

OAKBROOK



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CRYSTAL HOMES Fernbrook HOMES

- WHITE OAK COLLECTION
- BLUE OAK COLLECTION
- GREEN OAK COLLECTION
- RED OAK COLLECTION



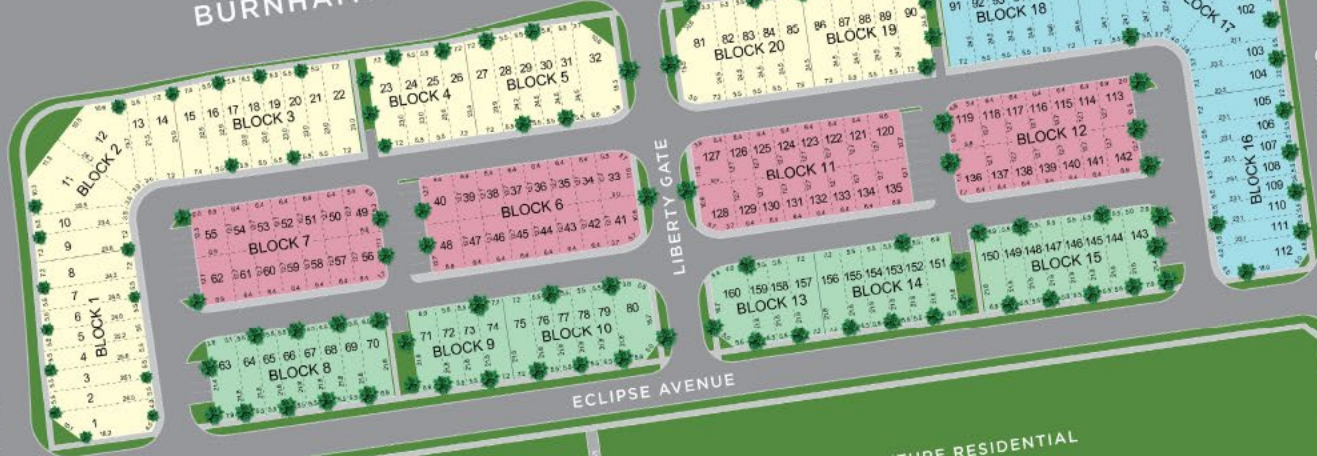
HALTON CONSERVATION LANDS (PRESERVED WOODLOT)

FUTURE SECONDARY PUBLIC SCHOOL

FUTURE RESIDENTIAL

BURNHAMTHORPE ROAD

SIXTH LINE



LIBERTY GATE

ECLIPSE AVENUE

POST ROAD

FUTURE RESIDENTIAL

FUTURE RESIDENTIAL

FUTURE ELEMENTARY PUBLIC SCHOOL

POST ROAD

FUTURE COMMUNITY PARK

FUTURE COMMUNITY PARK

S.W.M. POND

SETTLERS ROAD EAST

Siteplan is not to scale and is subject to change without notice. Programs and incentives are subject to change without notice. Vendor reserves the right to withdraw or change any programs and incentives at its own discretion. All photographs, images and renderings are artist's concept. E. & O. E.

GREAT ROOM



KITCHEN



RECREATION ROOM



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BUILDING COMMUNITIES WHILE EXCEEDING OUR HOMEOWNERS' EXPECTATIONS

With more than 30 years of experience in creating distinctive communities throughout southern Ontario, Crystal Homes has brought new meaning to the words quality and value in real estate. Innovative building designs, efficient and strategic home layouts and sumptuous suite and building amenities have made Crystal a standout name in the GTA's building industry.

Truly exceptional homes require creativity and ingenuity, fulfilling homeowners' lifestyle aspirations. Responding to their great expectations is Crystal's vision of special new home communities, featuring extraordinary amenities and distinctive streetscapes, complementing the surrounding environment and fully integrated with nature.

A Crystal home is the ultimate place to call home. A home that goes well beyond just shelter and comfort; a home that starts with finding the right location in the right neighbourhood and designing a complete community with all the features that grow and mature along with our homeowners.

Our professional team is in charge of the complete planning, design and building process from start to finish so that every community we create and every home we build, meets and exceeds our high standards - and yours!

NOTED LOW-RISE COMMUNITIES INCLUDE:

Grand River Woods (Cambridge), Harvest Hills (East Gwillimbury), Paris Riverside (Paris), Rocking Horse and Parkside (Milton), Upper Glen Abbey and Edgewater (Oakville), Valleyview and Shady Glen (Stoney Creek), Wildflowers and Cobblestone (Hamilton), Shore Acres Creek (Burlington), Eagles' Rest (Upper Barrie).



WE BELIEVE THAT TAKING CARE OF OUR CUSTOMERS IS OUR FIRST AND MOST IMPORTANT PRIORITY

Over four decades of homebuilding experience. More than 50,000 completed low-rise and high-rise residential units across the GTA and USA. One of the continent's most prolific community builders with a commitment to complete customer satisfaction. Fernbrook Homes was launched by industry visionary Danny Salvatore over three decades ago with a mission to develop communities that stand tall for their planning and architectural excellence, meticulous craftsmanship and unwavering customer care. It was a high bar to set, and the firm has overdelivered with thousands upon thousands of families delighted to call their house or condominium suite a Fernbrook Home.

Today, Danny and his son, Joe, continue to pour their heart and soul into a growing portfolio of exceptionally designed communities across the Greater Toronto Area and beyond. With a passion for leadership and innovation, the Fernbrook team of over 100 homebuilding professionals continuously analyze the latest construction processes, market trends and homeowner desires to ensure every home they build is future-ready for generations to come.

NOTED COMMUNITIES INCLUDE:

HIGH-RISE

Absolute World (Mississauga), Art on Main (Milton), Aria (North York), D'or (Thornhill), Ion (Downtown Toronto), Pier 27 (Downtown Toronto), Sabbia Beach (Pompano Beach, Florida).

LOW-RISE

The Chateaus in the Highlands of Castlemore (Oakville), Bronte Creek (Oakville), Millstone on the Park (Oakville), Cornerstone (Burlington), Stonebridge (Aurora), Coronation (Thornhill), Fontainbleu (Richmond Hill), Grand Central (Bradford), Eagles' Rest (Upper Barrie).



Oakbrook VS Condo

Oakbrook

Average PSF
\$675/SF

3 Bedroom
1,473 SF – 2,000+

Price
High \$900s

Lowrise

Parking
1 Car Garage + 1 Car Driveway

Outdoor Space
Balcony + Opt. Rooftop Terrace

Maintenance Fees
\$100-\$150

OTHER CONDO

Average Resale PSF **Average Precon PSF**
\$1,000/SF **\$1,200/SF - \$1,800/SF**

2 – 3 Bedroom
850 SF – 1,200 SF

Resale Price **Precon Price**
\$850k – \$1.2m **\$900k – \$1.6m**

Highrise

Parking
\$50K to \$150k

Outdoor Space
None or Balcony

Maintenance Fees
\$800 – \$1,500



Precon Condo

Average PSF



\$675/sf

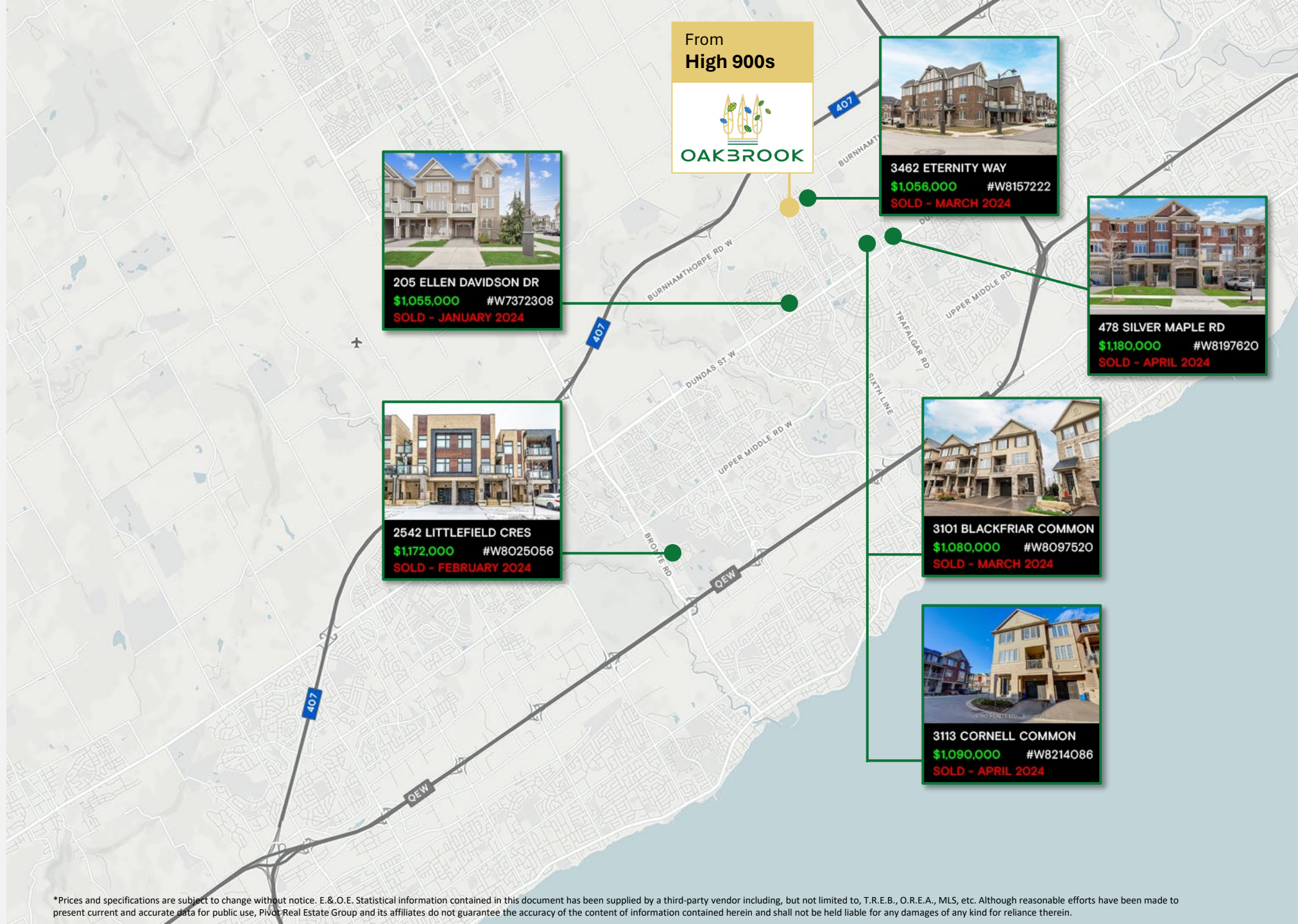


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Resale Back-to-Back Towns Sold Listings

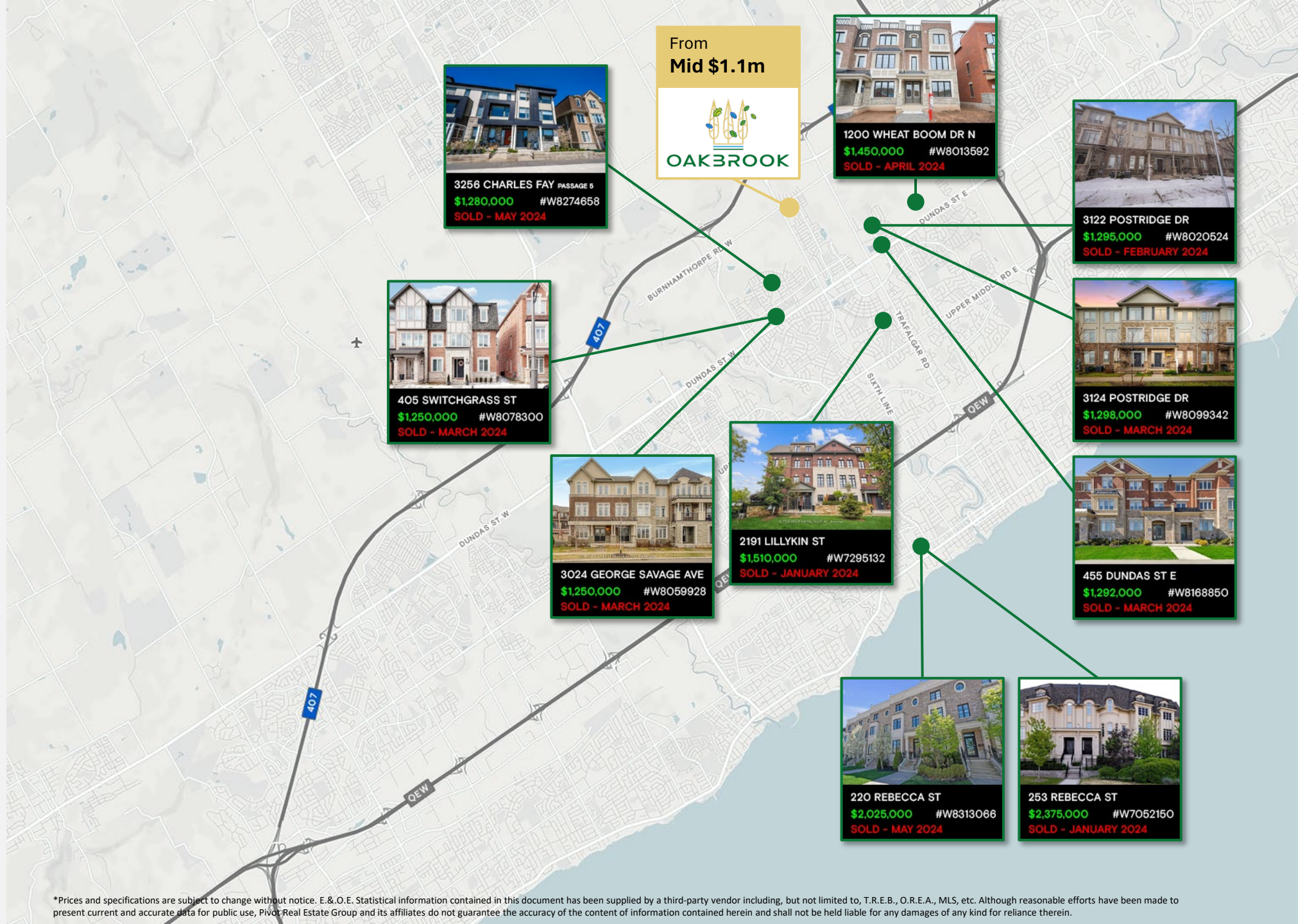
Source: Toronto MLS



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Resale Rear Lane Towns Sold Listings



From
Mid \$1.1m

Source: Toronto MLS

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PRECON VS RESALE



RESALE

Purchase Price \$1,000,000
Down Payment \$200,000
Mortgage \$800,000



RENT + PRE-CON



LIVE WITH FAMILY

NEXT 2 YEARS



Principal \$35,000
Interest \$80,000
Maintenance/Upkeep \$25,000
Taxes \$20,000

Total \$160,000



\$3,000/Month
X
24 Months



\$0

CARRYING COSTS



\$160K
BANK, TAXES, MAINTENANCE



\$72K
RENT



\$53K
SAVINGS



\$125K
SAVINGS

AVAILABLE CASH TODAY

\$200K
LOCKED IN BANK

\$100K
1 Down payment for precon

\$100K
2 GIC or other investments

\$100K
1 Down payment for precon

\$100K
2 GIC or other investments

SUMMARY

BUYING IN CURRENT HIGH INTEREST.
SELLING CURRENT PLACE AT LOWER PRICE.
NEED FULL DOWN PAYMENT UPFRONT.

RENT IS LOWER THAN CARRYING COST OF THE PURCHASE TODAY.
TIME TO SAVE UP FOR DOWN PAYMENT.
AVAILABLE CASH CAN BE USED FOR DEPOSIT OR OTHER INVESTMENTS.

DELAY THE MOVE OUT AND PUT AVAILABLE FUNDS TOWARDS DEPOSIT OF A PRECONSTRUCTION.
CLOSE THE PROPERTY WHEN INTEREST IS LOWER.
HUGE SAVINGS.

WHAT IS YOUR MONEY DOING FOR YOU?



When you see a resale listing that is \$100K-\$200K cheaper than a pre-construction home, are you sure it's actually cheaper?

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In The News

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RBC economist predicts two percentage points of BoC rate cuts within a year, double-digit home price gains to follow

JENNIFER DOWTY >
PUBLISHED YESTERDAY



RBC economist Carrie Freestone says she expects the Bank of Canada to begin to cut interest rates in June by a 25 basis point decrease.

HANDOUT

STOREYS NEWSLETTER

TRENDING: RBC Forecasting First Interest Rate Cut For June

Shutterstock

ECONOMY

RBC Now Forecasting First Bank Of Canada Interest Rate Cut In June

"As labour markets continue to weaken and inflation readings in Canada also come lower, all ducks seem to be in a row for the Bank of Canada to start cutting the overnight rate as soon as June, with 100 basis points of total cuts expected for this

CBC MENU

NEWS Sections

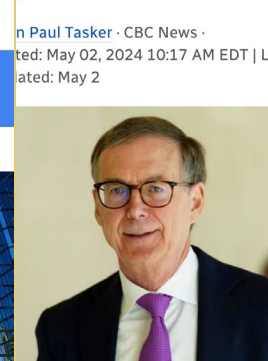
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Politics

'We are getting closer' to cutting interest rates, Bank of Canada governor tells MPs

'We do see renewed downward momentum in inflation,' Tiff Macklem said



by Paul Tasker · CBC News · Updated: May 02, 2024 10:17 AM EDT | Last updated: May 2

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Canada's housing shortage boils down to a forecasting failure, says economist

Gigi Suhanic

Published Feb 07, 2024 • 5 minute read

57 Comments

CIBC estimates Canada's housing gap is much wider than the CMHC projected. PHOTO BY GETTY IMAGES/ISTOCKPHOTO

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Estimating how much housing we'll need by 2030

September 13, 2023



Summary

- ❖ **Twice The Size**
Half The Cost
- ❖ **Today**
High Interest + Low Demand = **LOWEST PRICE**
- ❖ **Future**
Lower Interest + Low Supply + Bigger Population = **HIGHER PRICE**
- ❖ **Buy Low**
Sell High

What are you going to do?



Important Information

- ❖ **Closing Date**
Q3 2026
- ❖ **Extended Monthly Deposit Structure**
\$30,000 on Signing
\$7,500/Month for 10 Months
Balance to 10% in 365 Days
- ❖ **\$30,000 Bank Draft Made Payable To:**
“CHAD REGAN, BARRISTER AND SOLICITOR IN TRUST”
- ❖ **Back-to-Back Towns**
Starting From High 900’s
- ❖ **Rear Lane Towns**
Starting From Mid \$1.1M