Eskandary
REAL ESTATE

A REAL ESTATE & REVERSE MORTGAGE INFORMATION SEMINAR

REAL ESTATE, YOUR HOME & YOUR FINANCIAL FUTURE



Understanding today's GTA market
and exploring your options as a homeowner.

Farah Jadavji, Realtor
Eskandary Real Estate Team | Union Capital Realty

Daniel Cece & Adel Ahmed
Mortgage Brokers

Proudly supporting members of
Hydro Pensioners Association of Ontario

MEET YOUR PRESENTERS



FARAH JADAVJI

Realtor

Eskandary Real Estate Team ·
Union Capital Realty · Top 1% TREB ·
15+ years in the GTA



DANIEL CECE

Mortgage Broker

NXT Financial · 6 years of experience ·
White glove service ·
Solution oriented · After hours support



ADEL AHMED

Business Development Associate

HomeEquity Bank · Reverse Mortgage Expert ·
Driving Mortgage Solution for 55 and better

Your Home, Your Options

WHY WE'RE HERE

- Your home may be your largest financial asset
- Today's market shapes the options you have
- There's no one-size-fits-all answer



TODAY'S PLAN

1. **Where the GTA market is today**
   Farah
2. **Sell, downsize, or stay?**
   Farah
3. **Staying put & using your equity**
   Daniel & Adel
4. **Your questions**
   Everyone

THE GTA MARKET: SEPTEMBER 2026



AVERAGE GTA HOME PRICE

$1,006,409

Down 5.1% from September 2025

ACTIVE LISTINGS

26,131

Down 9.3% from last year

MONTHS OF INVENTORY

4.6

Active listings ÷ monthly sales

KEY DRIVERS

01

INTEREST RATES

Borrowing costs shape monthly affordability and buyer demand.

02

LOCAL INVENTORY

Listings are shifting; neighbourhood supply varies widely.

03

BUYER DEMAND

More selective buyers prioritizing value, location and condition.

In plain terms: buyers have more choice, and prices remain below last year's levels.

Source: TRREB September 2026 Market Watch, released October 6, 2026.

WHAT THIS MEANS FOR YOU

- Changing prices directly affect your home equity.
- Interest rates influence what buyers can afford, and what sellers can ask.
- Neighbourhood and property type matter, significantly.
- Market averages don’t tell the whole story. Your home can differ widely from the GTA average.
- Your home’s value is specific to your property, neighbourhood and current market conditions.



SELL, DOWNSIZE OR STAY

Three Paths. No Wrong Answer.



SELL

- Certainty and access to built-up equity
- May simplify finances or support a new lifestyle
- Consider real estate fees, legal fees, moving, repairs or staging



DOWNSIZE

- Fewer stairs, less maintenance and less cleaning
- May bring you closer to family or free up money for travel, hobbies, children or grandchildren
- Consider land transfer tax, legal fees, moving costs and ongoing condo fees

Smaller does not automatically mean cheaper!



STAY

- Keep your neighbours, community, memories and familiar home

Ask whether the house works physically, maintenance and property taxes are manageable, and finances support the lifestyle you want

If you love your home but want more financial breathing room, the next section on accessing home equity may help



The right choice is the one that fits your life today, and it can change over time.

BOOK A CALL WITH ME

The first step is to have a home evaluation done and understand your options.

Scan the QR Code & Book a private consultation with Farah to discuss your home and next steps.



Farah Jadavji

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Next, Daniel and Adel will discuss accessing home equity and reverse mortgages.



NXT

NXT Financial

YOUR FINANCING PARTNER

BEHIND MORE CLOSED DEALS

Daniel Cece · Mortgage Agent

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NXT
NXT Financial

A REAL ESTATE & REVERSE MORTGAGE INFORMATION SEMINAR

WHO IS NXT

- Independent mortgage brokerage
- Focus on deal structuring, underwriting, and execution
- Access to banks, credit unions, monolines, alternative, private and reverse mortgage lenders
- Ontario focused, but Canada wide
- Management team with 40+ years of experience
- In-house private lender (HTCapital Mortgage Investment Corporation)



NXT
NXT Financial

WHY WORK WITH ME

- 6 years of experience
- White glove service
- Solution oriented
- After hours support
- Competitive product offering
- Over 32 Lenders
- 5 Stars Reviews



Daniel Cece

Mortgage Agent

UNDERSTANDING

Reverse Mortgages

Unlock the wealth you have already built, while staying in the home you love.

A simple client guide

Presented by Adel Ahmed

HomeEquity Bank • CHIP Reverse Mortgage



THE BASIC IDEA

What is a reverse mortgage?

A loan secured by your home that lets eligible homeowners access part of their home equity.

You remain the owner

Your name stays on title. The bank registers a mortgage against the home.

Payments are optional

No regular monthly mortgage payments are required while you live in the home and meet the mortgage obligations.

Interest is added

If you do not make payments, interest is added to the loan balance over time.



WHO MAY QUALIFY

Designed for homeowners 55+

Eligibility and the amount available depend on the people, the property and the application.

55+

Each HomeEquity Bank client must be at least 55.

Home

The property is assessed as security for the mortgage.

Title

Ownership and title structure are reviewed.

Review

Credit, property and required documents are assessed.

A personalized quote is the best way to understand what may be available to you.

WHY CONSIDER IT

More flexibility for retirement

Home equity can become another financial resource to support the plans that matter to you.



Improve cash flow

Remove or reduce regular mortgage and debt payments.

Stay in your home

Create options without needing to sell to access equity.

Fund priorities

Home updates, unexpected costs, family support or lifestyle goals.

Protect savings

Use home equity instead of drawing down other assets as quickly.

Your goals shape the conversation

A reverse mortgage is a flexible tool. The right use should fit your broader financial plan.

Pay off a mortgage

Free up monthly cash flow

Consolidate debts

Replace several payments with one balance

Home repairs

Improve comfort, safety or accessibility

Support family

Help loved ones while you can see the impact

Purchase a home

Combine available funds with other resources

Planned income

Choose regular advances where suitable

OUR SOLUTIONS

Choose how you access your equity

Your advisor can explain current terms, pricing and which solution fits your needs.

CHIP Reverse Mortgage

Our flagship solution for accessing home equity with no required regular mortgage payments.

CHIP Max

An option intended for clients seeking a greater loan amount, subject to eligibility.

CHIP Open

A short-term financing option with added repayment flexibility.

Income Advantage

Combines an initial advance with planned regular advances.

Product availability, rates, fees and approved amounts can change and are confirmed through a personalized application.

WHAT TO EXPECT

A clear, guided process

You will be supported from the first conversation through legal review and funding.

1	2	3	4	5	6
Conversation	**Estimate**	**Application**	**Appraisal**	**Commitment**	**Legal & funding**
Goals, age, property and current mortgage	Personalized quote or financial illustration	Information, credit and property review	Confirm the property value where required	Review the approved amount and terms	Independent legal advice, signing and advance

Common documents can include identification, property-tax information, insurance, debt statements and banking details.

KNOW THE RESPONSIBILITIES

Keep the home and the loan in good standing

The mortgage is designed for aging in place, with some important homeowner promises.

Live in the home

The property is expected to remain your primary residence, subject to the loan terms.

Stay current

Keep property taxes and required charges current.

Protect the property

Maintain homeowners' insurance and care for the home.



COMMON QUESTIONS

Myths and facts

It is normal to have questions. Start with these four.

“Will the bank own my home?”

No. You remain on title and retain ownership.

“Do I need to make monthly payments?”

No regular mortgage payments are required while the loan conditions are met.

“What happens to my equity?”

The balance grows when interest is added, while the home’s future value may also change.

“Can the loan exceed the home value?”

CHIP materials describe a No Negative Equity Guarantee, subject to its terms.

Ask about fees, interest, prepayment options and what happens when you move or sell before deciding.

A good next step

Explore your options, without pressure.

A personalized illustration can help you compare the amount available, projected balance, costs and remaining equity over time.

Questions are welcome

Adel Ahmed
Business Development Associate
CHIP Reverse Mortgage by HomeEquity Bank

This presentation is general information, not financial, tax or legal advice. Speak with qualified professionals about your situation.

HomeEquity Bank

