

The \$100K Wealth Plan

From First Home to First Investment in 12 Months



Turn your first home into a wealth-building asset

AB ANA BASTAS
REALTY

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Meet the ANA BASTAS REALTY TEAM



**Ana
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TEAM LEADER
WEALTH BUILDER
SALES REPRESENTATIVE
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Bjanka Luka

BUYING AGENT
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Meet the **ANA BASTAS REALTY SUPPORT TEAM**

Fona Mendoza

MARKETING & BRAND STRATEGIST

Fona leads our in-house marketing division, curating tailored, high-impact campaigns that showcase each home's unique story across digital, social, and print platforms.

Jessica Castillo

INBOUND AND OUTBOUND SALES REPRESENTATIVE

Jessica ensures every inquiry is handled promptly and professionally — no call goes unanswered — maintaining strong engagement with leads and clients.

Victoria Delago

TEAM ASSISTANT & DEALS COORDINATOR

Victoria is our dedicated support to the team and ensuring every client experience is seamless through organized scheduling, clear communication, and smooth, efficient transaction management.

Daniel Evangelista

ADMINISTRATIVE COORDINATOR

Daniel ensures seamless deal support, accurate documentation, and efficient compliance processing so the team can deliver a smooth, high-level client experience.



Introduction

Why Real Estate Builds Wealth Fast

Building wealth through real estate doesn't require decades of experience or multiple properties to start. For many Canadians, the journey begins with a single smart move: buying the right first home.

This guide introduces The \$100K Wealth Plan, a 12-month roadmap designed for first-time homeowners in Ontario to turn their first property into a foundation for financial growth and investment.

Why Real Estate Works:

- Long-term appreciation
- Leverage: control large assets with smaller capital
- Forced savings through mortgage payments
- Multiple exit strategies: sell, refinance, rent, invest

Tip: Treat your first home as an investment—not just a place to live.

Buy Strategically

Your first home is your first asset. Buying strategically sets the stage for equity growth.

Steps to Take:

- Look for entry-level pricing in high-demand areas.
- Prioritize functional layouts and resale potential over luxury finishes.
- Identify value-add opportunities: cosmetic upgrades, unfinished basements, extra rooms.

Property Types to Consider:

- Condos near transit
- Townhomes in growing suburbs
- Detached homes needing minor renovations

Action Box – Exercise:

1. List 3 neighborhoods with growth potential.
2. Identify 5 properties within your budget that meet investment criteria.

Key Takeaway: Buy below your maximum mortgage approval to leave room for growth.

Leverage

Use borrowed capital wisely to accelerate growth.

Example:

- Purchase price: \$600,000
- Down payment: \$30K–\$60K (5–10%)
- Market appreciation 5–8% → \$30K–\$48K equity

Tip: Real estate allows you to control a large asset with a smaller investment.

Action Box – Exercise:

- Calculate your maximum mortgage approval.
- Determine how much leverage you can safely use.

Force Equity

Create value, don't just wait for the market.

High-ROI Improvements:

- Paint, flooring, lighting upgrades
- Kitchen refresh (simple updates, not full renovation)
- Bathroom modernization
- Finish basements or add rental potential

Timeline: 6–9 months

Expected Added Equity: \$40K–\$70K

Action Box – Exercise:

1. Identify 3 improvements you can make within 6–9 months.
2. Estimate the expected equity gain from each.

Tip: Focus on ROI, not luxury.

Track Market Appreciation

Understand your local market.

Ontario Market Drivers:

- Population growth
- Limited housing supply
- Infrastructure expansion
- Rental demand

Action Box – Exercise:

- Research recent price trends in your neighborhood.
- Meet with a local real estate professional quarterly to review your property value.

Tip: Combine forced equity with market appreciation to reach your \$100K target.

Refinance or Sell



Unlock your equity after 12 months.

Option A – Refinance & Hold:

- Keep the home
- Access equity as a down payment for an investment property

Option B – Sell & Reposition:

- Cash out tax-efficiently (principal residence exemption)
- Re-enter market with stronger buying power
- Buy an income-producing property

Action Box – Exercise:

- List your goals, risk tolerance, and income stability.
- Decide whether to refinance or sell based on your objectives.

Your First Investment Property

Shift from homeowner to investor.

Investment Options:

- Condo rentals
- Duplex or triplex
- Basement rental conversions
- Rent-and-hold strategies

Action Box – Exercise:

1. Calculate potential rental income vs. mortgage and expenses.
2. Identify 2–3 investment properties within your equity range.

Tip: Screen tenants carefully and plan for long-term cash flow.



Risk & Cash Flow Management

Protect your wealth as you grow it.

Best Practices:

- Conservative mortgage approvals
- Maintain emergency reserves
- Consider fixed-rate mortgages
- Use realistic rental income assumptions

Action Box – Exercise:

1. Create a 6-month emergency fund for unexpected expenses.
2. Reassess rental projections to ensure conservative cash flow estimates.

Common Mistakes

Avoid pitfalls like:

- Over-upgrading with no ROI
- Emotional buying
- Waiting too long to act on equity
- Ignoring market timing
- Not building the right professional team

Tip: Review your plan quarterly and adjust strategy with your advisors.

Your 12-Month Action Plan

Month	Action
1	Set budget & get pre-approved
2-3	Search & purchase first home strategically
4-6	Plan & start value-add improvements
7-9	Complete improvements, track market value
10-12	Refinance or sell; prepare for first investment property

Tip: Stick to the timeline to maximize equity and growth.



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Experience the Advantage

Working with Ana Bastas Realty

The **AB Advantage™** provides trusted, end-to-end guidance across **Halton, Toronto/GTA, Hamilton, and Niagara**. We support clients through the sale or negotiation of matrimonial homes, while helping protect equity and navigate the legal and financial complexities that often accompany these situations.

Beyond real estate, we offer access to a vetted network of family lawyers, accountants, and other trusted professionals as needed. If additional support is required, we are happy to make non-hassle, no-obligation recommendations to ensure you have the right expertise at every step.

For confidential guidance or referrals, please contact us directly.

ANA BASTAS

Team Leader | Wealth Strategist | Sales Representative

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