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The Three-Dwelling Transformation: A Renovation and Addition

—
A Luxury Redevelopment Strategy
by **PCMnow and FoxyHome**

Fine Homes
by **PCM**™ **NOW**.COM

Key Benefits of the Renovation Approach

01 Preserving the Home Equity Line of Credit (LC):

Retained uninterrupted access to low-interest credit.

02 Simplified Financing:

Leveraged the LC for efficient funding.

03 Flexibility for Future Financing:

Enhanced property valuation for future loans.

04 Cost Efficiency:

Streamlined process with fewer regulatory hurdles.



Step 1: Leveraging the LC for Redevelopment



William and Dorothy's Unit: Luxurious pied-à-terre.

01

Two High-End Rental Units: Upscale features for Oakville's market.

02

Smooth project funding using low-interest LC.

03

Step 2: Post-Completion Appraisal and Loan



Higher appraisal based on income potential.

01

Secured a commercial loan with a 25-year amortization.

02

Freed up LC for other investment opportunities.

03

Step 3: Transfer to a Limited Partnership (LP)



Extracted equity tax-efficiently.

01

Tax-deductible depreciation and interest expenses.

02

Flexible tax strategies using LP structure.

03

Financial and Lifestyle Advantages



Tax-efficient income from rental units.



Preserved LC for future investments.



Hassle-free property management.



Maintained a luxurious lifestyle.

Why This Matters for William and Dorothy



01

Retained access to critical financial tools.

02

Balanced lifestyle goals with financial efficiency.

03

Created a high-performing, income-generating asset.

A Tailored Strategy for Wealthy Investors



Luxury construction
expertise meets
strategic planning.



Personalized solutions
for high-net-worth
clients.



Illustrative case:
Requires professional
financial advice.