



THE MEDVISORY PLAYBOOK

BUILDING WEALTH THROUGH REAL ESTATE INVESTING

A guide for residential investment properties and private lending.

Table of Contents

Why invest in Real Estate as a Physician	01
<hr/>	
From House Key to Investment Key	03
<i>Market Trend Lens</i>	4
<i>Rental Potential Investment Lens</i>	5
<i>Home Improvement Lens</i>	7
<i>Sustainability Lens</i>	8
<i>Rental Potential Investment Lens</i>	9
<i>Transaction Cost Minimization Lens</i>	10
<hr/>	
Understanding the Power of Leverage in Real Estate for Passive Investors	12
<hr/>	
The BRRR Strategy: A Blueprint for Active Investors	13
<i>Understanding the BRRR Strategy</i>	14
<i>Want to See How BRRR Works in Action?</i>	16
<hr/>	
Mitigating Risks in Real Estate Investments	17
<hr/>	
Free Resources for Physician Investors	20
<i>TRREB Market Statistics Data</i>	20
<i>Tool for Evaluating Investment Properties</i>	21
<i>Investor Profile Test</i>	22
<hr/>	
Testimonials	23
<hr/>	
About Medvisory	24
<i>How to Join the Medvisory Network</i>	25

Why invest in Real Estate as a Physician

Real estate is one of the most powerful and accessible wealth-building tools available. For physicians, it offers a unique opportunity to generate passive income, build long-term wealth, and potentially achieve financial independence. It also provides diversification, so you cease to be reliant on a single source of income.

We understand that real estate investing can seem intimidating at first, especially with the demands of a busy medical career. However, with the right approach and a trusted team to guide you, residential real estate becomes a straightforward way to create lasting wealth, all without pulling you away from your practice or the things you love.



It's Possible - and We Know This Because We've Done It

We want you to know, right from the start, that it is absolutely possible to successfully invest in real estate as a doctor. We can say this with confidence because we are doing it ourselves.



Medvisory's journey began just like yours, and through persistence and the right approach, we've built a real estate portfolio that includes investment properties, several joint ventures, and a proven track record of delivering consistent returns for our investors.

Our experience shows that with the right knowledge, strategies and guidance, real estate can be a straightforward path to financial freedom. At Medvisory, we're here to guide you every step of the way, helping you leverage real estate to create the financial independence you deserve—so you can focus on what truly matters: living life on your own terms.

From House Key to Investment Key



For many, the idea of a home is synonymous with comfort, security, and a place to raise a family.

But what if your home could also be a strategic asset that works for your financial future?

While it's true that a primary residence isn't typically classified as an investment in the traditional sense, there are ways to view it through an investment lens and unlock its potential to generate income, increase in value, and contribute to your financial freedom.

By applying seeing your primary residence with an investment lens, you can make smarter decisions that enhance its value and even generate passive income. Let's explore the lenses you can use to unlock your home's potential:

- ✓ Market Trends Lens
- ✓ Rental Potential Investment Lens
- ✓ Home Improvement Lens
- ✓ Sustainability Lens
- ✓ Community and Lifestyle Lens
- ✓ Transaction Cost Minimization Lens

1. Market Trends Lens

Understanding the local real estate market is crucial for maximizing your home's potential. By staying informed about property values, housing demand, and future developments in your area, you can make more strategic decisions.

For example, if your neighborhood is on the rise—due to new schools, public transit, parks, or businesses opening—your home's value may increase significantly over time. Keeping a pulse on these trends helps you decide when to sell, renovate, or even consider renting out your home.



Actionable Tip:

Regularly research local market trends and track property values in your neighborhood to make informed decisions about when to invest in home improvements or rent out your property.

 [LEARN MORE](#)

Toronto Real Estate Market Insights

Stay up-to-date with the latest trends and reports on the Toronto and GTA real estate market to make informed decisions with our monthly blog post.

[CLICK HERE](#) 

2. Rental Potential Investment Lens

One of the most powerful ways to leverage your primary residence is by considering its rental potential.

If your home has extra space—such as a basement, a separate entrance, or multiple bedrooms, which could be converted into an **Additional Dwelling Unit (ADU)**—it could be ideal for short-term or long-term rentals.

Renting out part of your property can benefit you with:

- ✓ **Generate Rental Income:** Renting out an ADU provides homeowners with a steady income stream, which can help offset mortgage payments and other expenses.
- ✓ **Flexible Housing for Family Members:** ADUs are ideal for housing aging parents, adult children, or other family members who need independent living space while maintaining proximity and privacy.
- ✓ **Property Value Appreciation:** A well-designed ADU adds long-term value to a property, making it more attractive to potential buyers, especially in areas where additional housing is in high demand.
- ✓ **Affordable Rental Options:** ADUs provide more affordable rental choices compared to traditional apartments, particularly in high-demand urban areas which makes it attractive to tenants.



2. Rental Potential Investment Lens

The "Re-Housing the Yellowbelt" initiative is a not-for-profit project that provides homeowners with the tools and resources to convert single-family homes into multi-unit residences. This initiative supports increased housing density and affordability, aligning with Toronto's urban development goals.

For anyone considering multi-residential investments or seeking innovative housing solutions in Toronto, this project is a valuable resource. By offering planning guides, zoning advice, and redevelopment support, it simplifies the process of transforming properties to meet evolving housing needs.



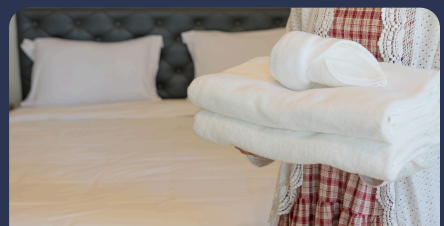
[CLICK HERE](#)

[> LEARN MORE](#)

To explore more insights related to rental potential and making the most of your property, check out these related blogs:



Change in Use of Property:
Tax Implications



Legal Considerations
for Short-Term
Rentals in Ontario

3. Home Improvement Lens



Investing in home improvements can significantly increase your property's value. Focus on renovations that provide a high return on investment. Kitchen upgrades, bathroom remodels, and energy-efficient installations are often the most cost-effective improvements.

Also, don't forget about curb appeal—simple landscaping or exterior updates can make your property more attractive to potential buyers or renters.

 **Actionable Tip:**

1. When planning home improvements, prioritize projects that will enhance both personal enjoyment and home marketability.
2. Keep in mind the potential tax benefits and study how to categorize your expenses for optimal financial outcomes.

 **LEARN MORE**

For additional insights on tax implications related to home improvements, check out these related blogs:



Tax Write-Offs for Home Improvements and Renovations Explained



Canada's Property Flipping Tax Implications for Investors

4. Sustainability Lens

In today's environmentally conscious market, implementing sustainable practices can not only help the environment but also increase your home's value. Key features of green living:

- ✓ **Energy Efficiency:** High-efficiency windows, insulation, and appliances are in high demand.
- ✓ **Renewable Energy:** Solar panels and geothermal systems boost property value.
- ✓ **Sustainable Materials:** Homes using recycled or low-impact materials are increasingly popular.
- ✓ **Water Conservation:** Features like rainwater harvesting and low-flow fixtures reduce costs and environmental impact.



💡 Actionable Tip:

Invest in energy-efficient upgrades that qualify for government rebates and incentives. These improvements will boost your home's value, lower your utility bills, and position your property as a desirable, eco-friendly option.

5. Community and Lifestyle Lens



Your home’s location and the surrounding community play a significant role in its value. Proximity to schools, parks, shopping centers, and public transit can increase your property’s appeal.

Additionally, a vibrant, safe neighborhood with a strong sense of community adds intangible value to your property. A desirable location not only makes your home more attractive to future buyers but can also increase the demand for rental properties.

[LEARN MORE](#)

To explore more insights on choosing the right neighborhood and maximizing your property’s value, check out these related blogs:



Prime Toronto Areas for Multi-Family Near TTC Transit



Family-Friendly Neighbourhoods: What to Look For

6. Transaction Cost Minimization Lens

When approaching your primary residence as an investment, minimizing transaction costs is crucial for maximizing your returns. Transaction costs—such as real estate commissions, taxes, and fees—can quickly eat into your profit margins when buying or selling a property. These costs, while often unavoidable, can be managed strategically to increase your overall return on investment.

Key Transaction Costs to Consider:

- ✓ **Real Estate Commissions:** Typically, real estate commissions account for a significant portion of transaction costs. In the GTA, commissions can range from 3-5% of the sale price.
- ✓ **Land Transfer Taxes:** These taxes can add up quickly, especially on higher-value properties. Understanding the rates in your area and how they apply to your transaction can help you plan ahead and account for these costs in your financial strategy.

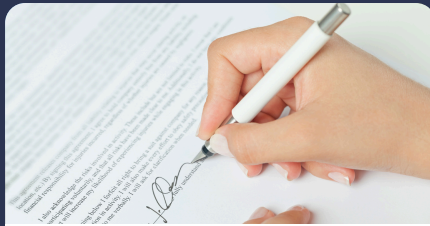
First-time homebuyers or those moving to a new province may be eligible for rebates, so it's important to check local programs.

- ✓ **Legal Fees and Closing Costs:** These include expenses for title searches, insurance, and any adjustments related to the sale or purchase, such as utility payments or property taxes. While typically lower than other costs, they still need to be accounted for in your overall budget.
- ✓ **Inspection and Appraisal Fees:** These costs are essential to ensuring the property you're purchasing is in good condition or appropriately priced. While an appraisal fee may not be negotiable, there may be opportunities to find inspectors or appraisers who offer competitive rates.

6. Transaction Cost Minimization Lens

[> LEARN MORE](#)

To explore more insights on this, check out these related blogs:



Understanding Real Estate Contracts for Physician Investors



First-Time Homebuyer's Guide to the Canadian Housing Market

Actionable Tip:

Take advantage of Medvisory's exclusive offering for physicians, which provides access to discounted real estate services in the Greater Toronto Area (GTA), saving you up to 50% on buy-and-sell services. By leveraging our network of trusted professionals who specialize in working with physicians, you can minimize costs and maximize your investment potential, ensuring you get the best value when buying or selling your home.

[> LEARN MORE](#)

Buy your home with an investment lens, get thousands in cash back.

Medvisory offers its investor group exclusive access to a range of below-market rate real estate services in the Greater Toronto Area (GTA). Whether you're looking to invest in a property or maximize the value of your primary residence, we provide top-tier expertise, discounts, and support to help you succeed.

Real Estate Buy/Sell

Buy or Sell a home in the GTA and get up to 50% of the commission received

Property Management

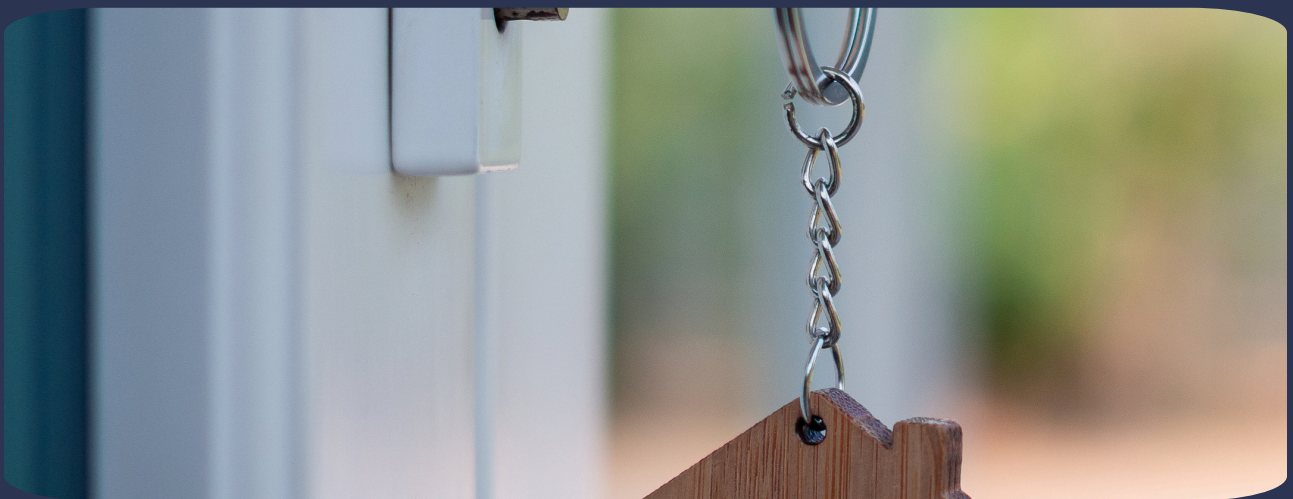
Services include full service property management (including tenant communication & inquiries, cleaning management, maintenance management, serving notices) for 5% of monthly rental income, as well as tenant placement (incl posting on MLS & popular rental sites, showings, screening & lease creation) for 75% of one month's rent

Understanding the Power of Leverage in Real Estate for Passive Investors

What is Leverage?

Leverage in real estate refers to using borrowed capital, typically in the form of a mortgage, to finance a property purchase.

It allows investors to pool funds together to lend money for real estate transactions, amplifying the returns on your investment. This strategy allows you to make your money work harder, enabling you to access opportunities that might be out of reach if you were investing individually, which can significantly enhance your return on investment.



Maximizing Leverage for Passive Income

Medvisory's private lending program offers physicians the opportunity to lend capital to carefully selected real estate projects in exchange for competitive interest payments. By pooling funds with other investors, you can participate in high-quality lending opportunities managed by Medvisory's expert team. This model allows you to earn passive income by leveraging our funds with minimal involvement, while benefiting from the potential growth of real estate.

The BRRR Strategy: A Blueprint for Active Investors

One highly effective approach to leveraging your primary residence is the BRRR (Buy, Renovate, Refinance, Rent) strategy.

This approach involves purchasing underpriced properties, renovating them to increase their value, refinancing to pull out the equity, and then renting them out to generate passive income.



It comes with benefits:

- ✓ **Leverage Your Time and Capital:** Allows you to maximize the use of your capital by recycling it into new investments.
- ✓ **Equity Building:** Renovations increase property value, building equity faster.
- ✓ **Cash Flow:** Renting the property provides steady income.
- ✓ **Control Over Investments:** You're actively involved in your investments, allowing you to make strategic decisions about which properties to purchase and how to renovate them.

So how does it work?

Understanding the BRRR Strategy

Buy

The first step in the BRRR strategy is identifying a property that is underpriced or in need of renovation. Often, this property is purchased at a price below market value, either due to its condition or because it's in an area poised for future growth. The goal is to purchase at a price low enough that, after renovations, the property will significantly increase in value.

Renovate

After purchasing the property, the next step is to renovate it to increase its market value. This can involve upgrading kitchens and bathrooms, improving the property's curb appeal, or making structural improvements. The key is to focus on renovations that offer the highest return on investment while keeping costs manageable.

Refinance

Once the property is renovated, it's time to refinance. Refinancing allows you to pull out the equity you've built through renovations by securing a new mortgage based on the property's increased value. This provides you with the capital to fund your next property purchase, allowing you to recycle your initial investment without having to wait years for appreciation.

Rent

By renting it out, you can cover the mortgage, maintenance, and other expenses while still generating cash flow. Over time, you'll build equity as the property appreciates and the mortgage balance decreases.

Understanding the BRRR Strategy

BUY

Buy undervalued, TLC requiring properties that are structurally sound and have the potential to house multiple tenants aka "doors"

Pitfalls

Buying too high

Unfavorable JV contract

Lack of sophisticated accounting advice

RENOVATE

Cost effective renovations to bring the property up to a desirable renting state

Pitfalls

Inability to anticipate construction and contractor pitfalls

Lack of knowledge of building code, by laws, and city specific zoning policies

REFINANCE

Re-appraise the home and refinance the mortgage to reflect increased value of the home, thus allowing repayment of the majority of initial investment

Pitfalls

Lack of mortgage and appraisal expertise to secure favorable lending terms

RENT

Ideal properties will cashflow positive after accounting for all costs. Once investors can pull out their capital investment, ROI is infinity.

Pitfalls

Inability to anticipate tenant issues

Relying too much on property appreciation and not on cashflow

Let's consider a practical example to understand how the BRRR strategy can work:

- **Buy:** You purchase a property for \$300,000 that needs renovations.
- **Renovate:** You spend \$50,000 to upgrade the property, improving its condition and increasing its market value.
- **Refinance:** After the renovation, the property is appraised at \$450,000. You refinance and pull out \$350,000, which covers your initial \$300,000 investment and the \$50,000 spent on renovations.
- **Rent:** You rent the property for \$2,500 per month, generating positive cash flow while the property appreciates.

In this scenario, you've effectively used the BRRR strategy to recycle your initial investment while generating rental income and increasing your portfolio's value.

For physicians looking to actively grow their wealth through real estate, BRRR is an effective way to build a sustainable portfolio while maximizing returns.

Want to See How BRRR Works in Action?



Actionable Tip:

Check out our portfolio of successful BRRR transactions to see how we've helped physicians like you grow their wealth through smart real estate investments. Explore our past projects and learn how the BRRR strategy can work for you.



LEARN MORE

To explore more on building wealth through the BRRR strategy, check out this related blog:



BRRRR: Blueprint for Investors in Canadian Real Estate

Check out our portfolio of successful BRRR transactions to see how we've helped physicians like you grow their wealth through smart real estate investments.

[CLICK HERE !\[\]\(f1c5da15572e3e09d343161be98f508d_img.jpg\)](#)

Mitigating Risks in Real Estate Investments

Investing in real estate can be a profitable venture, but like any investment, it comes with risks. Identifying and understanding these risks is key to managing them effectively.

In real estate, risks can arise from various factors, including market volatility, property management challenges, and unexpected costs. However, with the right strategies in place, these risks can be mitigated, allowing you to protect and grow your investments.



Strategies for Managing Risks

✓ Diversification

By spreading your investments across different property types and locations, you can reduce the impact of any single market or property underperforming. Diversifying your investment portfolio also helps buffer against market fluctuations, as some property types or regions may perform better than others during certain economic conditions.

Mitigating Risks in Real Estate Investments

✓ Insurance Options

Insurance is crucial for mitigating risks associated with property damage, theft, liability, and tenant issues. Common types of insurance include:

- **Landlord Insurance:** Covers risks related to property damage and loss of rental income.
- **Property Insurance:** Protects against physical damage to the property caused by fire, storm, or vandalism.
- **Tenant Default Insurance:** Provides protection if tenants default on payments or cause damage.
- **Liability Insurance:** This coverage protects against claims from tenants or third parties who might suffer injuries or damages on your property, providing a safety net for investors.



LEARN MORE

To explore more insights on mitigating risks on real estate investments, check out these related blogs:



5 Levels of Asset Protection for Canadian Real Estate



Top 5 Real Estate Investment Strategies for Long Term Wealth

Mitigating Risks in Real Estate Investments



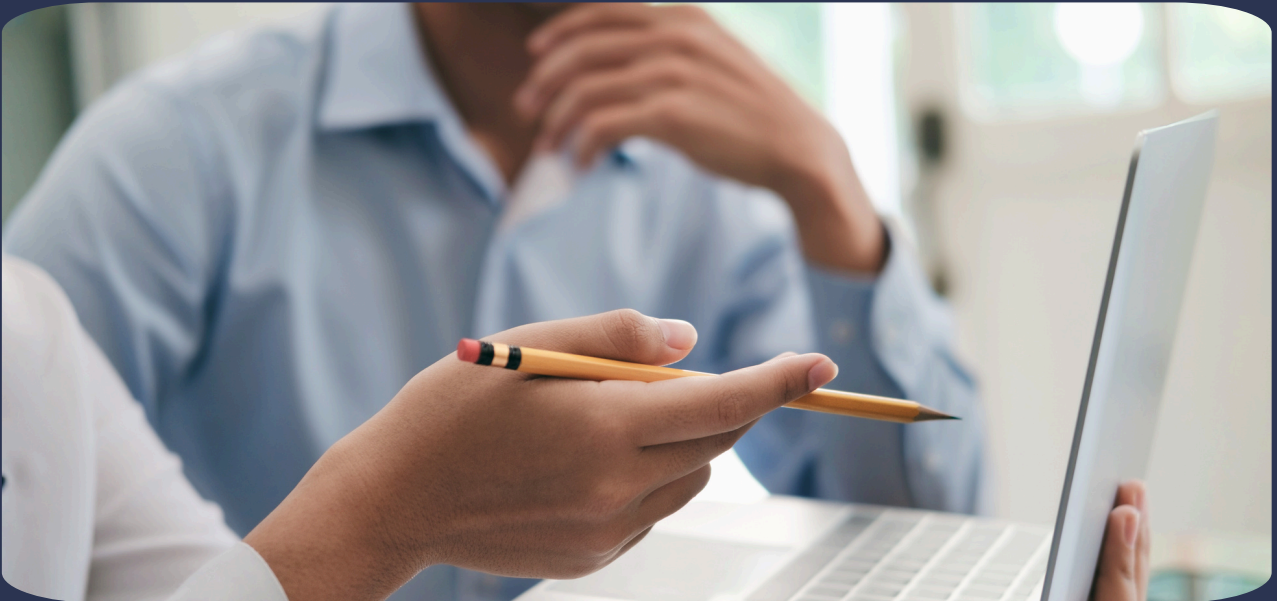
✓ Building a Reliable Team of Professionals

Having a team of trusted professionals by your side is one of the best ways to manage risks in real estate. Medvisory offers all of these services, ensuring you have the right support at every stage of your investment journey:

- **Real Estate Agent:** To identify high-potential properties and market conditions to ensure you make informed investment decisions.
- **Property Managers:** Medvisory's partnerships property management services assist with tenant management and property upkeep, reducing your involvement and exposure to tenant-related risks.
- **Contractors:** We work with trusted contractors who ensure timely and cost-effective renovations or repairs, helping maximize the value of your properties.
- **Lawyers and Accountants:** Medvisory connects you with experienced legal and financial professionals who provide expert advice to minimize tax liabilities, ensure compliance with regulations, and protect your investments.

Resources for Physician Investors

Medvisory is committed to providing valuable, free resources to help you make informed real estate investment decisions. Take advantage of these tools to enhance your investment strategy:



TRREB Market Statistics Data

Access the latest market insights from the Toronto Real Estate Board (TRREB) to stay up-to-date on property values, rental trends, and market forecasts for the Greater Toronto Area (GTA).

This data will give you a competitive edge in making strategic decisions about your real estate investments.

[CLICK HERE](#) 

Resources for Physician Investors

Investing in real estate can be highly rewarding, but success depends on selecting the right property at the right price.



Download our FREE Proforma Tool for Evaluating Investment Properties

Property Data

Address	<input type="text"/>	Date Viewed	<input type="text"/>
Asking Price	<input type="text"/>	Age	<input type="text"/>
Owner	<input type="text"/>	Contact Number	<input type="text"/>
Source	<input type="text"/>	Contact Number	<input type="text"/>

Onsite Management Impression	<input type="text"/>	Current # Vacant	<input type="text"/>
Overall: Common Area Condition	<input type="text"/>	Number of Suites Requiring Renovation	<input type="text"/>
Exterior Condition:	<input type="text"/>	Windows Replaced	<input type="text"/>
Suite Condition:	<input type="text"/>	Roof Required	<input type="text"/>
Neighbouring Buildings	<input type="text"/>	Siding Required	<input type="text"/>

Income and Inspection

Description	No. of Units	Rent per Unit per Month	Total Current Monthly Rent	Increase Potential	Condition/Size Comments*
-------------	--------------	-------------------------	----------------------------	--------------------	--------------------------

This comprehensive tool is designed to help you assess the financial viability of potential investment properties. It streamlines the process of gathering and organizing key property data, such as income, expenses, financing details, and purchase costs. By using this tool, you can thoroughly analyze a property and fully understand the financial implications before making a commitment.

With its structured framework, this resource empowers you to make data-driven decisions, ensuring that the property aligns with your investment goals and helping you confidently evaluate the potential return on investment.

[CLICK HERE](#)

Resources for Physician Investors

Before embarking on your real estate investment journey, it's important to first understand your financial situation, risk tolerance, and investment goals.

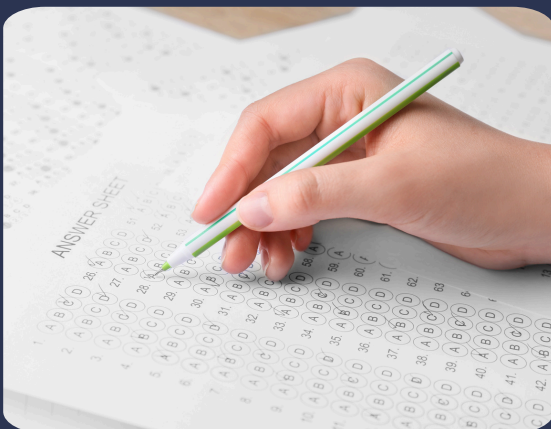
The Investor Profile Test is designed to help you assess these key areas, giving you a clearer understanding of your investment preferences and guiding you toward the most suitable strategies.



Take our Investor Profile Test

To evaluate your:

- ✓ **Financial Situation:** Determine how much you can comfortably invest, considering your current financial standing.
- ✓ **Risk Tolerance:** Identify your comfort level with risk—whether you prefer stable, low-risk investments or are ready to take on higher-risk, higher-reward opportunities.
- ✓ **Investment Goals:** Clarify your short-term and long-term real estate objectives. Whether you're focused on steady cash flow or high returns, this will help you create a tailored investment plan.



By taking the test, you'll gain valuable insights into your investment preferences and be better equipped to develop a tailored real estate strategy that aligns with your financial situation and goals.

[CLICK HERE](#)

Testimonials from our Network of Physician Investors

At Medvisory, we are proud to have helped many physicians successfully navigate the real estate market and build long-term wealth. Here are real-world success stories and feedback from some of our satisfied clients, demonstrating how our tailored approach to real estate investing has made a difference in their financial journeys.



Jiahi H. | Plastic Surgeon

I have co-invested in numerous financing projects and have introduced 20+ colleagues who continue to experience a successful investment track record with Medvisory.



Cathy Z. | Family Physician

I was impressed with Medvisory's level of analysis. All my questions were promptly and intelligently answered. As their deals are highly vetted, the return from our joint investments was at a higher rate than typical market returns.



Giancarlo M. | Plastic Surgeon

I joint ventured with Medvisory on Project 1. The entire BRRR process was streamlined so that my time involvement was minimal as the "money partner." Investing with fellow physicians also bred a degree of trust.

Want to hear more from our successful physician investors?

To read more testimonials and see how Medvisory has helped physicians like you achieve real estate investment success.

[CLICK HERE](#) 



About Us



Medvisory is a tight-knit group of Canadian physician & professional real estate investors, focused on the GTA. Medvisory offers real estate advice and investment opportunities to its network. Our network invests *with* Medvisory, not *through* Medvisory.

Private Lending in GTA Mortgages



Annual Returns

First Mortgages: 7-9%
Second Mortgages: 8-12%

Co-invest

Medvisory co-invests with multiple lenders on every deal. This decreases the barrier to entry and diversifies risk for investors.

No Management fees

Lending is direct to the borrower via lawyer's trust account

Registered accounts

You can invest with your RRSPs, TFSA's, or Prof Corps

Asset Security

You have a lien on the property proportionate to how much you invest.

Short Term

Mortgages are up to a one-year term

Development Projects

Learn how to DIY or joint venture in a multifamily residential project utilizing the BRRR (Buy, Renovate, Refinance, Rent) strategy. We have experience on over 25+ successful projects renting 50+ "doors".

Real Estate Services

Medvisory offers its investor group exclusive access to a range of below-market rate real estate services in the GTA. Whether you're looking to invest in / manage a rental property or maximize the value of your primary residence, we provide top-tier expertise, discounts, and support to help you succeed.

Real Estate Buy/Sell

Buy or Sell a home in the GTA and get up to **50% of the commission received**

Property Management

Services include full-service property management (incl tenant communication & inquiries, cleaning management, maintenance management, serving notices) for **5%** of monthly rental income, as well as tenant placement (incl posting on MLS & popular rental sites, showings, screening & lease creation) for **75% of one month's rent**

Contact Us

- www.medvisory.ca
- +1 647-269-8060
- info@medvisory.ca

Ready to Start?

[LEARN MORE](#)

Did you enjoy this Playbook?
Share it with your friends!



How to Join the Medvisory Network



Investing in real estate offers significant benefits, especially for physicians.

It provides a path to financial independence, passive income, and long-term wealth creation.

When you join the Medvisory network, you gain more than just access to expert advice—you become part of a supportive community of physician investors committed to mutual success. As a member of our network, you'll benefit from:

- ✓ **Ongoing Support:** Our team provides continued guidance and resources, from market updates to investment strategy adjustments, ensuring your investments remain aligned with your goals.
- ✓ **Exclusive Investment Opportunities:** Gain access to off-market deals, joint ventures, and private lending opportunities that aren't available to the general public.
- ✓ **Comprehensive Services:** By working with Medvisory, you gain access to our extensive network of real estate professionals, including mortgage agents, property managers, contractors, and legal experts, all dedicated to helping you succeed.
- ✓ **A Community of Like-Minded Investors:** Join a community of physicians who share similar investment goals and experiences. Share knowledge, support one another, and grow together.

How to Join the Medvisory Network

By now, you're equipped with valuable insights and tools to approach real estate with a more strategic mindset and we hope you feel more supported.

Actionable Tip:

The next step in your investment journey is easy—schedule your initial consultation with Medvisory today, and let's work together to create a customized strategy that helps you achieve your real estate investment goals.

None of our success came from luck—it's all about applying the right strategies, making informed decisions, and working with the right people. And that's exactly what we're here to help you do.

At Medvisory, our approach is centered around you. We take the time to understand your goals, financial situation, and risk tolerance to craft a strategy that works for you.

Whether you're just getting started or looking to grow your existing portfolio, we have the experience and resources to help you achieve your investment goals.

Are you ready to learn more about who we are and how we can help?

We invite you to reach out and start your investment journey.

CLICK HERE 



© 2024 by Medvisory. All rights reserved.

No part of this eBook may be used or reproduced in any manner whatsoever without written permission except in the case of brief quotations embodied in critical articles or review.