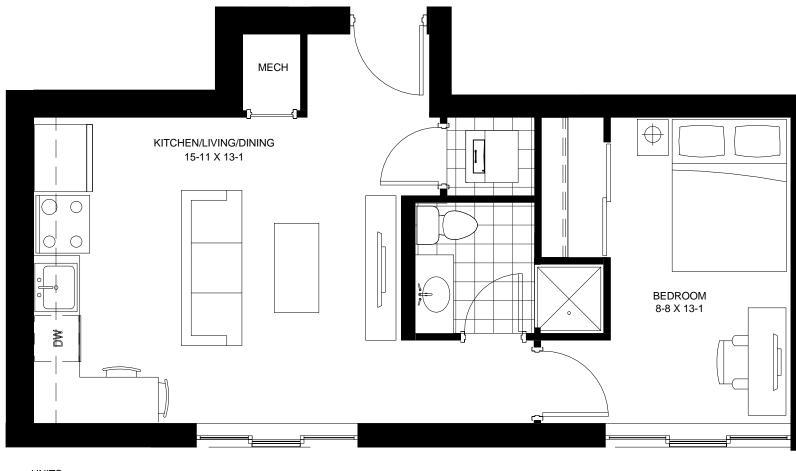
All figures are estimated projections based on comparable residences in the area. Subject to change without notice E. & O. E.

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Assumptions:

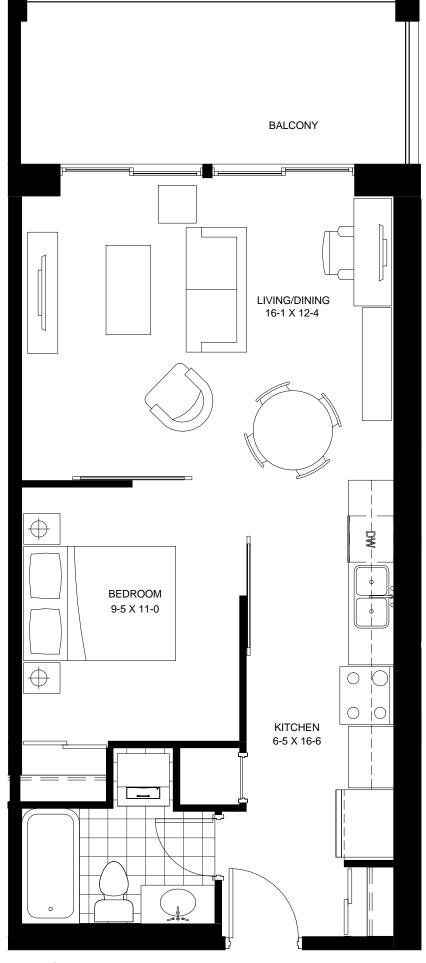
1 year mortgage payment information based on current available 1 year fixed term at 2.30%

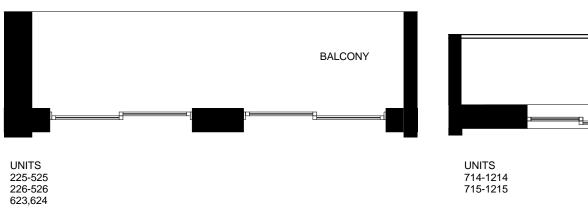
projected property taxes are based on 1.34% of the net purchase price less Tax Incriment Grants issued by the City of Waterloo



UNITS 810-1110 820-1220
<u>1B2</u>
520 SF

Starting From: \$199,900



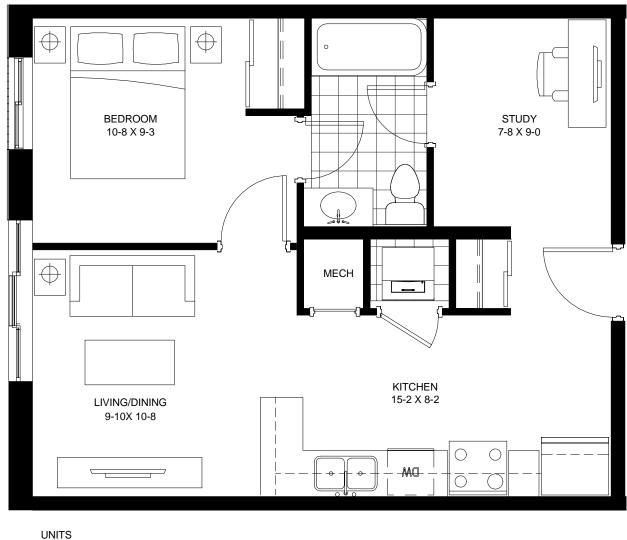


Starting From: \$219,900

UNITS 204-1104 205-1105

<u>1B1</u> 584 SF

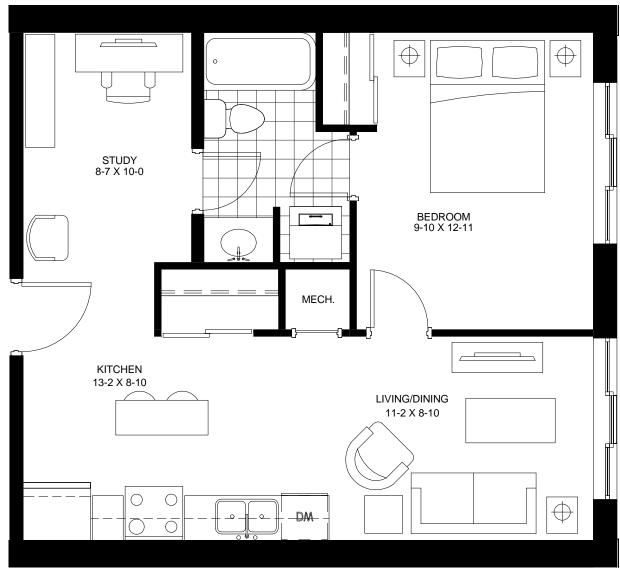
BALCONY	



UNITS 218-518 616

<u>1**B+S2**</u> 570 SF

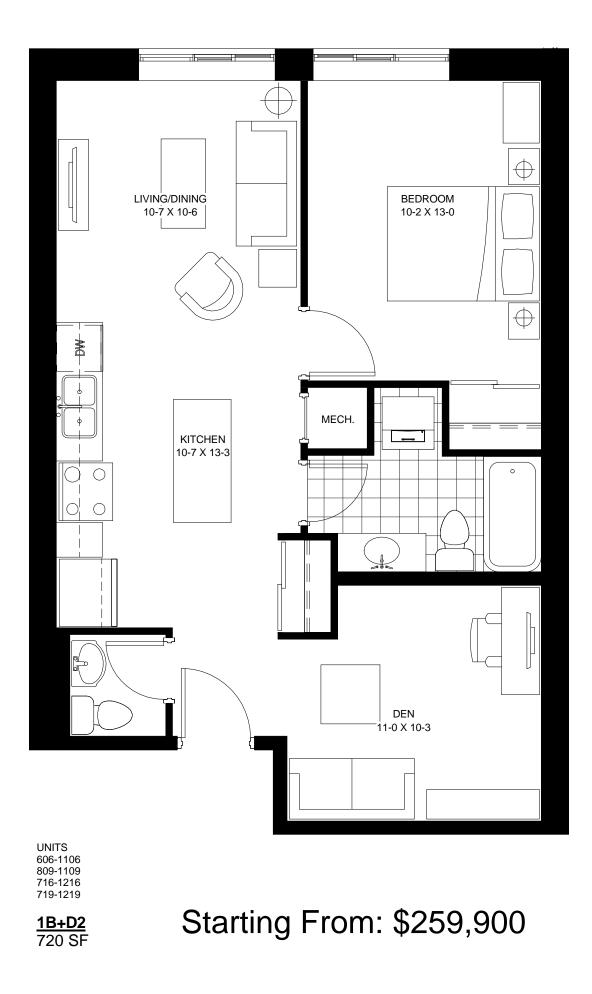
Starting From: \$219,900

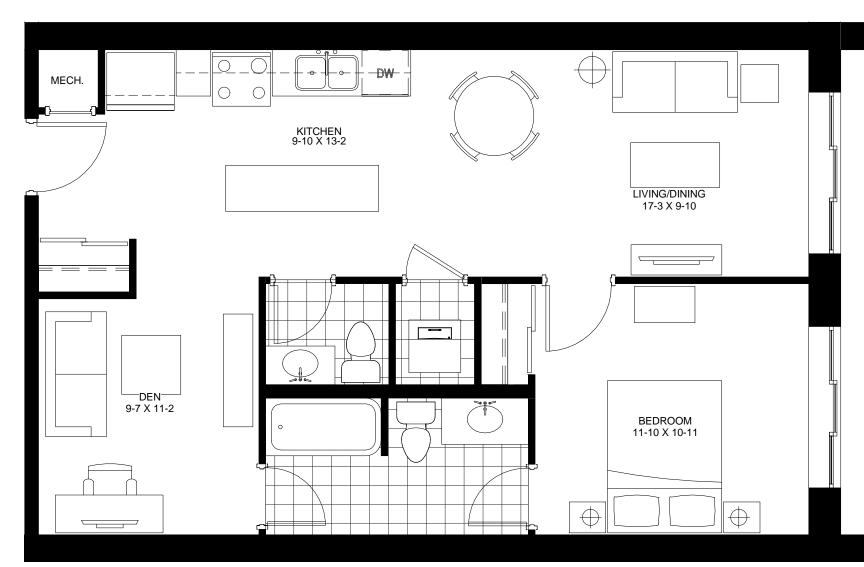


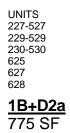
UNITS 602-1102 618-621 712-1212



Starting From: \$229,900

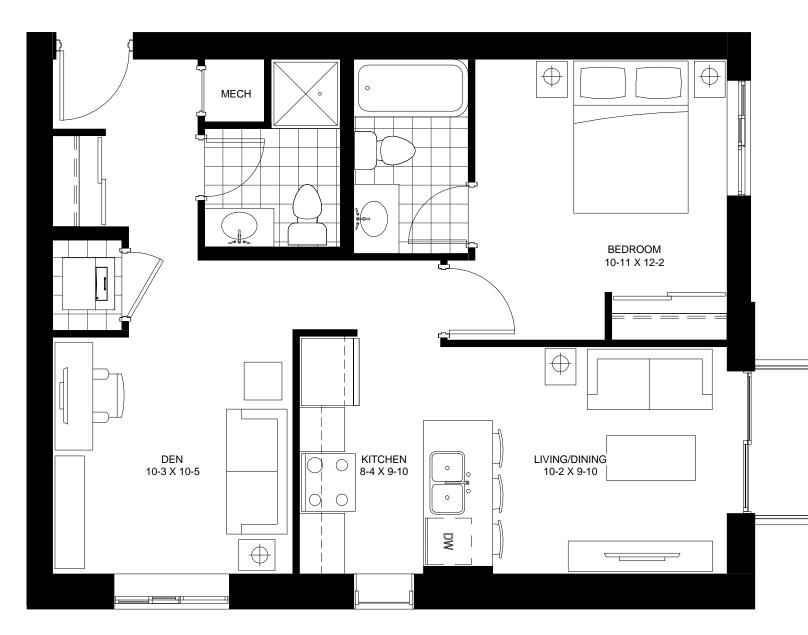






Starting From: \$279,900



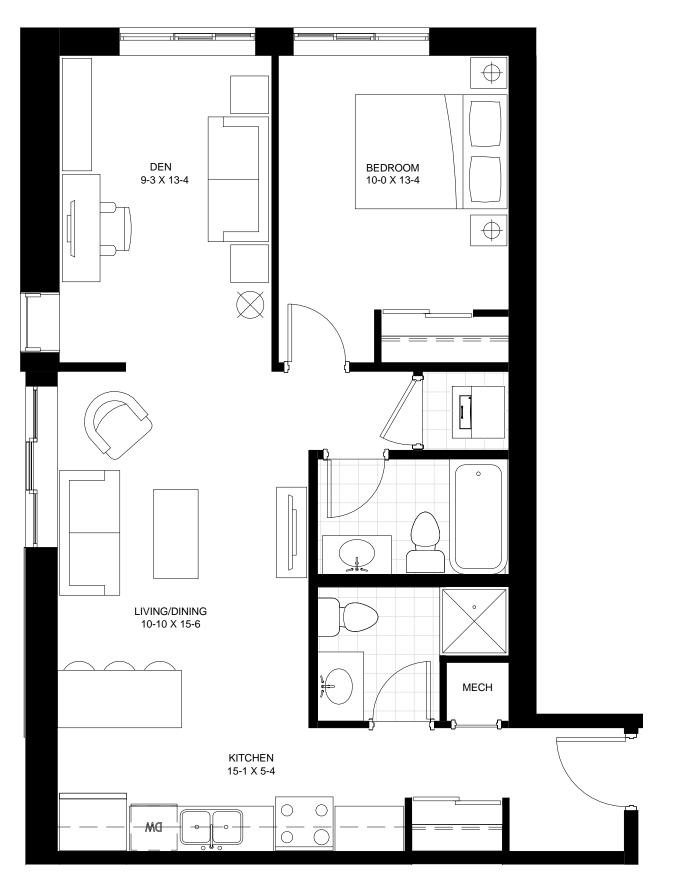


UNITS 601-1101 603-1103 711-1211 713-1213



Starting From: \$289,900





707-1107 808-1108 717-1217 818-1218

<u>1B+DP4</u> 815 SF

Starting From: \$299,900

Suite Preference

(Please choose 3 different Suite Types)				
Choice	Suite Type			
1				
2				
3				

[IN8 (Sage 6) DEVELOPMENTS INC.] [the "VENDOR"] agrees to reserve one of the above mentioned suite choices for a purchasing appointment with: (the "Purchaser") ______.

Upon release of SAGE 6 units for sale to priority VIP's (estimated Early June 2013). The Vendor agrees to hold one of the above choices for a period of time (outlined below) whereby the client may schedule an appointment to secure a suite. This reservation is accompanied by a \$500 refundable reservation deposit. Should the client decide not to purchase the Unit, the Vendor will return any and all deposit cheques to the client. In the event that the client does purchase the Unit, the Vendor agrees to credit the client a further \$500.00 of the purchase price, as a credit on closing.

Real Estate Agent Information (if applicable)		
Name		
Email		
Phone Number		
Brokerage		
Di Olici MBC		
Reservation Instructions		

(Attach a copy of purchaser's I.D. here)

Reservation Instructions

- 1. Fill out reservation Form and attach photocopy of Client's government issue I.D. (e.g. Driver's Licence) send to reservations@sagecondos.ca
- 2. Supply a fully refundable deposit cheque of \$500 made out to "The Condo Store Realty Inc. (In Trust)"
- 3. You will be contacted in Early June 2013 to secure a purchasing appointment.
- 4. You have (3) three business days from the day you are contacted to secure your appointment to be kept in order of priority.

Purchaser Information

Purchaser Name: Email Address:				
Street Address:				
City:		Postal Code:		
DOB:		SIN:		
Tel No. Bus:		Res:		
Dated at	this	day of	, 20	
Witness		Purchaser		
Witness		Purchaser		
Please send all completed reservation forms to:				
reservations@sagecondos.ca				
The Condo Store Realty Inc. 101-171 East Liberty Stre (647)-260-0898	eet. Toronto, Ontario	o, M6K 3P6.		
\$500.00 cheque received on:		TNIO	avalonmente	
			evelopments	