



EXCLUSIVE VIP PREVIEW PACKAGE

LANDPOWER
REAL ESTATE LTD. BROKERAGE

IN8 Developments

The Condo Store
Realty Inc.
BROKERAGE

*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: Paul Hegarty | T: 647.260.0898 | E: sales@sagecondos.ca



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 + Den suites guaranteed to lease for \$1300/month. One bedroom plus den premium suites guaranteed to lease for \$1550/month. Townhouse suites guaranteed to lease for \$2250/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. December 5, 2012

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SAGE³

CONDOMINIUMS

Exclusive VIP Preview Pricing*

Suite Type	Interior	Exterior	Total Space	Bathrooms	Price Range
1 B + Den	777	159	936	1.5	\$249,900-\$259,900
1 B + Den Premium	869	90	959	2	\$289,900-\$299,900
3 B + Den Townhouse 1	1731	90	1821	2.5	\$399,900-\$419,900

Site Details

Location	62 Balsam St., Waterloo, Ontario
Distance to WLU	10 meters to new Business School (200m to main gates)
Distance to UW	675 meters
Number of Units	98
Max Building Height	6 Stories
Unit Finishes	Granite, Stainless Steel Appliances, Balcony, Laundry
Unit Mix	1 Bed + Den, 1 Bed + Den Premium, 3 Bed + Den Townhouse
Commercial	20,000 square feet

Deposit Structure

1 Bedroom + Den	3 Bedroom + Den	Tentative Occupancy:
\$5,000 on signing	\$5,000 on signing	Sept. 1, 2014: Townhouse Units
\$5,000 in 30 days	\$5,000 in 30 days	May 1, 2015: Apartment units
\$10,000 in 90 days	\$15,000 in 90 days	
\$10,000 in 180 days	\$15,000 in 180 days	Parking: \$15,000
\$10,000 on Sept 1, 2014	\$20,000 on Jan 1, 2014	Locker: \$5,000
\$15,000 on May 1, 2015	\$20,000 on May 1, 2014	
\$55,000 total	\$80,000 total	

Taxes

HST Included in Purchase Price

IN8 Developments

The Condo Store
Realty Inc

Maint. Fees:

Approx. \$0.15 per sq. ft.

Maint. Fees include water, sewer, common utilities, landscaping, snow & garbage removal, common area cleaning & reserve fund

Please see a Sales Representative for details.

Sales Agent: Paul Hegarty | C: 647-260-0898 | E: sales@sagecondos.ca

www.sagecondos.com

SAGE III Pro Forma

1 Bedroom Plus Den Suite

	<u>1st Year</u>	<u>5th Year</u>	<u>10th Year</u>
Purchase Price:	\$ 249,900.00		
Down Payment:	\$ 49,980.00		
Size (sf):	777		
Price/sf:	\$ 321.62		
Rent:	\$ 15,600.00	\$ 17,694.71	\$ 20,712.95
Property Taxes:	\$ 2,963.42	\$ 3,207.70	\$ 3,541.56
Insurance:	\$ 300.00	\$ 324.73	\$ 358.53
Condo Fees:	\$ 1,864.80	\$ 2,018.52	\$ 2,228.61
Rental License:	\$ -	\$ -	\$ -
Hot Water Tank:	\$ -	\$ -	\$ -
Repair Budget:	\$ 300.00	\$ 324.73	\$ 358.53
Total Income:	\$ 10,171.78	\$ 11,819.03	\$ 14,225.53
Mortgage:	\$9,450.72	\$10,077.72	\$11,259.12
Net Cash Flow:	\$ 721.06	\$ 1,741.31	\$ 2,966.61
Principle Paid			
Down:	\$ 4,549.77	\$ 4,454.21	\$ 4,317.20
Net Income:	\$ 5,270.83	\$ 6,195.52	\$ 7,283.81
Annual Return:	10.5%	12.4%	14.6%
Capital			
Appreciation:	\$ 14,319.27	\$ 16,924.49	\$ 22,361.80
Total Annual ROI:	39.2%	46.3%	59.3%

NOTES:

- Full property management and leasing for the year would come to \$650 plus HST
- One bedroom condo suites vary in purchase price.
- Vacancy assumption at 1.2% would come to \$187.20 for the year
- Condo fees are \$0.20/sq.ft., which includes heat, water, 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 Allowances can be written off against this new 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 \$1.67/sq/ft/ is within the range of other, comparable rentals (ie. Kaufman Lofts, student housing range)
- Projected rent of \$1300/month based on comparable data from Domus Housing
- 1 year mortgage payment information based on current available 1 year fixed term at 2.49%
- 5 year mortgage payment information based on current available 1 year fixed term at 2.99%
- 10 year mortgage payment information based on current available 1 year fixed term at 3.89%
- Projected property taxes are based on 1.34% of the net purchase price, less Tax Increment Grants issued by the City of Waterloo
- Projected annual rent increase of 3.2% based on historic data from Domus Housing
- Projected annual expense increase based on Bank of Canada Inflation Control Target
- Projected annual capital appreciation of 5.73% based on data from housepriceindex.ca data for Ontario from July 1998 - June 2012,

DISCLAIMER:

NOTE: the "Company" is and includes In8 (Sage III) Developments Inc. and In8 Developments Inc.

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SAGE III Pro Forma

1 Bedroom Plus Den Premium Suite

	<u>1st Year</u>	<u>5th Year</u>	<u>10th Year</u>
Purchase Price:	\$ 289,900.00		
Down Payment:	\$ 57,980.00		
Size (sf):		869	
Price/sf:	\$ 333.60		
Rent:	\$ 18,600.00	\$ 21,097.54	\$ 24,696.20
Property Taxes:	\$ 3,437.75	\$ 3,721.13	\$ 4,108.43
Insurance:	\$ 300.00	\$ 324.73	\$ 358.53
Condo Fees:	\$ 2,085.60	\$ 2,257.52	\$ 2,492.49
Rental License:	\$ -	\$ -	\$ -
Hot Water Tank:	\$ -	\$ -	\$ -
Repair Budget:	\$ 300.00	\$ 324.73	\$ 358.53
Total Income:	\$ 12,476.65	\$ 14,469.42	\$ 17,378.23
Mortgage:	\$10,963.44	\$11,690.76	\$13,061.28
Net Cash Flow:	\$ 1,513.21	\$ 2,778.66	\$ 4,316.95
Principle Paid			
Down:	\$ 5,278.02	\$ 5,167.13	\$ 5,008.20
Net Income:	\$ 6,791.23	\$ 7,945.79	\$ 9,325.15
Annual Return:	11.7%	13.7%	16.1%
Capital			
Appreciation:	\$ 16,611.27	\$ 19,633.49	\$ 25,941.12
Total Annual ROI:	40.4%	47.6%	60.8%

NOTES:

- Full property management and leasing for the year would come to \$775 plus HST
- One bedroom plus den condo suites vary in purchase price.
- Vacancy assumption at 1.2% would come to \$223.20 for the year
- Condo fees are \$0.20/sq.ft., which includes heat, water, 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 Allowances can be written off against this new 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 \$1.78/sq/ft/ is within the range of other, comparable rentals (ie. Kaufman Lofts, student housing range)
- Projected rent of \$1550/month based on comparable data from Domus Housing Inc.
- 1 year mortgage payment information based on current available 1 year fixed term at 2.49%
- 5 year mortgage payment information based on current available 1 year fixed term at 2.99%
- 10 year mortgage payment information based on current available 1 year fixed term at 3.89%
- Projected property taxes are based on 1.34% of the net purchase price, less Tax Increment Grants issued by the City of Waterloo
- Projected annual rent increase of 3.2% based on historic data from Domus Housing
- Projected annual expense increase based on Bank of Canada Inflation Control Target
- Projected annual capital appreciation of 5.73% based on data from housepriceindex.ca for Ontario from July 1998 - June 2012

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SAGE III Pro Forma

3 Bedroom Plus Den Townhouse Suite

	<u>1st Year</u>	<u>5th Year</u>	<u>10th Year</u>
Purchase Price:	\$ 399,900.00		
Down Payment:	\$ 79,980.00		
Size (sf):	1731		
Price/sf:	\$ 231.02		
Rent:	\$ 27,000.00	\$ 30,625.46	\$ 35,849.33
Property Taxes:	\$ 4,742.18	\$ 5,133.08	\$ 5,667.34
Insurance:	\$ 400.00	\$ 432.97	\$ 478.04
Condo Fees:	\$ 3,323.52	\$ 3,597.48	\$ 3,971.91
Rental Licence:	\$ 247.41	\$ 267.80	\$ 289.88
Hot Water Tank:	\$ 300.00	\$ 324.73	\$ 358.53
Repair Budget:	\$ 600.00	\$ 649.46	\$ 717.06
Total Income:	\$ 17,386.89	\$ 20,219.92	\$ 24,366.57
Mortgage:	\$15,123.36	\$16,126.80	\$18,017.16
Net Cash Flow:	\$ 2,263.53	\$ 4,093.12	\$ 6,349.41
Principle Paid			
Down:	\$ 7,280.66	\$ 7,127.84	\$ 6,908.39
Net Income:	\$ 9,544.19	\$ 11,220.96	\$ 13,257.80
Annual Return:	11.9%	14.0%	16.6%
Capital			
Appreciation:	\$ 22,914.27	\$ 27,083.25	\$ 35,784.25
Total Annual ROI:	40.6%	47.9%	61.3%

NOTES:

- Full property management and leasing for the year would come to \$1125 plus HST
- Three Bedroom plus Den Townhouse Suites vary in purchase price.
- Vacancy assumption at 1.2% would come to \$324 for the year
- Condo fees are \$0.16/sq.ft., which includes water, 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 Allowances can be written off against this new 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 \$1.30/sq/ft/ is within the range of other, comparable rentals (ie. Kaufman Lofts, student housing range)
- Projected rent of \$2250/month based on comparable data from Domus Housing Inc.
- 1 year mortgage payment information based on current available 1 year fixed term at 2.49%
- 5 year mortgage payment information based on current available 1 year fixed term at 2.99%
- 10 year mortgage payment information based on current available 1 year fixed term at 3.89%
- Projected property taxes are based on 1.34% of the net purchase price, less Tax Increment Grants issued by the City of Waterloo
- Projected annual rent increase of 3.2% based on historic data from Domus Housing
- Projected annual expense increase based on Bank of Canada Inflation Control Target
- Projected annual capital appreciation of 5.73% based on data from housepriceindex.ca for Ontario from July 1998 - June 2012

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**SAGE III Pro Forma
Unit Comparison**

	<u>1 Bed + Den</u>	<u>1 Bed + Den Premium</u>	<u>Townhouse</u>
Purchase Price:	\$ 249,900.00	\$ 289,900.00	\$ 399,900.00
Down Payment:	\$ 49,980.00	\$ 57,980.00	\$ 79,980.00
Size (sf):	777	869	1731
Price/sf:	\$ 321.62	\$ 333.60	\$ 231.02
	\$ -	\$ -	\$ -
Rent:	\$ 15,600.00	\$ 18,600.00	\$ 27,000.00
Property Taxes:	\$ 2,963.42	\$ 3,437.75	\$ 4,742.18
Insurance:	\$ 300.00	\$ 300.00	\$ 400.00
Condo Fees:	\$ 1,864.80	\$ 2,085.60	\$ 3,323.52
Hot Water Tank:	\$ -	\$ -	\$ -
Repair Budget:	\$ 300.00	\$ 300.00	\$ 600.00
Total Income:	\$ 10,171.78	\$ 12,476.65	\$ 17,386.89
Mortgage:	\$9,450.72	\$10,963.44	\$15,123.36
Net Cash Flow:	\$ 712.06	\$ 1,513.21	\$ 2,263.29
Principle Paid Down:	\$ 4,549.77	\$ 5,278.02	\$ 7,280.66
Net Income:	\$ 5,270.83	\$ 6,791.23	\$ 9,544.19
Annual Return:	10.5%	11.7%	11.9%
Capital Appreciation:	\$ 14,319.27	\$ 16,611.27	\$ 22,914.27
Total Annual ROI:	39.2%	40.4%	40.6%

NOTES:

- Full property management, leasing and vacancy assumption not included.
- Suites vary in purchase price.
- Condo fees are \$0.16/sq.ft., which includes water, sewer, common utilities, landscaping, snow removal, garbage pick up, common area cleaning and a reserve for common capital expenditures.
- Condo fees are \$0.20/sq.ft which also includes heat.
- All figures are estimated projections based on comparable residences in the area. Subject to change without notice E. & O. E.
- Capital Cost Allowances can be written off against this new 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:

- 1 year mortgage payment information based on current available 1 year fixed term at 2.49%
- Projected property taxes are based on 1.34% of the net purchase price.

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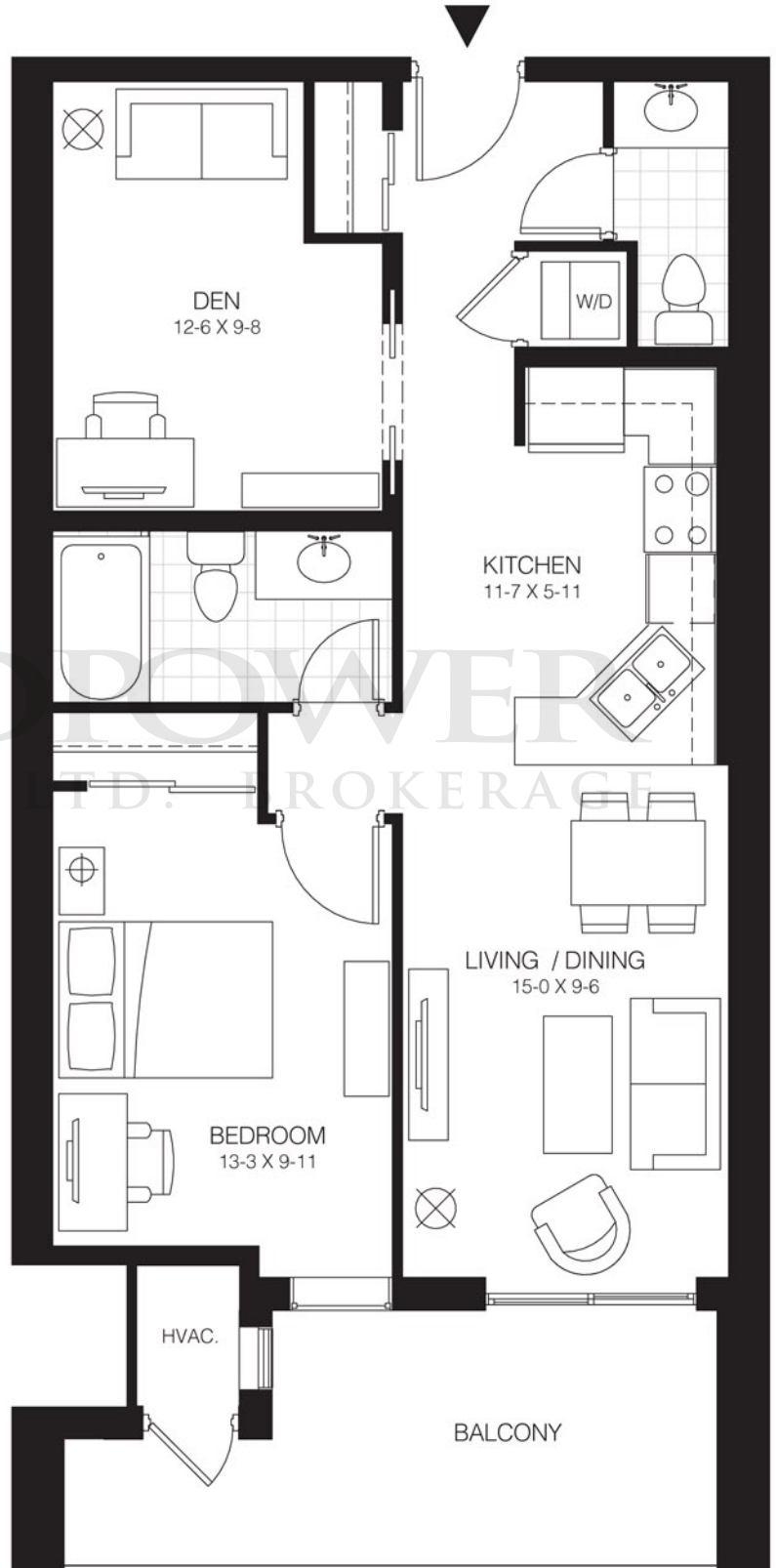
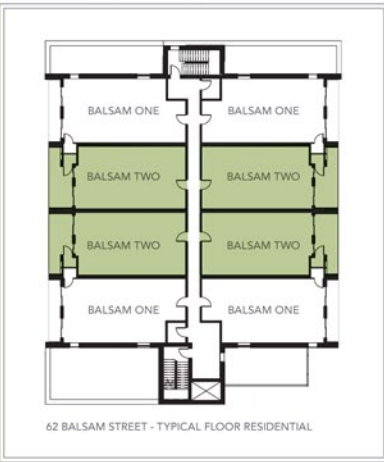
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CONDOMINIUM TOWER

Balsam Two

SUITE **777** SQFT
BALCONY **126** SQFT
TOTAL **903** SQFT

↓ SUITE LOCATION IN CONDOMINIUM KEYPLATE ↓



LAND POWER
REAL ESTATE LTD. BROKERAGE



Plans and specifications are subject to change without notice. Actual usable floor space may vary from stated floor area. Illustrations are artists concept only and may show optional features not included in base price. See sales representative for further information. E. & O. E.
*Does not include balcony furnishings or lamps, accents and light fixtures. *Pricing subject to HST.

CONDOMINIUM TOWER

Balsam One

SUITE **869** SQFT
BALCONY **080** SQFT
TOTAL **949** SQFT



↑ SUITE LOCATION IN CONDOMINIUM KEYPLATE ↑

CONDOMINIUM TOWER
REAL ESTATE LTD. BROKERAGE



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CONDOMINIUM TOWER

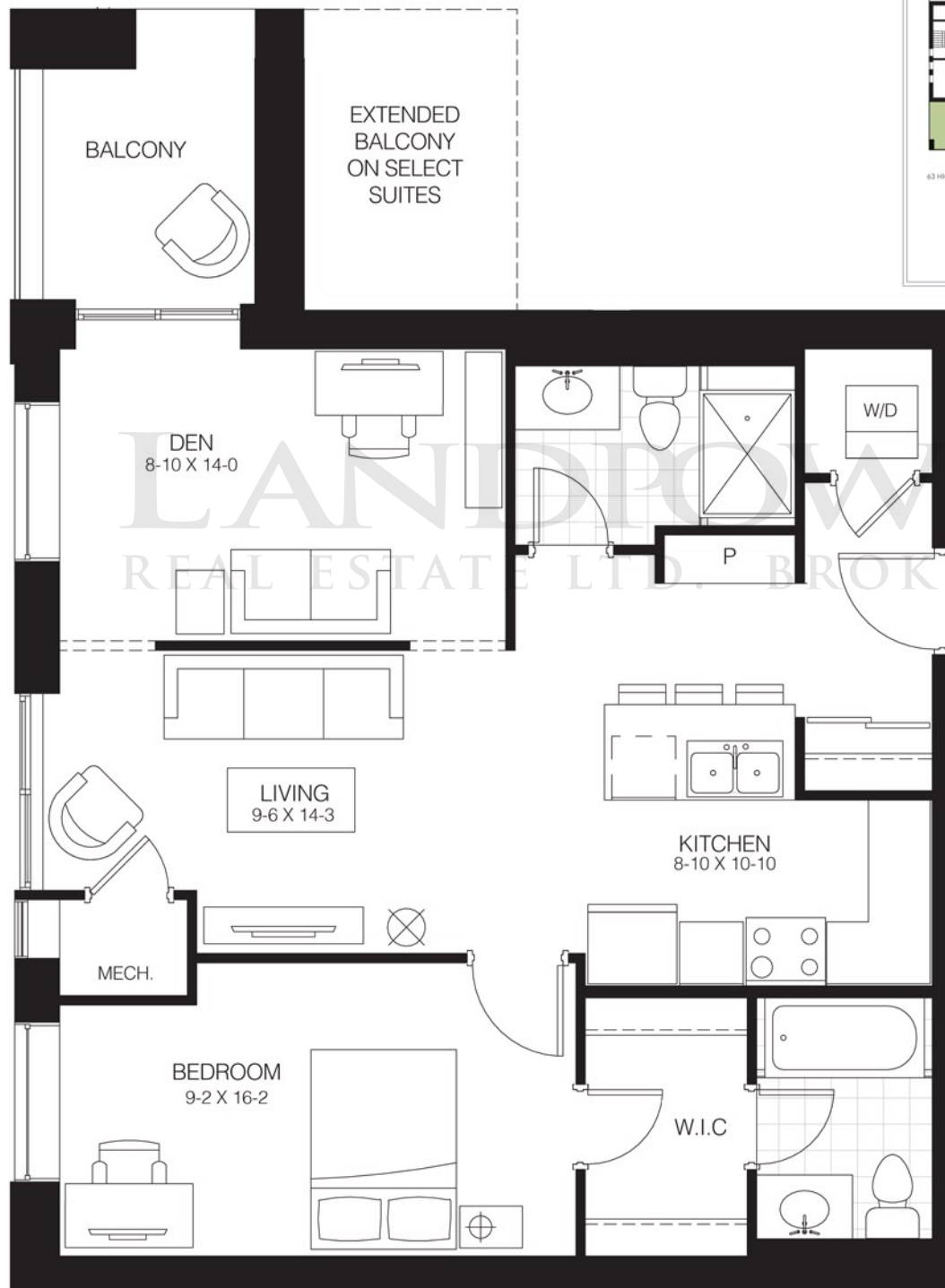
Hickory One

SUITE **890** SQFT
 BALCONY **063** SQFT*
 TOTAL **953** SQFT

*ADDITIONAL 93 SQFT
 BALCONY AREA ON SELECT SUITES



↑ SUITE LOCATION IN CONDOMINIUM KEYPLATE ↑



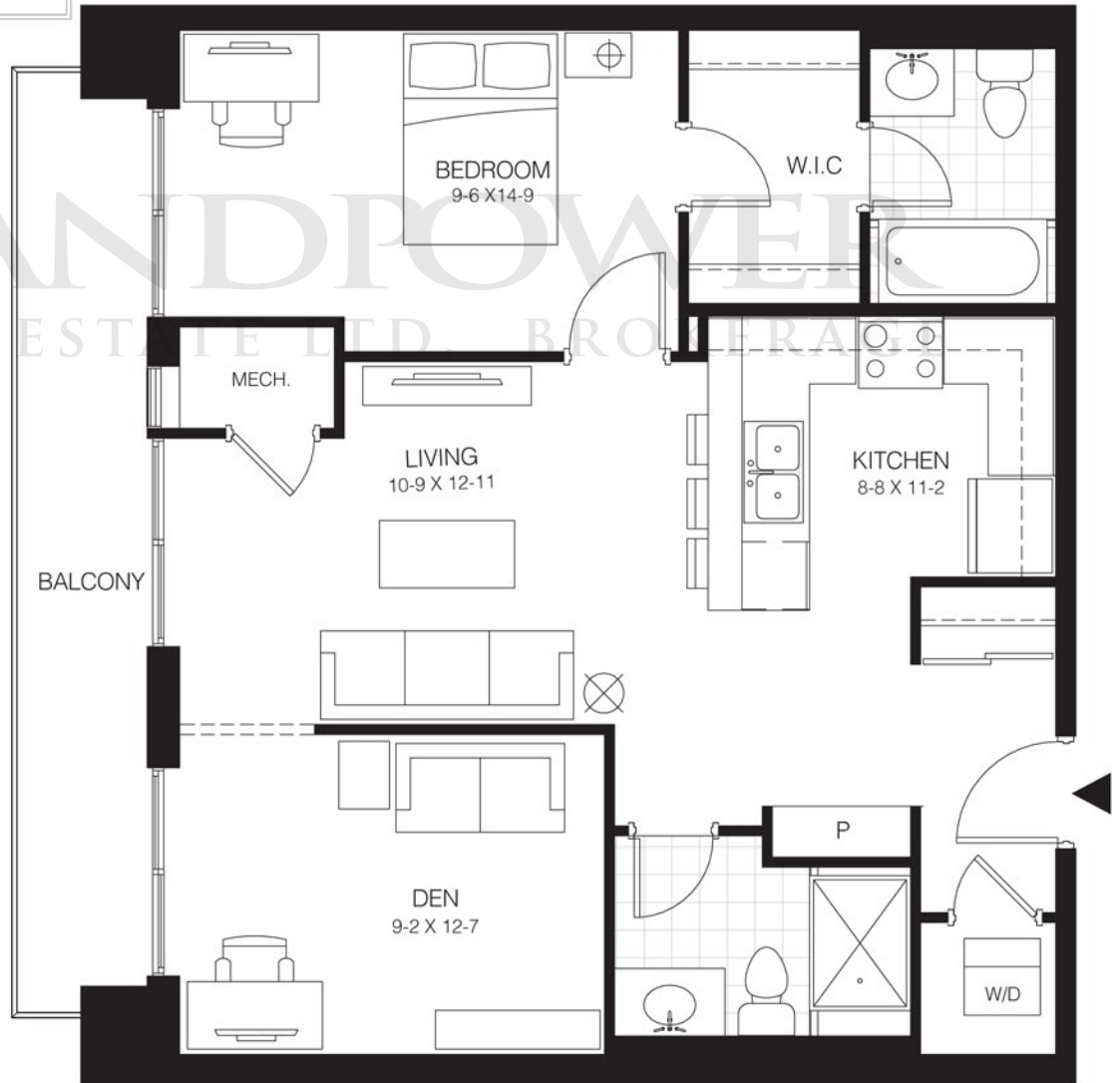
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CONDOMINIUM TOWER

Hickory Two

SUITE **877** SQFT
BALCONY **107** SQFT
TOTAL **984** SQFT

↓ SUITE LOCATION IN CONDOMINIUM KEYPLATE ↓

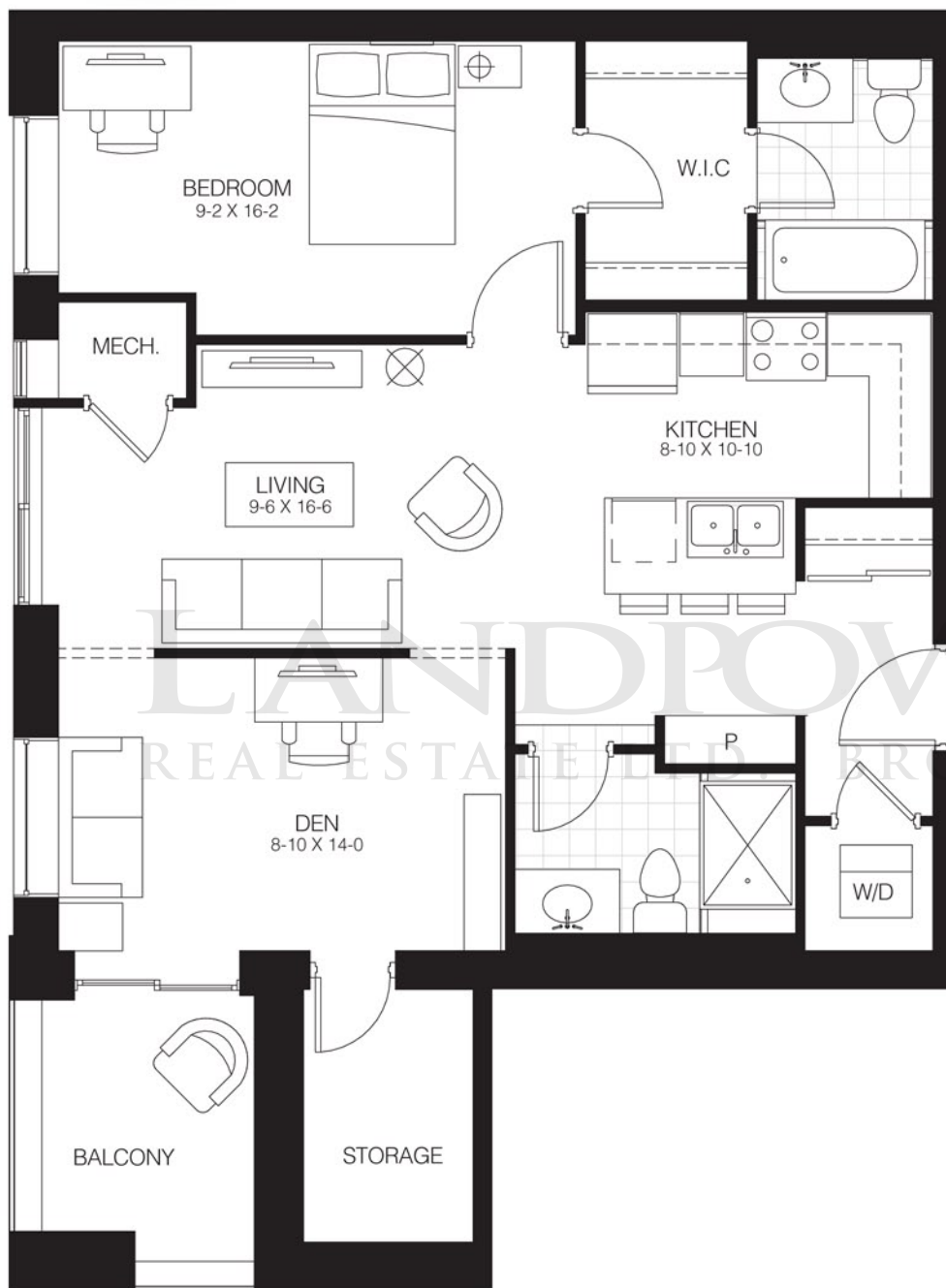


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CONDOMINIUM TOWER

Hickory Four

SUITE	960 SQFT
BALCONY	063 SQFT
TOTAL	1023 SQFT



↑ SUITE LOCATION IN CONDOMINIUM KEYPLATE ↑

LANDPOWER REAL ESTATE LTD. BROKERAGE

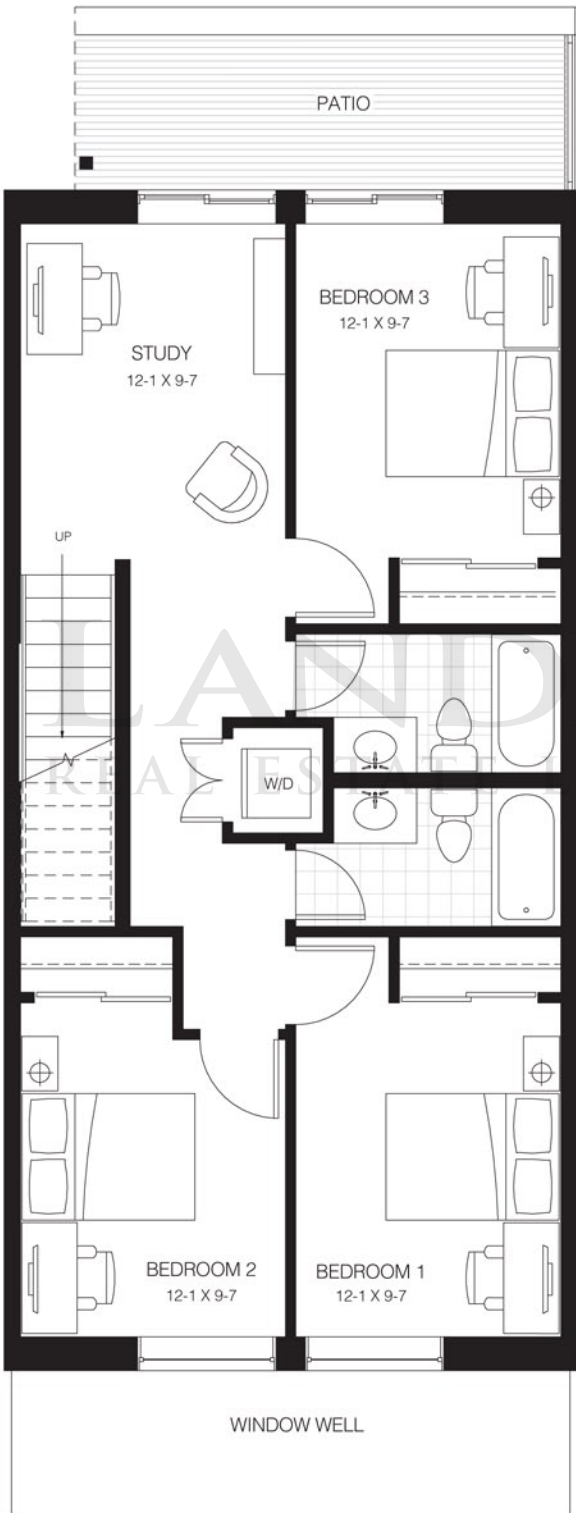


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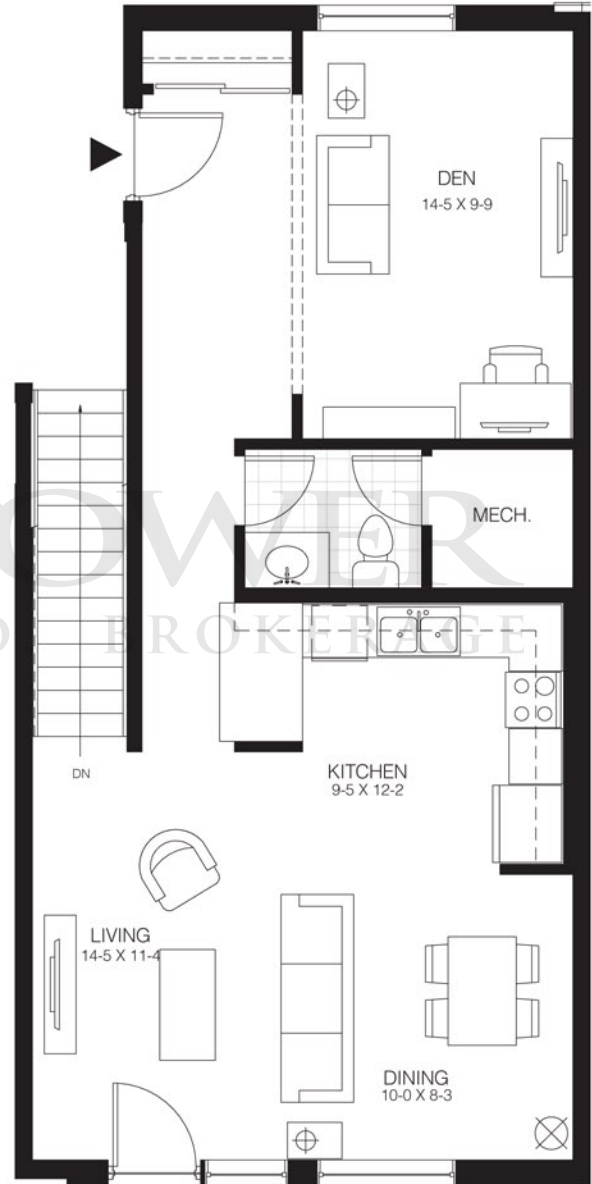
TOWNHOME COMPLEX

Smartown One

SUITE **1666** SQFT
 PATIO **112** SQFT
 TOTAL **1778** SQFT



LOWER LEVEL



UPPER LEVEL

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 *Does not include balcony furnishings or lamps, accents and light fixtures. *Pricing subject to HST.*

TOWNHOME COMPLEX

Smartown Two

SUITE **1731** SQFT
BALCONY **019** SQFT
TOTAL **1750** SQFT

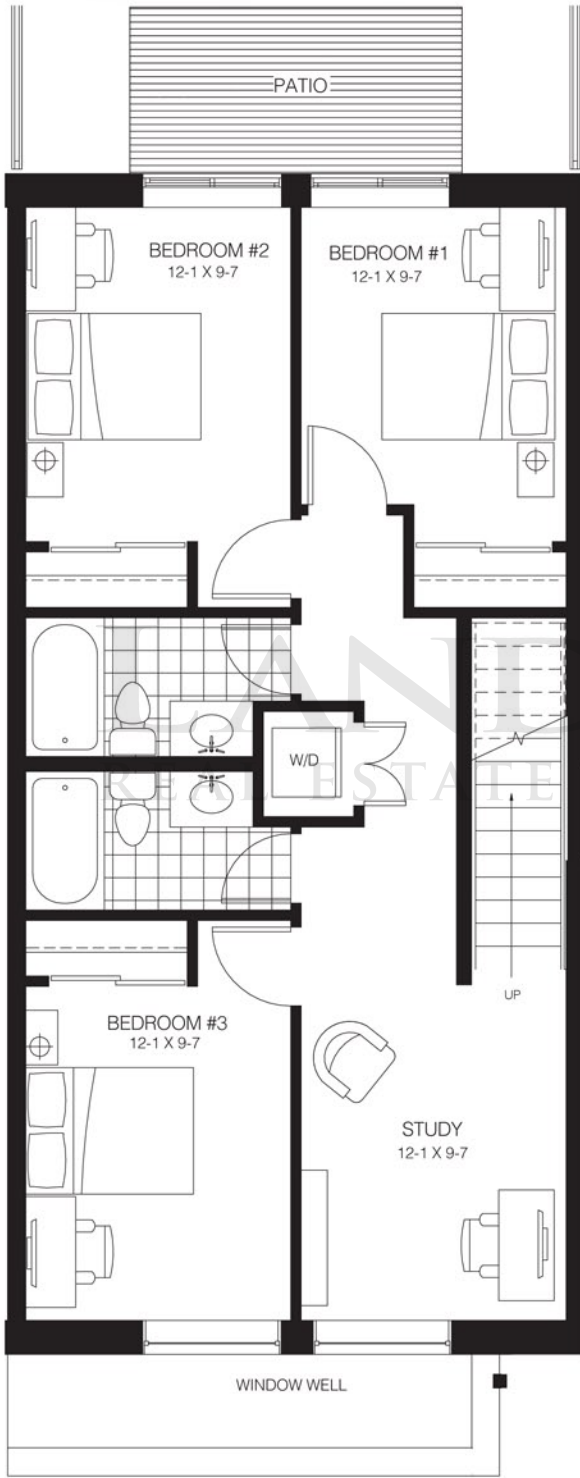


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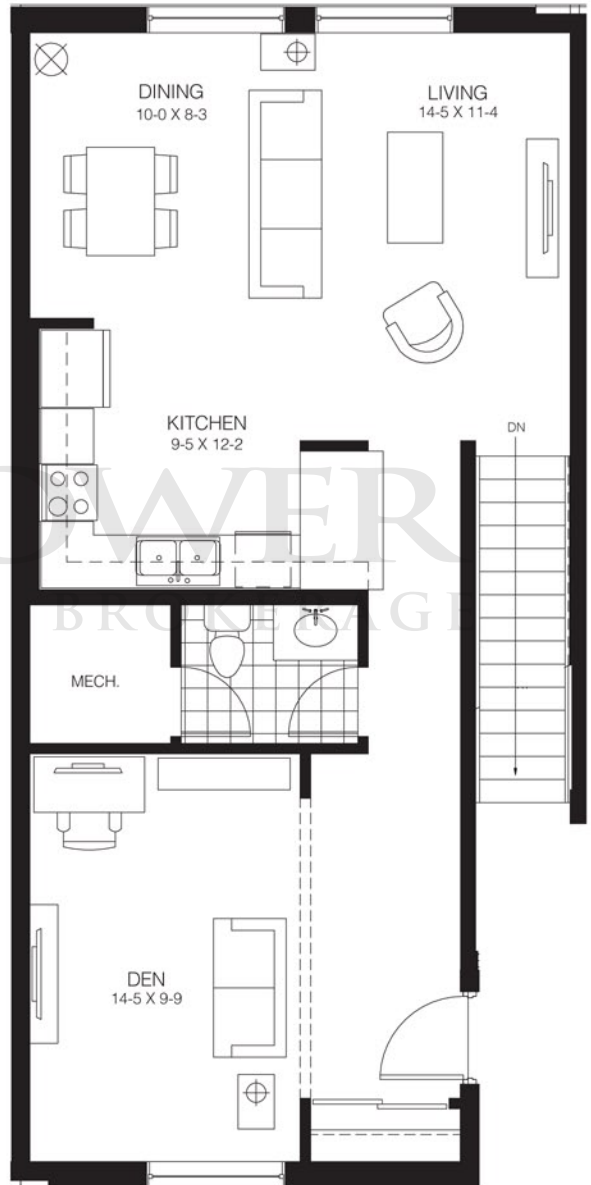
TOWNHOME COMPLEX

Smartown Three

SUITE **1666** SQFT
 PATIO **112** SQFT
 TOTAL **1778** SQFT



LOWER LEVEL



UPPER LEVEL

*Plans and specifications are subject to change without notice. Actual usable floor space may vary from stated floor area. Illustrations are artists concept only and may show optional features not included in base price. See sales representative for further information. E. & O. E.
 *Does not include balcony furnishings or lamps, accents and light fixtures. *Pricing subject to HST.*

Site plan is artist's concept. Lot dimensions are approximate and depend on final survey. Landscape areas and plantings are concepts only and may vary from finished landscape. See sales representative for more information. E & G E.



HICKORY STREET

HICKORY SUITES

TO UIG PARKING

TERRACE

EXISTING RESIDENTIAL

LARCH SUITES

LARCH STREET

COURT SUITES

FIRE ROUTE

COMMUNITY COURT

BALSAM SUITES

BALSAM STREET





DOUBLE BED



BEDSIDE TABLE



DRESSER



COMPUTER CHAIR



DESK



SOFA



OPEN BOOKCASE



ARMCHAIR



BAR STOOL



DINING CHAIR



COFFEE TABLE



COFFEE TABLE SMALL



DINING TABLE



50" FLAT PANEL TV



MEDIA UNIT

COMPLETE PACKAGES AND CORRESPONDING PRICING

270 LARCH STREET

SUITE	BED 1	BED 2	BED 3	STUDY	KITCHEN & DINING	DEN	LIVING	PRICE
TOWN 1	Double Bed Double Mattress Bedside Table Desk with Chair	Double Bed Double Mattress Bedside Table Desk with Chair	Double Bed Double Mattress Bedside Table Desk with Chair	Desk with Chair Armchair Open Bookcase	2 Counter Height Bar Stools Dining Table 4 Dining Chairs	Open Bookcase Desk with Chair Loveseat Media Unit 50" Flat Screen TV	Sofa Armchair Coffee Table Media Unit 50" Flat Screen TV Side Table	\$8,900 + HST
TOWN 2	Double Bed Double Mattress Bedside Table Desk with Chair	Double Bed Double Mattress Bedside Table Desk with Chair	Double Bed Double Mattress Bedside Table Desk with Chair	Desk with Chair Armchair Open Bookcase	2 Counter Height Bar Stools Dining Table 4 Dining Chairs	Open Bookcase Desk with Chair Loveseat Media Unit 50" Flat Screen TV	Sofa Armchair Coffee Table Media Unit 50" Flat Screen TV Side Table	\$8,900 + HST
TOWN 3	Double Bed Double Mattress Bedside Table Desk with Chair	Double Bed Double Mattress Bedside Table Desk with Chair	Double Bed Double Mattress Bedside Table Desk with Chair	Desk with Chair Armchair Open Bookcase	2 Counter Height Bar Stools Dining Table 4 Dining Chairs	Open Bookcase Desk with Chair Loveseat Media Unit 50" Flat Screen TV	Sofa Armchair Coffee Table Media Unit 50" Flat Screen TV Side Table	\$8,900 + HST

* Pricing and availability subject to change without notice. Substitutions may be deemed necessary should inventory become unavailable.

COMPLETE PACKAGES AND CORRESPONDING PRICING

62 BALSAM STREET

SUITE	BED 1	KITCHEN	DEN	LIVING	DINING	PRICE
BALSAM 1	Double Bed Double Mattress Bedside Table Desk with Chair Dresser	N/A	Open Bookcase Desk with Chair Loveseat	Sofa Armchair Media Unit 50" Flat Screen TV Coffee Table	Dining Table 4 Dining Chairs	\$5,900 + HST
BALSAM 2	Double Bed Double Mattress Bedside Table Desk with Chair Dresser	N/A	Open Bookcase Desk with Chair Loveseat	Loveseat Armchair Media Unit 50" Flat Screen TV Coffee Table	Dining Table 4 Dining Chairs	\$5,900 + HST

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COMPLETE PACKAGES AND CORRESPONDING PRICING

63 HICKORY STREET

SUITE	BED 1	KITCHEN	DEN	LIVING	DINING	PRICE
HICKORY 1	Double Bed Double Mattress Bedside Table Desk with Chair	3 Bar Stools	Open Bookcase Desk with Chair Loveseat	Sofa Armchair Media Unit 50" Flat Screen TV Coffee Table Side Table	N/A	\$4,900 + HST
HICKORY 2	Double Bed Double Mattress Bedside Table Desk with Chair	3 Bar Stools	Open Bookcase Desk with Chair Loveseat	Sofa Armchair Media Unit 50" Flat Screen TV Coffee Table Side Table	N/A	\$4,900 + HST
HICKORY 3	Double Bed Double Mattress Bedside Table Desk with Chair	3 Bar Stools	Open Bookcase Desk with Chair Loveseat	Sofa Armchair Media Unit 50" Flat Screen TV Coffee Table Side Table	Dining Table 4 Dining Chairs	\$5,900 + HST
HICKORY 4	Double Bed Double Mattress Bedside Table Desk with Chair	3 Bar Stools	Open Bookcase Desk with Chair Loveseat	Sofa Armchair Media Unit 50" Flat Screen TV Coffee Table Side Table	N/A	\$4,900 + HST
HICKORY 5	Double Bed Double Mattress Bedside Table Desk with Chair	3 Bar Stools	Open Bookcase Desk with Chair Loveseat	Sofa Armchair Media Unit 50" Flat Screen TV Coffee Table Side Table	Dining Table 4 Dining Chairs	\$5,900 + HST

LANDPOWER
REAL ESTATE LTD. BROKERAGE

* Pricing and availability subject to change without notice. Substitutions may be deemed necessary should inventory become unavailable.

SAGE III CONDOS - VIP RESERVATION FORM

Suite Preference

Choice	Suite Type	Floor	Exposure
1			
2			
3			

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

Upon release of SAGE III units for sale to priority VIP's (estimated early January 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.

Price Ranges		
Type	Size	Priced From

Reservation Instructions

1. Fill out reservation Form and supply a refundable deposit cheque of \$500 made out to "The Condo Store Realty Inc. (In Trust)"
2. You will be contacted in January 2013 to secure a purchasing appointment.
3. You have (3) three business days from the day you are contacted to secure your appointment to be kept in order of priority.

Client Information

Client Name: _____

Email Address: _____

Street Address: _____

City: _____ Postal Code: _____

DOB: _____ SIN: _____

Tel No. Bus: _____ Res: _____

Dated at _____ this _____ day of _____, 20_____.

Witness

Purchaser

Witness

Purchaser

For any further inquiries please contact Paul Hegarty at:

(647) 260-0898 or sales@sagecondos.ca

The Condo Store Realty Inc. 101-171 East Liberty Street. Toronto, Ontario, M6K 3P6.

Authorized Signing Officer

\$500.00 cheque received on: _____