

The background of the slide is a dense, overlapping pattern of US coins, including quarters and pennies, in a light gray, semi-transparent style. The coins are scattered across the entire frame, creating a textured, financial-themed backdrop.

Capturing Investors

And Keeping Them Hungry For
More Deals

The background of the slide is a dense, overlapping pattern of various coins. The coins are in shades of silver, gold, and copper, and are slightly out of focus, creating a textured, metallic background. The text is centered over this background.

Answer Their Most Pressing Questions In Advance!

How Am I Secure?

When Do I Get Paid?

The background of the slide is a dense, overlapping pattern of various coins. The coins are mostly silver-colored, but there are several copper-colored coins interspersed throughout. The coins are shown from different angles, some facing the viewer and others slightly tilted, creating a textured, metallic appearance.

The 'Hot Book' Strategy

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

The Cover

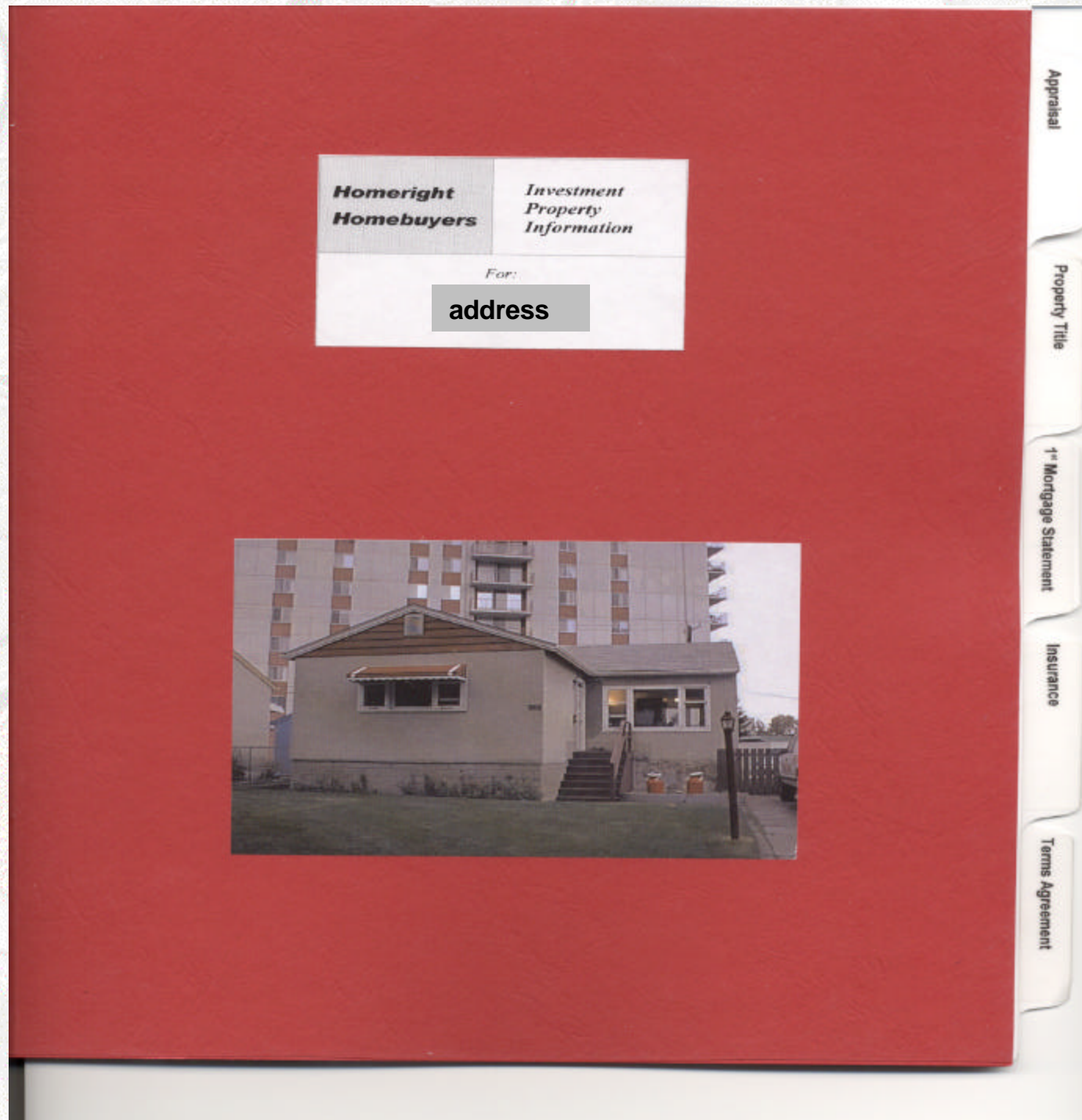


Table Of Contents & Contact Info

**Homeright
Homebuyers**

*Investment
Property
Information*

For:

address

Edmonton, AB

Contents:

- Appraisal
- Property Title
- 1st Mortgage Statement
- Insurance
- Terms Agreement
- Payment Schedule

**Homeright
Homebuyers**

10118 88th Avenue, Edmonton, Alberta, T6E 2R9
Phone: (780) 408 5360 Fax: 406 1252
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

SUMMARY APPRAISAL REPORT					30488-01-RG	
HOME OWNERSHIP UNITS					APPRaiser: Rob D. Goodale B.Com., CRA	
CLIENT:					Complete <input checked="" type="checkbox"/> Limited	
ADDRESS:					ADDRESS OF PROPERTY	ADDRESS: 354 Hunters Run
TEL: ()					CITY: Edmonton	Edmonton, Alberta
					PROVINCE: AB	TEL: (780) 999-9990
APPLICANT NAME	Lot 14 Block A Plan 2340 HW					
MUNICIPALITY or DISTRICT	Strathcona					
ASSESSMENT: LAND	IMP <input checked="" type="checkbox"/> or 'AS IS' and 'UPON COMPLETION OF THE IMPROVEMENTS'				TOTAL 126,500.00	TAXES \$ 1,528.00
PURPOSE OF APPRAISAL: To estimate the market value	YEAR 2001					
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)					
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	TREND OF DISTRICT	CONFORMITY OF SUBJ.	AVG. AGE OF PROPERTIES	SUPPLY	DEMAND	
<input checked="" type="checkbox"/> RESIDENTIAL	<input checked="" type="checkbox"/> IMPROVING	<input checked="" type="checkbox"/> INFERIOR	IN NEIGHBOURHOOD:	GOOD	<input checked="" type="checkbox"/> GOOD	
<input type="checkbox"/> RURAL	<input checked="" type="checkbox"/> STABLE	<input checked="" type="checkbox"/> SIMILAR	New - 80 YEARS	FAIR	<input type="checkbox"/> FAIR	
<input type="checkbox"/> MIXED	<input type="checkbox"/> DETERIORATING	<input type="checkbox"/> SUPERIOR	AREA BUILT UP 100 %	POOR	<input type="checkbox"/> POOR	
DISTANCE TO ELEMENTARY SCHOOL 5 Blocks	PUBLIC TRANSPORTATION 2 Blocks		PRICE RANGE IN NEIGHBOURHOOD			
TO SECONDARY SCHOOL 2 Kms	SHOPPING FACILITIES 3 Blocks		\$ 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, unwanted 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	<input checked="" type="checkbox"/> PAVED ROAD		<input checked="" type="checkbox"/> TELEPHONE	<input checked="" type="checkbox"/> SANITARY SEWER		
SITE AREA: 492.2m2	SOURCE: Tax department		<input checked="" type="checkbox"/> GRAVEL ROAD	<input checked="" type="checkbox"/> GAS		
TOPOGRAPHY: Level	<input checked="" type="checkbox"/> SIDEWALK		<input checked="" type="checkbox"/> MUNICIPAL WATER	<input checked="" type="checkbox"/> SEPTIC		
CONFIGURATION: Irregular	<input checked="" type="checkbox"/> CURBS		<input type="checkbox"/> WELL-PRIVATE	<input type="checkbox"/> STORM SEWER		
ZONING: RF3 Residential	<input checked="" type="checkbox"/> STREET LIGHTS		<input type="checkbox"/> WELL-COMMUNAL	<input type="checkbox"/> OPEN DITCH		
CABLEVISION <input checked="" type="checkbox"/>						
DOES PRESENT USE CONFORM: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, SEE COMMENTS.						
LANDSCAPING	EASEMENTS	DRIVEWAY	ELECTRICAL			
EXCELLENT <input type="checkbox"/> FAIR <input type="checkbox"/> POOR <input type="checkbox"/> AVERAGE <input checked="" type="checkbox"/>	UTILITY <input checked="" type="checkbox"/> ACCESS <input type="checkbox"/> NONE <input type="checkbox"/>	PRIVATE <input checked="" type="checkbox"/> MUTUAL <input type="checkbox"/> DOUBLE <input type="checkbox"/> NONE <input type="checkbox"/>	CONCRETE <input checked="" type="checkbox"/> ASPHALT <input type="checkbox"/> UNDERGROUND <input type="checkbox"/> OVERHEAD <input checked="" type="checkbox"/>			
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:		HOLDBACK RECOMMENDED:			
FLOOR AREA	BASEMENT	TYPE OF BUILDING	DESIGN	CONSTRUCTION		
SOURCE	<input checked="" type="checkbox"/> FULL	<input checked="" type="checkbox"/> DETACHED	<input checked="" type="checkbox"/> ONE-STORY	<input checked="" type="checkbox"/> WOOD FRAME		
MAIN 84.0m2	<input type="checkbox"/> PARTIAL	<input type="checkbox"/> SEMI-DETACHED	<input type="checkbox"/> SPLIT LEVEL	<input type="checkbox"/> BRICK		
2nd	<input type="checkbox"/> CRAWL SPACE	<input type="checkbox"/> ROW/TOWNHOUSE	<input type="checkbox"/> 1 1/2 STOREY	<input type="checkbox"/> STONE		
3rd	TOTAL AREA Fully dev	<input type="checkbox"/> APARTMENT	<input type="checkbox"/> 2-STORY	<input type="checkbox"/> CONCRETE		
TOTAL 84.0m2	SQ. FT. SQ.M.					
SQ. FT. <input checked="" type="checkbox"/> SQ.M.	EXTERIOR FINISH	WOOD SIDING	ROOFING MATERIAL	OVERALL EXT. CONDITION		
WOOD and vinyl	<input type="checkbox"/> BRICK VENEER	<input type="checkbox"/> ALUMINUM	<input checked="" type="checkbox"/> ASPHALT SHINGLE	GOOD		
Double glazed	<input type="checkbox"/> SOLID BRICK	<input type="checkbox"/> VINYL	<input type="checkbox"/> WOOD SHINGLE	<input checked="" type="checkbox"/> AVERAGE		
U.F.F.I. APPARENT	<input type="checkbox"/> STONE VENEER	<input type="checkbox"/> INSULBRICK	<input type="checkbox"/> TAR & GRAVEL	<input type="checkbox"/> FAIR		
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<input checked="" type="checkbox"/> SOLID STONE		Est 5 APPROX. AGE	<input type="checkbox"/> POOR		
	<input type="checkbox"/> STUCCO					
DESCRIPTION OF IMPROVEMENTS - INTERIOR						
INSULATION	FLOORING	WALLS	CEILINGS	FINISH		
<input checked="" type="checkbox"/> CEILING	<input checked="" type="checkbox"/> W/W CARPET	<input type="checkbox"/> SHEET VINYL	<input type="checkbox"/>	<input type="checkbox"/> PLYWOOD		
<input checked="" type="checkbox"/> WALLS	<input type="checkbox"/> SOFTWOOD	<input type="checkbox"/> VINYL TILE	<input checked="" type="checkbox"/>	<input type="checkbox"/> PLASTER		
<input checked="" type="checkbox"/> BASEMENT	<input checked="" type="checkbox"/> HARDWOOD	<input checked="" type="checkbox"/> CERAMIC	<input checked="" type="checkbox"/>	<input type="checkbox"/> GYPSUM BOARD		
<input type="checkbox"/> CRAWL	<input type="checkbox"/> LINOLEUM					
FLOOR PLAN	CLOSETS	BEDROOMS(8) 3	BATHROOMS(8) 2	OVERALL INT. CONDITION		
<input checked="" type="checkbox"/> GOOD	<input checked="" type="checkbox"/> GOOD	LARGE	2-Pc.	GOOD		
<input type="checkbox"/> AVERAGE	<input type="checkbox"/> AVERAGE	3 AVERAGE	3-Pc.	<input checked="" type="checkbox"/> AVERAGE		
<input type="checkbox"/> FAIR	<input type="checkbox"/> FAIR	SMALL	4-Pc.	<input type="checkbox"/> POOR		
<input type="checkbox"/> POOR	<input type="checkbox"/> POOR		5-Pc.	<input type="checkbox"/> CUSTOM		
				<input type="checkbox"/> POOR		

Tab 1 Appraisal Details

Client Reference No: File No: 30488-01-RG

FOUNDATION WALLS	PLUMBING LINES	ELECTRICAL	WATER HEATER	HEATING SYSTEM
<input checked="" type="checkbox"/> POURED CONCRETE	<input checked="" type="checkbox"/> COPPER	<input type="checkbox"/> FUSES	<input checked="" type="checkbox"/> GAS	<input checked="" type="checkbox"/> FORCED AIR
<input type="checkbox"/> CONCRETE BLOCK	<input checked="" type="checkbox"/> PVC OR PLASTIC	<input checked="" type="checkbox"/> BREAKERS	<input type="checkbox"/> ELECTRIC	<input type="checkbox"/> BASEBOARD
<input type="checkbox"/> CONCRETE SLAB	<input checked="" type="checkbox"/> GALVANIZED	<input type="checkbox"/> RATED CAPACITY OF MAIN	<input type="checkbox"/> CAPACITY	<input type="checkbox"/> HOT WATER
<input type="checkbox"/> BRICK OR STONE		<input type="checkbox"/> BREAKERS 100 AMPS		<input type="checkbox"/> Gas FUEL TYPE

BUILT-IN APPLIANCES/EXTRA FEATURES:

<input type="checkbox"/> STOVE	<input type="checkbox"/> VACUUM	<input type="checkbox"/> CENTRAL AIR	<input type="checkbox"/> SAUNA	<input type="checkbox"/> SOLARIUM
<input type="checkbox"/> OVEN	<input type="checkbox"/> GARBAGE DISPOSAL	<input type="checkbox"/> AIR CLEANER	<input type="checkbox"/> WHIRLPOOL	<input type="checkbox"/> SKYLIGHTS
<input type="checkbox"/> DISHWASHER	<input type="checkbox"/> FIREPLACE(S)	<input type="checkbox"/> SECURITY SYSTEM	<input type="checkbox"/> SWIMMING POOL	<input type="checkbox"/> 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					COST APPROACH	
LEVEL	MAIN	SECOND	THIRD	BSMT.	SOURCE OF COST DATA	
ROOMS:					<input checked="" type="checkbox"/> MANUAL	LOCAL CONTRACTOR
ENTRANCE	2					OTHER
LIVING	<input checked="" type="checkbox"/>					
DINING	<input checked="" type="checkbox"/>					
KITCHEN	<input checked="" type="checkbox"/>					
FULL BATH	1 - 3 PC			1 - 3 PC		
PART BATH						
BEDROOM	3			2		
FAMILY						
LAUNDRY				<input checked="" type="checkbox"/>		
OTHER(S)						
Utility				<input checked="" type="checkbox"/>		
Kitchenette				<input checked="" type="checkbox"/>		

LAND VALUE:	\$ 70,000
BUILDING	
COST: .84.0m2 @ \$ 900.00	\$ 75,600
GARAGE:	
BASEMENT FINISH:	
OTHER EXTRAS (Landscaping)	\$ 8,000
TOTAL REPLACEMENT COST:	\$ 75,800
LESS ACCRUED DEPRECIATION 24%	\$ 18,144
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	10118 - 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		137,900	122,000	121,850	
SITE SIZE	492.2m2	404.1m2	437.5m2	355.1m2	2,500
SIZE I.F.A.	84.0m2	76.8m2	68.8m2	63.3m2	7,200
AGE/CONDITION	50 years / Avg/gd.	55 years / Similar	62 years / Average	59 years / Average	5,000
STYLE	Bungalow	Bungalow	Bungalow	Bungalow	
RMS/BS/BATHS	5 / 3 / 2	5 / 2 / 1	4 / 2 / 2	4 / 2 / 2	
BASEMENT	Fully dev/site	Partly developed	Fully developed	Partly developed	5,000
GARAGE/PARKING	None	Detached single	None	Detached single	-2,000
Extra features					
ADJUSTED VALUES/NET ADJUSTED TOTALS	9.8%	4.0%	143,400	11.7%	11.7%
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					
<input checked="" type="checkbox"/> TITLE PAGE	<input type="checkbox"/> AREA CALCULATIONS	<input checked="" type="checkbox"/> MAP ADDENDUM	<input type="checkbox"/> ENVIRONMENTAL ADDENDUM	<input checked="" type="checkbox"/> CERTIFICATION	
<input type="checkbox"/> REPORT PROFILE	<input type="checkbox"/> SKETCH ADDENDUM	<input checked="" type="checkbox"/> PHOTO ADDENDA	<input type="checkbox"/> SCOPE OF APPRAISAL	<input type="checkbox"/> SCHEDULE ANNUAL/ATIVE	
<input type="checkbox"/> TRANSMITTAL LETTER	<input type="checkbox"/> COMPS 4-5-6	<input type="checkbox"/> NARRATIVE ADDENDUM	<input type="checkbox"/> USP/DEPARTURE DECL/DURE	<input checked="" type="checkbox"/> INVOICE FOR SERVICES	
SIGNATURE	DESIGNATION	SIGNATURE	DESIGNATION		
NAME: Beeno Goudar B Com., CRA	CRA	NAME:			
	INSPECTED PROP. (DATE)				
	09/07/01				

Form: CSA-USRP-BSP Page 2 (This form was produced using CMAA 1.0 for Windows 1.000(CSA-000))

Blackmud Appraisals Ltd.

Highlight

Tab 1

Appraisal Details

More Photos to
Make It Real

SUBJECT PROPERTY PHOTO ADDENDUM

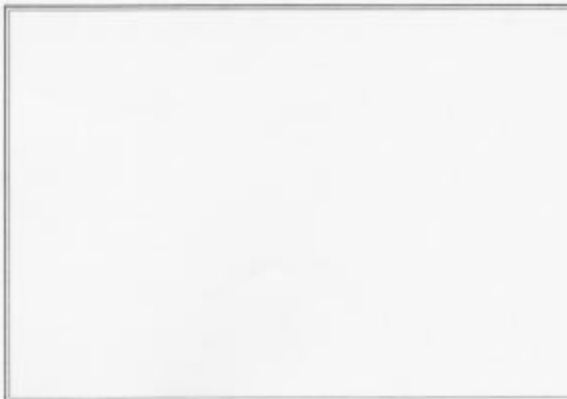
Borrower:		File No.:	30488-01-RG
Property Address:		Case No.:	
City: Edmonton		Prov.: AB	P.C.:
Lender:			



FRONT VIEW OF
SUBJECT PROPERTY



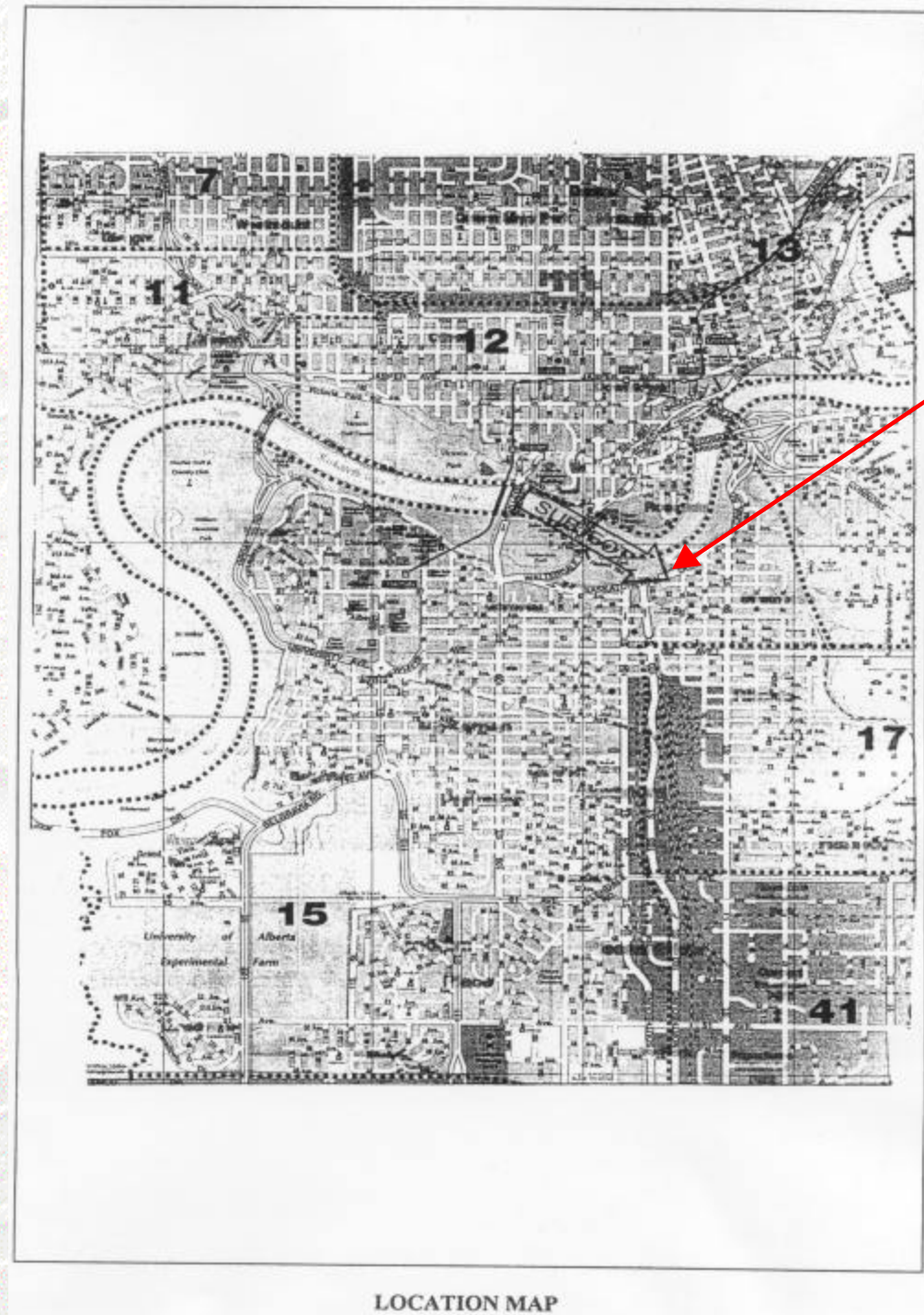
REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Tab 1 Appraisal Details

Locate It On
Map To
Enhance The
Reality



Tab 2

Property Title



CERTIFIED COPY OF
Certificate of Title
North Alberta Land Registration District

LINC
0014 036 669

SHORT LEGAL
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 FEE SIMPLE
OF AND IN

[REDACTED]
BLOCK A
LOT 14
EXCEPTING THEREOUT 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 V3W5A3 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

[Signature]
A.C. REGISTRAR
NORTH ALBERTA LAND REGISTRATION DISTRICT



SUPPLEMENTARY INFORMATION

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

A15 REFERENCE:
4;24;52;28;NW
TOTAL INSTRUMENTS: 001

Tab 3

Current Mortgage Statement

TRAN: TMTG010
LTRM: M0601097
MOD : MONTGGE1

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
CURR INT RATE : 6.95000
LOAN TYPE : NHA
INT ADJ DATE : MAY 28 99
PAYMENT DUE DATE : AUG 28 01
TERM : 60
MATURITY DATE : MAY 28 04
PREPAYMENT POLICY: CLOSED
CASH BACK AMOUNT : 3,252.00
CURR PPL BALANCE : 104,435.80
CURR TAX BALANCE : 0.00
INT ON ADVANCES : 0.00

NAME
899997 ALBERTA LTD

PROPERTY ADDRESS
10118 88 AVE NW EDMONTON

AB
PRODUCT FEATURE : CASHBACK
PAYMENT FREQUENCY: MONTHLY
REGULAR PAYMENT : 755.97
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

Tab 4 Insurance



the co-operators

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 policie(s).

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)	\$90,000
(Replacement Cost)	
Liability	\$1,000,000
Water Escape	Included
Glass (\$250. Deductible)	Included
Sewer Back Up	Included
(\$1,000 deductible)	
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

Westgate Agency: 17010-90 Avenue, Edmonton, Alberta T5T 1L6
Perma Insurance Agency: 44 Capital Blvd., #120, 10044-108 Street
Edmonton, Alberta T5J 3S7

Tel: (780) 448-7137 Fax: (780) 448-7136
Tel: (780) 424-3333 Fax: (780) 424-0888
Chinese Direct Line: (780) 424-0366 中文熱線

HOME • AUTO • LIFE • RRSPs • BUSINESS • GROUP • TRAVEL

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 th Avenue, Edmonton, Alberta T6E 2R9		
Borrower's Lawyer:	[Signature]		
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 <input type="checkbox"/> Other:		
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. 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	\$285.65	\$28,565.00
2	1/1/02	\$285.65	Interest	\$571.30	\$28,565.00
3	2/1/02	\$285.65	Interest	\$856.95	\$28,565.00
4	3/1/02	\$285.65	Interest	\$1,142.60	\$28,565.00
5	4/1/02	\$285.65	Interest	\$1,428.25	\$28,565.00
6	5/1/02	\$285.65	Interest	\$1,713.90	\$28,565.00
7	6/1/02	\$285.65	Interest	\$1,999.55	\$28,565.00
8	7/1/02	\$285.65	Interest	\$2,285.20	\$28,565.00
9	8/1/02	\$285.65	Interest	\$2,570.85	\$28,565.00
10	9/1/02	\$285.65	Interest	\$2,856.50	\$28,565.00
11	10/1/02	\$285.65	Interest	\$3,142.15	\$28,565.00
12	11/1/02	\$285.65	Interest	\$3,427.80	\$28,565.00
13	12/1/02	\$285.65	Interest	\$3,713.45	\$28,565.00
14	1/1/03	\$285.65	Interest	\$3,999.10	\$28,565.00
15	2/1/03	\$285.65	Interest	\$4,284.75	\$28,565.00
16	3/1/03	\$285.65	Interest	\$4,570.40	\$28,565.00
17	4/1/03	\$285.65	Interest	\$4,856.05	\$28,565.00
18	5/1/03	\$285.65	Interest	\$5,141.70	\$28,565.00
19	6/1/03	\$285.65	Interest	\$5,427.35	\$28,565.00
20	7/1/03	\$285.65	Interest	\$5,713.00	\$28,565.00
21	8/1/03	\$285.65	Interest	\$5,998.65	\$28,565.00
22	9/1/03	\$285.65	Interest	\$6,284.30	\$28,565.00
23	10/1/03	\$285.65	Interest	\$6,569.95	\$28,565.00
24	11/1/03	\$285.65	Interest	\$6,855.60	\$28,565.00
25	12/1/03	\$28,565.00	Repayment of Principal		\$0.00

The background of the slide is a dense, overlapping pattern of US coins, including pennies, nickels, and quarters, rendered in a light, semi-transparent style. The coins are scattered across the entire frame, creating a textured, metallic background.

**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

The background of the slide is a dense, overlapping pattern of Canadian coins, including quarters and dimes, in various shades of silver and gold. The coins are slightly out of focus, creating a textured, metallic background.

Use The “Hot Book” Strategy In Many Situations

RRSP Mortgages

Equity JV Partners

Bankers

Selling The Property

Wrapping or Lease To Own

