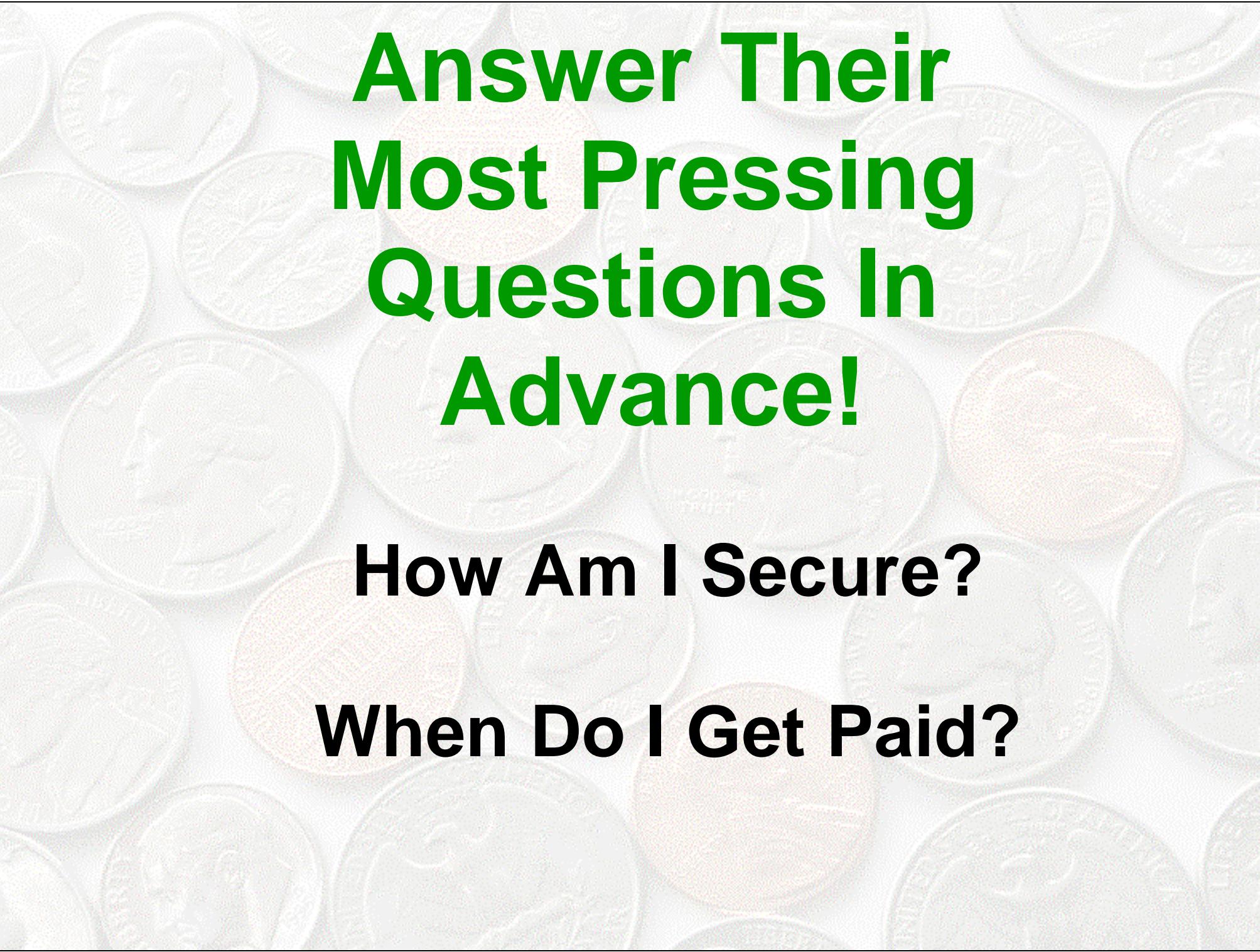


# Capturing Investors

And Keeping Them Hungry For  
More Deals



# **Answer Their Most Pressing Questions In Advance!**

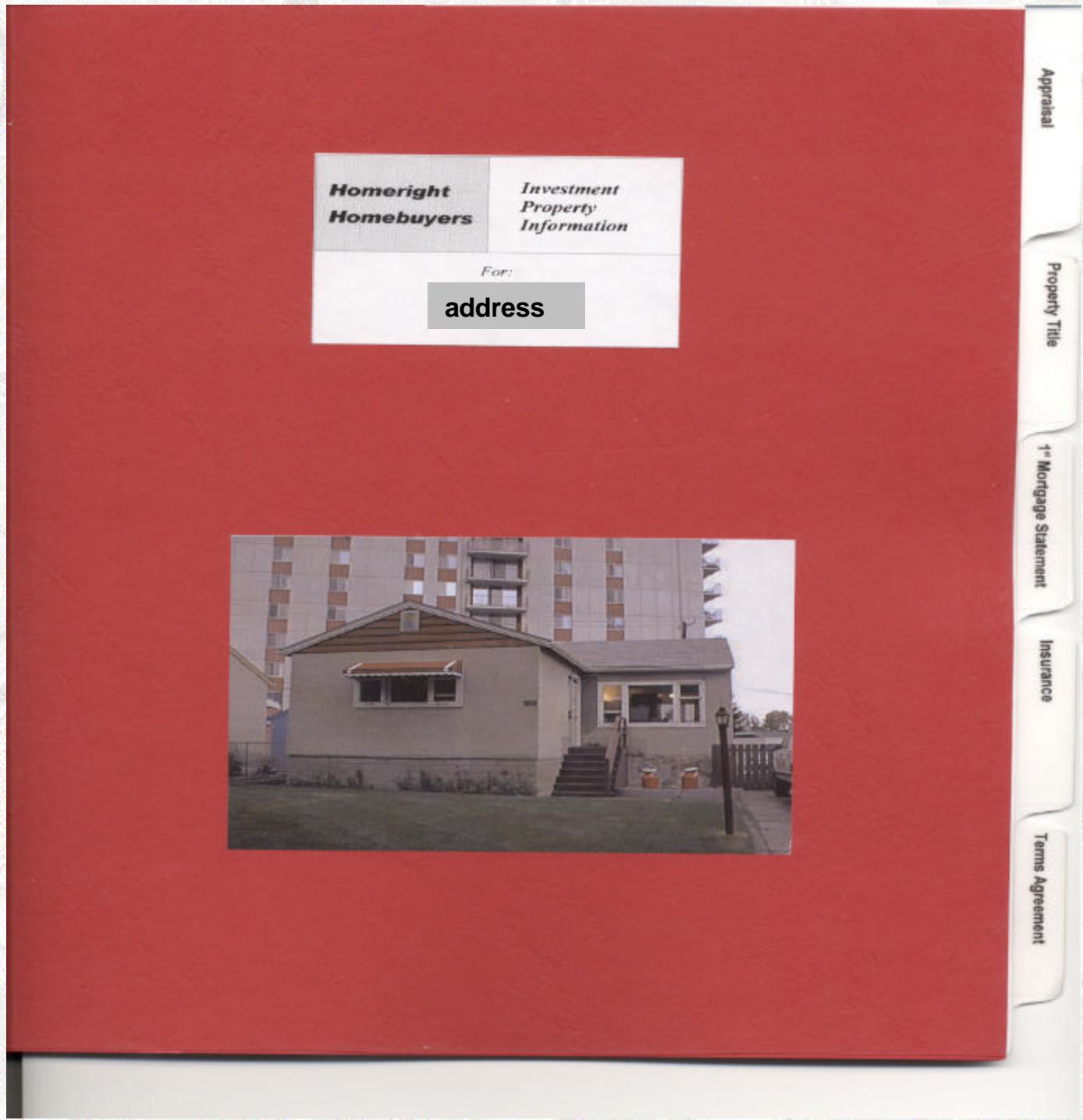
**How Am I Secure?**

**When Do I Get Paid?**

# **The 'Hot Book' Strategy**

**Close The Deals With A  
'Professional' Feel!**

# The Cover



# Table Of Contents & Contact Info

**Homeright  
Homebuyers**

*Investment  
Property  
Information*

*For:*

address

**Edmonton, AB**

## Contents:

- Appraisal
- Property Title
- 1<sup>st</sup> Mortgage Statement
- Insurance
- Terms Agreement
- Payment Schedule

**Homeright  
Homebuyers**

10118 88<sup>th</sup> Avenue, Edmonton, Alberta, T6E 2R9  
Phone: (780) 408 5360 Fax: 406 1252  
[Homeright@telusplanet.net](mailto:Homeright@telusplanet.net)

# Tab 1

## Appraisal Details

BLACKMUD APPRAISALS LTD.

File No. 30488-01-RG

APPRAISAL OF

LOCATED AT:

address

FOR:

BORROWER:

Beakhouse

AS OF:

September 7, 2001

BY:

Rob D. Goodale B.Com., CRA

# Tab 1

## Appraisal

## Details

CLIENT:		SUMMARY APPRAISAL REPORT HOME OWNERSHIP UNITS		30488-01-RG	
ADDRESS:		Complete <input checked="" type="checkbox"/>	Limited <input type="checkbox"/>	APPRAYER: Rob D. Goodale B.Com., CRA	
TEL: ( )		ADDRESS OF PROPERTY		ADDRESS: 354 Hunters Run Edmonton, Alberta	
APPLICANT NAME		CITY Edmonton		TEL: ( 780 ) 699-9990	
PROVINCE AB		POSTAL CODE			
LEGAL DESCRIPTION Lot 14 Block A, Plan 2340 HW					
MUNICIPALITY or DISTRICT Strathcona					
ASSESSMENT: LAND		IMP:		TOTAL 126,500.00 TAXES \$ 1,528.00 YEAR 2001	
PURPOSE OF APPRAISAL: To estimate the market value		<input checked="" type="checkbox"/> or 'AS IS' and 'UPON COMPLETION OF THE IMPROVEMENTS'			
INTENDED USE OF APPRAISAL: Financing <input checked="" type="checkbox"/> or					
PROPERTY RIGHTS APPRAISED: Fee simple <input checked="" type="checkbox"/> Leasehold <input type="checkbox"/>		Condominium <input type="checkbox"/> Co-operative <input type="checkbox"/> Other (Specify) <input type="checkbox"/>			
OCCUPIED BY: Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/>		Vacant <input type="checkbox"/>			
HIGHEST & BEST USE: <input checked="" type="checkbox"/> As Improved		NOTE: IF HIGHEST & BEST USE IS NOT THE CURRENT USE - SEE COMMENTS			
NEIGHBOURHOOD DESCRIPTION					
NATURE OF DISTRICT <input checked="" type="checkbox"/> RESIDENTIAL <input type="checkbox"/> RURAL <input type="checkbox"/> MIXED		TREND OF DISTRICT <input type="checkbox"/> IMPROVING <input checked="" type="checkbox"/> STABLE <input type="checkbox"/> DETERIORATING <input type="checkbox"/> TRANSITION		CONFORMITY OF SUBJ. <input type="checkbox"/> INFERIOR <input checked="" type="checkbox"/> SIMILAR <input type="checkbox"/> SUPERIOR	
IN NEIGHBOURHOOD: <input type="checkbox"/> NEW - 80 YEARS <input type="checkbox"/> AREA BUILT UP 100 %		AVG. AGE OF PROPERTIES <input type="checkbox"/> 100 %		SUPPLY <input type="checkbox"/> GOOD <input checked="" type="checkbox"/> FAIR <input type="checkbox"/> POOR	
DISTANCE ELEMENTARY SCHOOL 5 Blocks		PUBLIC TRANSPORTATION 2 Blocks		DEMAND <input type="checkbox"/> GOOD <input checked="" type="checkbox"/> FAIR <input type="checkbox"/> POOR	
TO SECONDARY SCHOOL 2 Kms		SHOPPING FACILITIES 3 Blocks		PRICE RANGE IN NEIGHBOURHOOD \$ 80,000 - 250,000	
DOWNTOWN 5 Kms					
SUMMARY: including VALUE TRENDS AND ADVERSE INFLUENCES IN AREA, if any (e.g. railroad tracks, commercial/industrial properties, unkempt properties, major traffic arteries, etc.) Middle income residential district located in south Edmonton with the subject in good proximity to all local amenities. Subject backs onto a high-rise condominium.					
SITE DESCRIPTION					
SITE DIMENSIONS: N/A		X PAVED ROAD		X TELEPHONE	
SITE AREA: 492.2m <sup>2</sup>		GRAVEL ROAD		X SANITARY SEWER	
TOPOGRAPHY: Level		X SIDEWALK		X SEPTIC	
CONFIGURATION: Irregular		X CURBS		X STORM SEWER	
ZONING: RF3 Residential		X STREET LIGHTS		OPEN DITCH	
X CABLEVISION					
DOES PRESENT USE CONFORM: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, SEE COMMENTS.					
LANDSCAPING		EASEMENTS		DRIVEWAY	
EXCELLENT <input type="checkbox"/> FAIR <input type="checkbox"/> UTILITY <input checked="" type="checkbox"/> PRIVATE <input type="checkbox"/> X SINGLE <input type="checkbox"/> CONCRETE <input type="checkbox"/> ELECTRICAL		GOOD <input type="checkbox"/> POOR <input type="checkbox"/> ACCESS <input type="checkbox"/> MUTUAL <input type="checkbox"/> DOUBLE <input type="checkbox"/> ASPHALT <input type="checkbox"/> UNDERGROUND		AVERAGE <input checked="" type="checkbox"/> NONE <input type="checkbox"/> NONE <input type="checkbox"/> OVERHEAD	
COMMENT ON ANY POSITIVE/NEGATIVE FEATURES: (e.g. regarding conforming of zoning, effects of easements, etc.) The subject is located in an average middle income residential district. There is a good mix of single and multi-family dwellings in the neighbourhood. The landscaping is of an average quality expected for the area. Some landscaping remains due to recent construction to subject. There is some recent re-development in the area.					
DESCRIPTION OF IMPROVEMENTS - EXTERIOR					
ESTIMATED YEAR BUILT: 1951		EFFECTIVE AGE: 16 years		ESTIMATED REMAINING LIFE (YRS) 50 years	
CONSTRUCTION COMPLETE: Yes		PERCENTAGE COMPLETE:		HOLDSBACK RECOMMENDED:	
FLOOR AREA		BASEMENT		TYPE OF BUILDING	
SOURCE		X FULL		DETACHED	
MAIN		84.0m <sup>2</sup>		SEMI-DETACHED	
2nd		PARTIAL		ROW/TOWNHOUSE	
3rd		CRAWL SPACE		APARTMENT	
TOTAL		TOTAL AREA 84.0m <sup>2</sup>		1 1/2 STOREY	
SQ. FT. X		SQ. FT. Fully dev		2-STORY	
SQ. M. X		SQ. M.		CONCRETE	
WINDOW SASH/GLAZING		EXTERIOR FINISH		X ONE-STOREY	
Wood and vinyl		BRICK VENEER		WOOD FRAME	
Double glazed		SOLID BRICK		BRICK	
U.F.I. APPARENT YES		STONE VENEER		STONE	
X NO		SOLID STONE		CONCRETE	
STUCCO		INSULBRICK			
Est 5		APPROX. AGE			
DESCRIPTION OF IMPROVEMENTS - INTERIOR					
INSULATION		FLOORING		WALLS	
X CEILING		X W-W CARPET		CEILINGS	
X WALLS		SOFTWOOD		FINISH	
X BASEMENT		X HARDWOOD		PLYWOOD	
CRAWL		LINOLEUM		PLASTER	
FLOOR PLAN		CLOSETS		GYPSUM BOARD	
GOOD		GOOD			
X AVERAGE		X AVERAGE			
FAIR		3 AVERAGE		GOOD <input checked="" type="checkbox"/> X GOOD	
POOR		FAIR		AVERAGE <input checked="" type="checkbox"/> X AVERAGE	
POOR		POOR		POOR <input type="checkbox"/> FAIR <input type="checkbox"/>	
BEDROOMS(#)		3		BATHROOMS(#)	
LARGE		2		2-Pt. <input checked="" type="checkbox"/> GOOD <input checked="" type="checkbox"/> X GOOD	
SMALL		3-Pt.		AVERAGE <input checked="" type="checkbox"/> X AVERAGE	
4-Pt.		4-Pt.		POOR <input type="checkbox"/> FAIR <input type="checkbox"/>	
5-Pt.		5-Pt.		CUSTOM <input type="checkbox"/> POOR <input type="checkbox"/>	

# Tab 1

## Appraisal Details

Client Reference No.:		File No: 30488-01-RG		
FOUNDATION WALLS	PLUMBING LINES	ELECTRICAL	WATER HEATER	
<input checked="" type="checkbox"/> Poured Concrete	<input checked="" type="checkbox"/> COPPER	<input checked="" type="checkbox"/> FUSES	<input checked="" type="checkbox"/> GAS	HEATING SYSTEM
<input checked="" type="checkbox"/> CONCRETE BLOCK	<input checked="" type="checkbox"/> PVC OR PLASTIC	<input checked="" type="checkbox"/> BREAKERS	<input checked="" type="checkbox"/> ELECTRIC	<input checked="" type="checkbox"/> FORCED AIR
<input checked="" type="checkbox"/> CONCRETE SLAB	<input checked="" type="checkbox"/> GALVANIZED	RATED CAPACITY OF MAIN	33.3 Imp CAPACITY	<input checked="" type="checkbox"/> BASEBOARD
<input checked="" type="checkbox"/> BRICK OR STONE		BREAKERS 100 AMPS		<input checked="" type="checkbox"/> HOT WATER
BUILT-IN APPLIANCES/EXTRA FEATURES:				
STOVE	VACUUM	CENTRAL AIR	SALINA	SOLARIUM
OVEN	GARBAGE DISPOSAL	AIR CLEANER	WHIRLPOOL	SKYLIGHTS
DISHWASHER	FIREPLACE(S)	SECURITY SYSTEM	SWIMMING POOL	GARAGE OPENER
BASEMENT FINISHES, UTILITY: The basement is partly developed of an average quality and consists of a recreation room, bedroom, utility laundry area, and a 3-piece bath. Subject will feature a fully developed self-contained suite with separate entrance and an additional bedroom and kitchenette when renovations are complete.				
GARAGES/CARPORTS: There is a concrete pad at front. There will also be a rear pad completed for parking.				
DECKS, PATIOS, OTHER IMPROVEMENT: None noted. There is to be a concrete patio at the rear.				
COMMENTS: Building, appearance, quality, condition, services including extras: The subject property is a bungalow style dwelling in average to good condition. Subject is presently being upgraded and upgrades include newer asphalt shingles, newer hot water tank, some new windows, new separate entrance to basement, re-finished hardwood floors, some newer light fixtures, and upgraded wiring. Subject requires finish to basement entrance and suite, installation of kitchen cabinets in suite, some floor coverings, drywall, as well as two new windows in upper bedrooms and completion of landscaping with concrete patio and offstreet parking in rear.				
ROOM ALLOCATION				
LEVEL:	MAIN	SECOND	THIRD	BSMT.
ROOMS:				
ENTRANCE	2			
LIVING	X			
DINING	X			
KITCHEN	X			
FULL BATH	1 - 3 PC			1 - 3 PC
PART BATH				
BEDROOM	3			2
FAMILY				
LAUNDRY				X
OTHER(S)				
Utility				X
Kitchenette				X
COST APPROACH				
SOURCE OF COST DATA:	<input checked="" type="checkbox"/> MANUAL	<input type="checkbox"/> LOCAL CONTRACTOR	<input type="checkbox"/> OTHER	
LAND VALUE:				\$ 70,000
BUILDING		<input type="checkbox"/> COST NEW	<input type="checkbox"/> DEPRECIATED COST	
COST: 84.0m <sup>2</sup> @ \$ 900.00	\$ 75,600			
GARAGE:				\$
BASEMENT FINISH:				\$
OTHER EXTRAS Landscaping				\$ 8,000
				\$ 8,000
TOTAL REPLACEMENT COST:				\$ 75,600
LESS ACCRUED DEPRECIATION: 24%	\$ 18,144			\$ 57,456
INDICATED VALUE:				\$ 141,456
VALUE BY THE COST APPROACH (rounded): \$ 141,500				
DIRECT COMPARISON APPROACH				
ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
ADDRESS	1011B - 88 Avenue Edmonton	10012 - 84 Avenue Edmonton	10434 - 87 Avenue Edmonton	10030 - 87 Avenue Edmonton
DATE OF SALE	08/27/01	07/27/01	07/12/01	
SALE PRICE	137,800	122,000		121,850
SIZE	492.2m <sup>2</sup>	404.1m <sup>2</sup>	2,000 437.5m <sup>2</sup>	1,500 355.1m <sup>2</sup>
SIZE L.F.A.	84.0m <sup>2</sup>	76.8m <sup>2</sup>	2,500	5,300
AGE/CONDITION	50 years / Avgd.	55 years / Similar	62 years / Average	59 years / Average
STYLE	Bungalow	Bungalow	Bungalow	Bungalow
ROOMS/BATHS	5 / 3 / 2 / 1	5 / 2 / 1	4 / 2 / 2	4 / 2 / 2
BASEMENT	Fully dev/suite	Partly developed	5,000 Fully developed	2,500 Partly developed
GARAGE/PARKING	None	Detached single	-2,000 None	Detached single
Extra features				
ADJUSTED VALUES/NET ADJUSTED TOTALS:	9.8%	4.0%	143,400	11.7% 11.7% 136,300 17.8% 14.5% 139,650
CONCLUSIONS: All of the above comparable sales are similar bungalow style dwellings located in the subject property's neighbourhood. After allowances have been made for their various differences, they are felt to provide a reliable indication of the subject's current market value 'UPON COMPLETION OF THE RENOVATIONS'.				
VALUE BY THE DIRECT COMPARISON APPROACH (ROUNDED): \$ 140,000				
FINAL ESTIMATE OF VALUE/COMMENT ON REASONABLE EXPOSURE TIME: The subject property is estimated to have a market value of \$125,000 'AS IS' and a value of \$140,000 'UPON COMPLETION OF THE RENOVATIONS'. The reasonable exposure time for the subject is 60 to 90 days.				
COMMENT ON AND ANALYZE ANY KNOWN SALES, LISTING OR OFFER TO PURCHASE ON THE SUBJECT PROPERTY OVER THE PAST YEAR: (Indicate source of information.) There were no sales or listings of the subject property within the past year. Sales and tax data provided through the Edmonton Real Estate Board and the City of Edmonton.				
AS A RESULT OF MY APPRAISAL AND ANALYSIS IT IS MY OPINION THAT THE MARKET VALUE OF THE SUBJECT PROPERTY AS OF September 7, 2001 IS \$ 140,000				
THIS REPORT WAS COMPLETED ON September 9, 2001				
TITLE PAGE		AREA CALCULATIONS	<input checked="" type="checkbox"/> MAP ADDENDUM	<input checked="" type="checkbox"/> ENVIRONMENTAL ADDENDUM
REPORT PROFILE		SKETCH ADDENDUM	<input checked="" type="checkbox"/> PHOTO ADDENDA	<input checked="" type="checkbox"/> CERTIFICATION
TRANSMISSION LETTER		COM 24-5-8	<input checked="" type="checkbox"/> NARRATIVE ADDENDUM	<input checked="" type="checkbox"/> SCOPE OF APPRAISAL
				<input checked="" type="checkbox"/> SCHEDULE APPRAISAL
				<input checked="" type="checkbox"/> USPAP DEPARTURE DISCLOSURE
				<input checked="" type="checkbox"/> INVOICE FOR SERVICES
APPRASIER	DESIGNATION		DESIGNATION	
NAME: <i>Blackmud Appraisals Ltd.</i>	CRA		CRA	
INSPECTED PROP. (DATE): 09/07/01	INSPECTED PROP. (DATE): 09/07/01		INSPECTED PROP. (DATE):	

Highlight

# Tab 1

## Appraisal Details

More Photos to  
Make It Real

### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower:  
Property Address:  
City: Edmonton  
Lender:

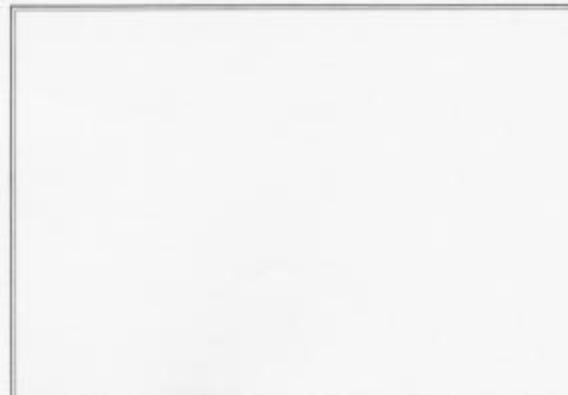
File No.: 30488-01-RG  
Case No.:  
Prov.: AB P.C.:



FRONT VIEW OF  
SUBJECT PROPERTY



REAR VIEW OF  
SUBJECT PROPERTY

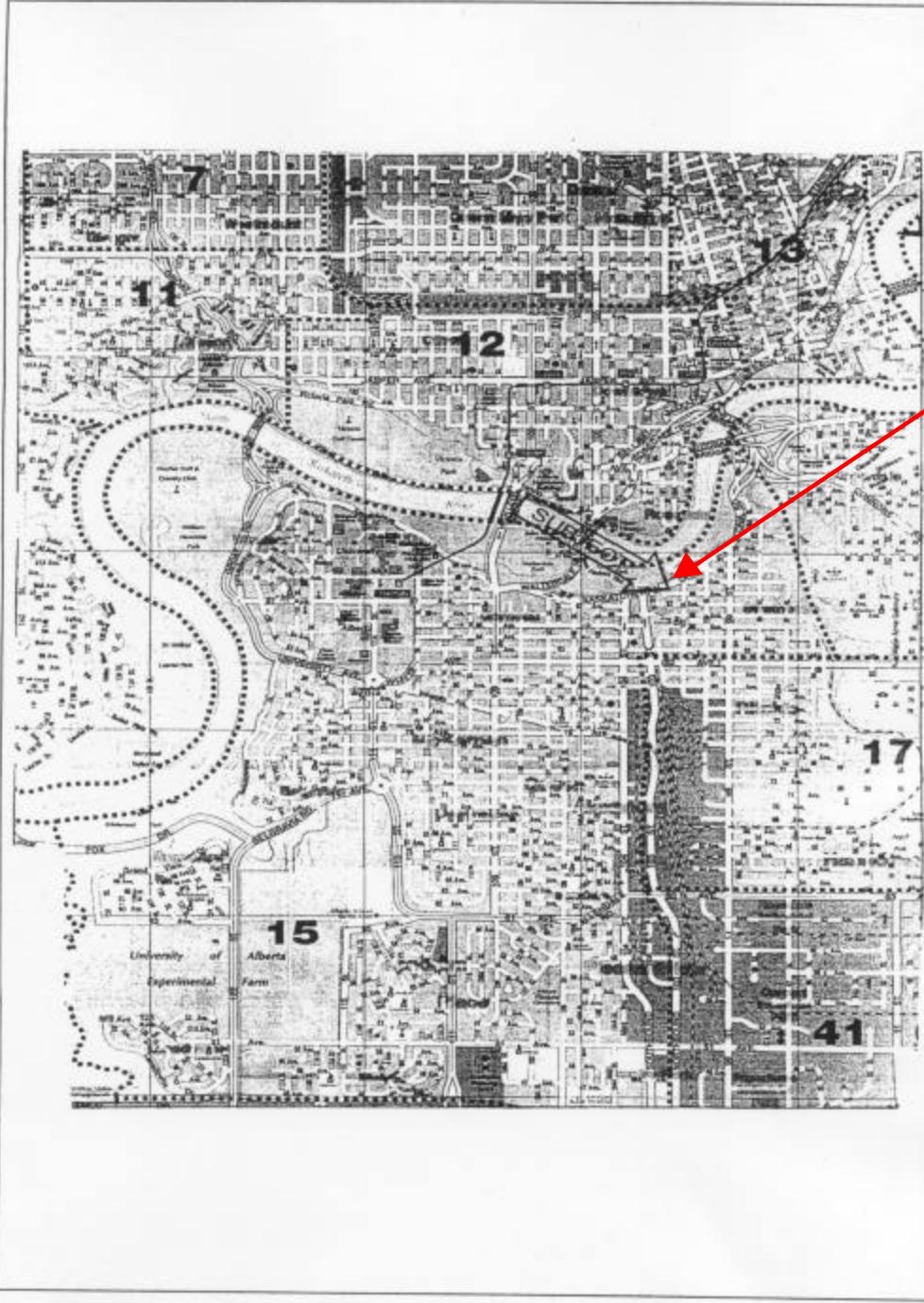


STREET SCENE

# Tab 1

## Appraisal Details

Locate It On  
Map To  
Enhance The  
Reality



Highlight

# Tab 2

## Property Title

**CERTIFIED COPY OF  
Certificate of Title  
North Alberta Land Registration District**

S

LINC SHORT LEGAL  
0014 036 669 2340HW;A;14

TITLE NUMBER: 012 122 473  
TRANSFER OF LAND  
DATE: 01/05/2001

AT THE TIME OF THIS CERTIFICATION

OF [REDACTED]  
EDMONTON  
ALBERTA T6C 0M9

IS THE OWNER OF AN ESTATE IN FREE SIMPLE  
OF AND IN

[REDACTED]

BLOCK A  
LOT 14  
EXCEPTING THEREABOUT ALL MINES AND MINERALS

SUBJECT TO THE ENCUMBRANCES, LIENS AND INTERESTS NOTIFIED BY MEMORANDUM UNDER-  
WRITTEN OR ENDORSED HEREON, OR WHICH MAY HEREAFTER BE MADE IN THE REGISTER.

ENCUMBRANCES, LIENS & INTERESTS

REGISTRATION NUMBER	DATE (D/M/Y)	PARTICULARS
992 139 582	26/05/1999	MORTGAGE MORTGAGEE - CANADA TRUSTCO MORTGAGE COMPANY. 200, 7134 KING GEORGE HIGHWAY SURREY BRITISH COLUMBIA V3W 5A3 ORIGINAL PRINCIPAL AMOUNT: [REDACTED]

I CERTIFY THE ABOVE TO BE AN ACCURATE REPRODUCTION OF THE CERTIFICATE OF TITLE REPRESENTED HEREIN, IN  
WITNESS WHEREOF I HAVE SUBSCRIBED MY NAME AND AFFIXED MY OFFICIAL SEAL THIS 01 DAY OF MAY , 2001

*D. D. Dugay*  
D. D. Dugay, M.D. REGISTRAR  
NORTH ALBERTA LAND REGISTRATION DISTRICT

**ALBERTA LAND REGISTRATION DISTRICT \* LAND TITLES OFFICE**

\*SUPPLEMENTARY INFORMATION\*

VALUE: \$113,933  
CONSIDERATION: \$113,933  
MUNICIPALITY: CITY OF EDMONTON  
REFERENCE NUMBER: [REDACTED]

REG. REFERENCE:  
4;24;52;28;NW  
TOTAL INSTRUMENTS: 001

# Tab 3

## Current Mortgage Statement

TRAN: TMTG010  
UTRM: M0601097  
MOD : MOMTGGE1

TD BANK  
MORTGAGE --- GENERAL SCREEN  
AS OF SEP 14 01

TIME: 16:19:18  
USER: BAKKEA  
PAGE 1 OF 2

MORTGAGE NO: 7485813 SERV BR: 03949 STAFF: N LANG: E

ORIG LOAN AMT : 108,418.75 NAME  
CURR INT RATE : 6.95000 899997 ALBERTA LTD  
LOAN TYPE : NHA  
INT ADJ DATE : MAY 28 99  
PAYMENT DUE DATE : AUG 28 01 PROPERTY ADDRESS  
TERM : 60 10118 88 AVE NW EDMONTON  
MATURITY DATE : MAY 28 04  
PREPAYMENT POLICY: CLOSED AB  
CASH BACK AMOUNT : 3,252.00 PRODUCT FEATURE : CASHEBACK  
CURR PPL BALANCE : 104,435.80 PAYMENT FREQUENCY: MONTHLY  
CURR TAX BALANCE : 0.00 REGULAR PAYMENT : 755.97  
INT ON ADVANCES : 0.00 AMOUNT DUE : 0.00  
LAST PAYMENT DATE: AUG 28 01

> TO DISPLAY ADDITIONAL INFORMATION, ENTER SCREEN NO AND PRESS "ENTER" KEY:

USER PASSWORD:  
FOR DISCUSSION ONLY-SUBJECT TO CHANGE-STATEMENT AVAILABLE ON REQUEST  
3/15-END 4/16-MTG MENU 7/19-BACKWARD 8/20-FORWARD 9/21-ETOT 12/24-EXIT IMS



A Better Place For You™

CERTIFICATE OF INSURANCE

NAMED INSURED : 899997 Alberta Ltd.

MAILING ADDRESS : Edmonton, AB T6E 2R9

That policies of insurance as herein described have been issued to the Insured named above, and are in full force and effect at the date of this certificate, subject to the terms, conditions, and exclusions of the applicable policy(ies).

INSURER : The Co-operators General Insurance Company 14030

POLICY NUMBER : 957

TERM : 01 May., 2001 to 07 Feb., 2002

PREMIUM : \$310.00

INSURED LOCATION : ----- NW Edmonton, AB T6E 2R9

MORTGAGEE : Canada Trustco Mortgage Co.  
237-610-6 St.  
New Westminster, BC V3L 5V1

		Limits
COVERAGES	: All Property (A-1) (Replacement Cost)	\$90,000
	Liability	\$1,000,000
	Water Escape	Included
	Glass (\$250. Deductible)	Included
	Sewer Back Up (\$1,000 deductible)	Included
	Limited Roof Coverage	Declined
	Tenant Vandalism (1,000. Ded)	Included
	Rental Income (approx. 7 months)	\$6650.00

This certificate is issued as a matter of information only. It confers no rights on the holder and imposes no liability on the insurer. The insurer will endeavour to mail to the holder of this certificate 30 days notice of cancellation of the above policies, but assumes no responsibility for failure to do so.

Date: 10 Sep., 2001

Per   
Victoria Roy  
Sales & Service Representative  
Co-operators Insurance

# Tab 4

# Insurance

# Tab 5

## Agreement Terms

### Homeright Properties

#### *Second Mortgage Investment Agreement*

This is a memo detailing the agreed upon terms of investment. These terms will be used by the borrower's lawyer to draft a formal mortgage contract which will be subject to final approval by both Lender and Borrower.

Borrower:	899997 Alberta Ltd. o/a Homeright Properties		
Address:	#100, 10118 88 <sup>th</sup> Avenue, Edmonton, Alberta T6E 2R9		
Borrower's Lawyer:	MM		
Lender:			
Address:			
Lender's Lawyer:			
Property Address:	10118 Edmonton, Alberta		
Certified Appraiser:	Rob Goodale - Blackmud Appraisals		
Value:	\$ 124,000.00	Appraisal Date:	September 07, 2001
1st Mortgage	\$ 89,646.00	As of:	September 14, 2001
Equity:	\$ 35,565.00		
Investment Amount:	\$ 28,565.00		
Investment Term:	<input type="checkbox"/> 2 Year	<input type="checkbox"/> 3 Year	<input type="checkbox"/> 5 Year
Interest Rate:			
Payment Type:	<input type="checkbox"/> Monthly Interest-only <input type="checkbox"/> Balloon (Principal & Interest due on maturity)		
Starting Date:			
Maturity Date:			
RRSP Institution	<input type="checkbox"/> Canadian Western Trust <input type="checkbox"/> other: <input type="checkbox"/> n/a		

Date: \_\_\_\_\_, 2001

Borrower \_\_\_\_\_ per 899997 Alberta Ltd.

Lender \_\_\_\_\_

Lender \_\_\_\_\_

Highlight

# Tab 6

## Payment Schedule

Answer Their Most Pressing Questions

How Am I Secure?

When Do I Get Paid?

### Homeright Properties

#### Second Mortgage Payment Schedule

Following is a sample Payment Schedule for 10118 Edmonton, Alberta, Edmonton. An updated schedule will be prepared when terms are finalized.

Property:	10118	Edmonton, Alberta
Investment Amount:	\$ 28,565.00	Interest Rate: 12 % Annual
Investment Term:	<input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year <input type="checkbox"/> 5 Year <input type="checkbox"/> Other:	
Loan Date:	11/01/2001	Maturity Date: 12/01/2003
Payment Type:	Monthly Interest-only	
Payment Method:	<input type="checkbox"/> Direct Deposit <input type="checkbox"/> Post-Dated Cheques	

Payment	Date	Amount	Interest to Date	Loan Balance
	11/1/01	(\$28,565.00)	Initial Transfer	\$28,565.00
1	12/1/01	\$285.65	Interest	\$28,565.00
2	1/1/02	\$285.65	Interest	\$28,565.00
3	2/1/02	\$285.65	Interest	\$28,565.00
4	3/1/02	\$285.65	Interest	\$28,565.00
5	4/1/02	\$285.65	Interest	\$28,565.00
6	5/1/02	\$285.65	Interest	\$28,565.00
7	6/1/02	\$285.65	Interest	\$28,565.00
8	7/1/02	\$285.65	Interest	\$28,565.00
9	8/1/02	\$285.65	Interest	\$28,565.00
10	9/1/02	\$285.65	Interest	\$28,565.00
11	10/1/02	\$285.65	Interest	\$28,565.00
12	11/1/02	\$285.65	Interest	\$28,565.00
13	12/1/02	\$285.65	Interest	\$28,565.00
14	1/1/03	\$285.65	Interest	\$28,565.00
15	2/1/03	\$285.65	Interest	\$28,565.00
16	3/1/03	\$285.65	Interest	\$28,565.00
17	4/1/03	\$285.65	Interest	\$28,565.00
18	5/1/03	\$285.65	Interest	\$28,565.00
19	6/1/03	\$285.65	Interest	\$28,565.00
20	7/1/03	\$285.65	Interest	\$28,565.00
21	8/1/03	\$285.65	Interest	\$28,565.00
22	9/1/03	\$285.65	Interest	\$28,565.00
23	10/1/03	\$285.65	Interest	\$28,565.00
24	11/1/03	\$285.65	Interest	\$28,565.00
25	12/1/03	\$28,565.00	Repayment of Principal	\$0.00



What Can Be Added To  
Enhance This Package And  
Make It Even More  
Compelling?

# Booklet Addition Examples:

- News Articles Describing Alberta's Boom
- Color Copy of The Spending Wave
- Past Deal Examples
- Testimonial Letters
- Picture of You and Your Family

# Use The “Hot Book” Strategy In Many Situations

RRSP Mortgages

Equity JV Partners

Bankers

Selling The Property

Wrapping or Lease To Own

