



**CANADA'S MOST
POWERFUL
HOMEOWNERSHIP
PROGRAM!**



**BOOST YOUR CHANCES OF REALIZING
THE DREAM OF HOMEOWNERSHIP IN TORONTO
BY BOOSTING YOUR DOWN PAYMENT FROM
5% TO OVER 15% INTEREST & PAYMENT FREE***

ALREADY UNDER CONSTRUCTION & ON SALE THIS FALL

to Toronto's established Sheppard East Village. Daniels and Diamond Corp. are proud to introduce FirstHome™ Markham Sheppard – a fresh new community of Scandinavian-inspired mid-rise condominium suites & townhomes located just minutes to Centennial College, Hwy 401, TTC, beautiful parks, shopping, dining and much more.

At FirstHome™ Markham Sheppard, Daniels is making it even easier for you to own your first home with the introduction of two powerful programs:

5% GRADUAL DEPOSIT PAYMENT PLAN:

When you purchase your new home, simply provide an initial deposit of \$5,000 when you sign your Agreement of Purchase and Sale, and a further \$5,000 30 days from when you sign your agreement, and then \$1,000 each month beginning 60 days after signing until you reach 5% of your purchase price before you move into your new home.

If you qualify for a 95% first mortgage, your 5% deposit is all you will need. Of course, if you have the cash, you may choose a higher down payment in order to lower your monthly mortgage payments.



FIRST HOME BOOST:

If you do not own a home and are currently renting, you may qualify for Daniels' FIRST HOME BOOST – the most powerful homeownership program in Canada today! This innovative Down Payment Assistance program provides an INTEREST FREE and PAYMENT FREE loan for an additional 10% of the purchase price, BOOSTing your 5% deposit to a 15% down payment!

And there's even more assistance to help you purchase your first home! If you are eligible for the FIRST HOME BOOST program, you also qualify for an additional \$25,000 to further BOOST your down payment.



*Daniels' First Home BOOST and Gradual Deposit Payment Programs are subject to availability and are only available on a limited number of suites within FirstHome™ Markham Sheppard, may end at any time, and are subject to change without notice. Conditions apply. See Sales Representative for details. Illustrations are artist's concept. E. & O. E.



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THE BENEFITS

- The BOOST program provides qualified purchasers with a 10% down payment assistance, together with a further \$25,000 towards your down payment. These funds are provided in the form of a second mortgage.
- This is an INTEREST FREE and PAYMENT FREE second mortgage.



HOW TO QUALIFY

- Neither you nor your spouse can own a home in Canada.
- You must currently be renting and present a bona fide, active lease at point of sale (If you are currently living with your parent(s)/guardian - please speak with a Sales Representative).
- Your home at FirstHome™ Markham Sheppard must be your sole and principal residence.
- The total annual household income of all members of the household over the age of 18 cannot exceed **\$96,000**.
- You must be a permanent resident of Canada.
- You must be 18 years of age or older.
- You must be pre-approved for a mortgage using Daniels' specific lender for FirstHome™ Markham Sheppard, prior to entering into an Agreement of Purchase and Sale.
- You must successfully complete a Daniels First Access Workshop.

FIRST HOME BOOST REPAYMENT

- Repayment occurs when you sell your home or when it is no longer your principal residence.
- At that time you will repay the original second mortgage plus the amount of the capital appreciation equal to the percentage of the second mortgage.



Remember, when you choose Daniels, you're not alone. We're in this with you, paving your way to homeownership. You are in the driver's seat and we are your GPS - guiding your journey until you reach your destination - your new First Home at Markham Sheppard.

BOOST loans are made possible through the support at the Governments of Canada and Ontario, the City of Toronto and Build Toronto.

