



## **Pouce Coupe Suited House**

4508 56 ave  
Pouce Coupe, BC

Presented by:

**Mitch Collins**  
**Century 21 Energy Realty Ltd**  
10756 100 St  
Fort St. John, BC V1J 3Z6  
Office: (250) 785-8051  
Mobile: (250) 262-9338  
Fax: (250) 785-2551  
Mitch@MitchCollins.com  
www.MitchCollins.com  
Your Personal Investment Realtor



For review purposes only, not intended to replace your own diligence.

# Overview

## Pouce Coupe Suited House

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Mitch@MitchCollins.com

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### Purchase Info

Total Number of Units	2
Purchase Price	\$412,500
Initial Cash Invested	\$90,750

### Income Analysis

	Monthly	Annual
Net Operating Income	\$2,157	\$25,880
Cash Flow	\$715	\$8,586

### Financial Metrics

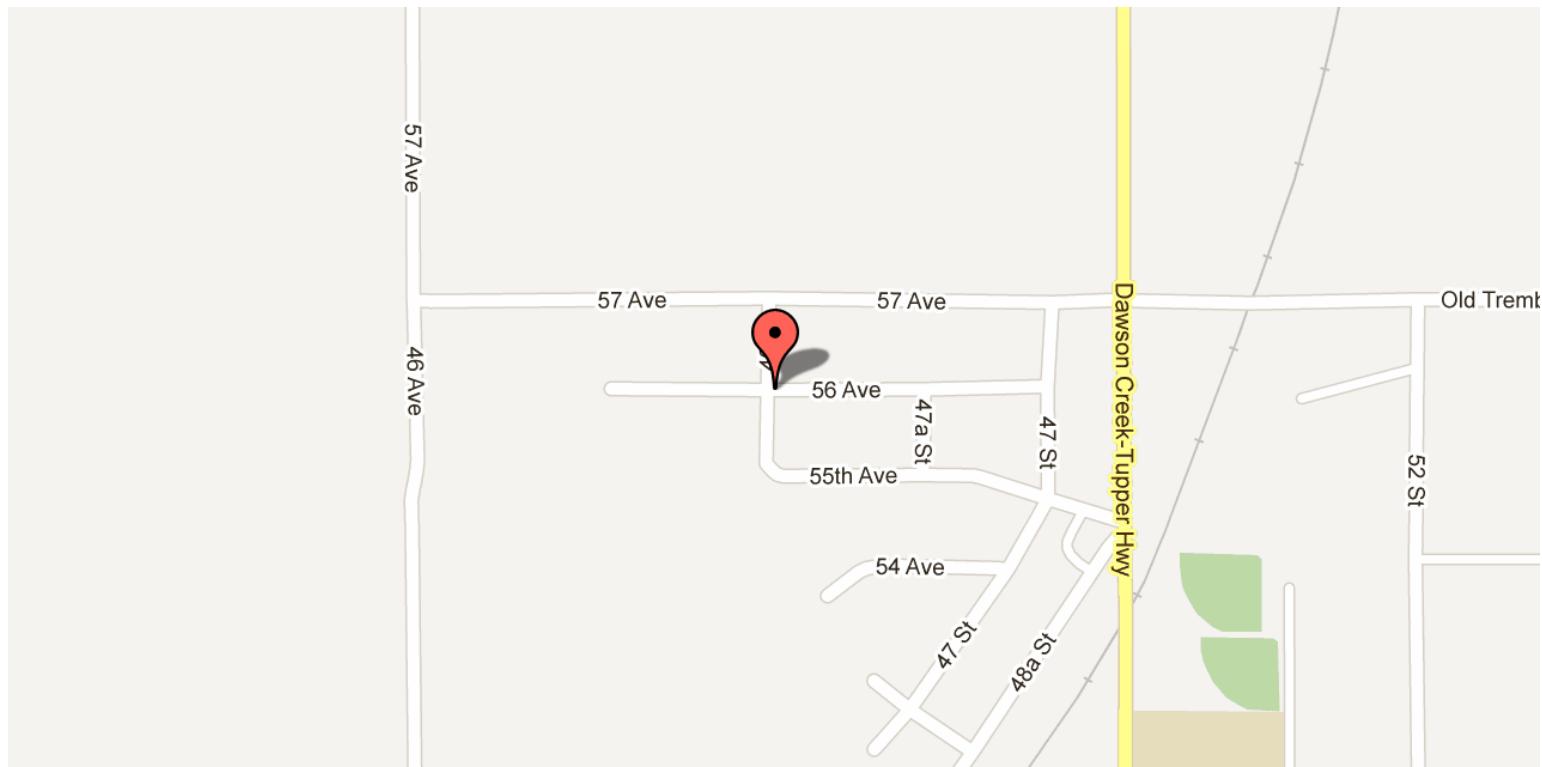
Cap Rate (Purchase Price)	6.3%
Cash on Cash Return (Year 1)	9.5%
Internal Rate of Return (Year 10)	24.4%
Sale Price (Year 10)	\$671,919



Great home with fully self contained rental suite in a bedroom community of booming Dawson Creek BC!

This property come fully equipped upstairs with a double car garage, 3 bedrooms and a great layout including a large deck. Downstairs is fully self contained with seperate electric and water meters, seperate entry, private laundry facilities, and independent heating and plumbing systems. All this in a brand new building offering home warranty and a great yield.

This unique property will move fast so move quick.



# Purchase Analysis

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Purchase Info			Income	Monthly	Annual
Purchase Price		\$412,500	Gross Rent	\$3,000	\$36,000
- First Mortgage		(\$330,000)	Vacancy Loss	(\$150)	(\$1,800)
- Second Mortgage		(\$0)	Laundry	\$0	\$0
<b>= Downpayment</b>		<b>\$82,500</b>	<b>Operating Income</b>	<b>\$2,850</b>	<b>\$34,200</b>
+ Buying Costs		\$8,250	Expenses (% of Income)		
+ Initial Improvements		\$0	Insurance (4%)	(\$100)	(\$1,200)
<b>= Initial Cash Invested</b>		<b>\$90,750</b>	Management Fees (10%)	(\$285)	(\$3,420)
Total Number of Units		2	Taxes (7%)	(\$208)	(\$2,500)
Cost per Unit		\$206,250	Utilities (0%)	(\$0)	(\$0)
Average Monthly Rent per Unit		\$1,500	Association Fees (0%)	(\$0)	(\$0)
Mortgages			Repairs and Maintenance (4%)	(\$100)	(\$1,200)
First	Second	<b>Operating Expenses (24%)</b>	<b>(\$693)</b>	<b>(\$8,320)</b>	
Loan-To-Value Ratio	80%	0%	Net Performance		
Loan Amount	\$330,000	\$0	Net Operating Income	\$2,157	\$25,880
Loan Type	Amortizing		- Mortgage Payments	(\$1,441)	(\$17,294)
Term	30 Years		- Year 1 Improvements	(\$0)	(\$0)
Interest Rate	3.3%		<b>= Cash Flow</b>	<b>\$715</b>	<b>\$8,586</b>
Payment	\$1,441.17	\$0.00			
Financial Metrics (Year 1)					
Annual Gross Rent Multiplier		11.5	Assumptions		
Operating Expense Ratio		24.3%	Appreciation Rate	5.0%	
Debt Coverage Ratio		1.50	Vacancy Rate	5.0%	
Cap Rate (Purchase Price)		6.3%	Income Inflation Rate	5.0%	
<b>Cash on Cash Return</b>		<b>9.5%</b>	Expense Inflation Rate	3.0%	
			LTV for Refinance	80.0%	
			Selling Costs	\$20,625	

# Buy and Hold Projection

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Income	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Gross Rent	\$36,000	\$37,800	\$39,690	\$43,758	\$55,848	\$90,970	\$148,181
Vacancy Loss	(\$1,800)	(\$1,890)	(\$1,984)	(\$2,188)	(\$2,792)	(\$4,549)	(\$7,409)
Laundry	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Operating Income</b>	<b>\$34,200</b>	<b>\$35,910</b>	<b>\$37,706</b>	<b>\$41,570</b>	<b>\$53,055</b>	<b>\$86,422</b>	<b>\$140,772</b>

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Insurance	(\$1,200)	(\$1,236)	(\$1,273)	(\$1,351)	(\$1,566)	(\$2,104)	(\$2,828)
Management Fees	(\$3,420)	(\$3,591)	(\$3,771)	(\$4,157)	(\$5,306)	(\$8,642)	(\$14,077)
Taxes	(\$2,500)	(\$2,575)	(\$2,652)	(\$2,814)	(\$3,262)	(\$4,384)	(\$5,891)
Utilities	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
Association Fees	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
Repairs and Maintenance	(\$1,200)	(\$1,236)	(\$1,273)	(\$1,351)	(\$1,566)	(\$2,104)	(\$2,828)
<b>Operating Expenses</b>	<b>(\$8,320)</b>	<b>(\$8,638)</b>	<b>(\$8,969)</b>	<b>(\$9,672)</b>	<b>(\$11,699)</b>	<b>(\$17,234)</b>	<b>(\$25,624)</b>

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
<b>Net Operating Income</b>	<b>\$25,880</b>	<b>\$27,272</b>	<b>\$28,737</b>	<b>\$31,898</b>	<b>\$41,356</b>	<b>\$69,187</b>	<b>\$115,147</b>
- Mortgage Payments	(\$17,294)	(\$17,294)	(\$17,294)	(\$17,294)	(\$17,294)	(\$17,294)	(\$17,294)
- Improvements	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
<b>= Cash Flow</b>	<b>\$8,586</b>	<b>\$9,978</b>	<b>\$11,442</b>	<b>\$14,604</b>	<b>\$24,062</b>	<b>\$51,893</b>	<b>\$97,853</b>
Cap Rate (Purchase Price)	6.3%	6.6%	7.0%	7.7%	10.0%	16.8%	27.9%
Cap Rate (Market Value)	6.0%	6.0%	6.0%	6.1%	6.2%	6.3%	6.5%
<b>Cash on Cash Return</b>	<b>9.5%</b>	<b>11.0%</b>	<b>12.6%</b>	<b>16.1%</b>	<b>26.5%</b>	<b>57.2%</b>	<b>107.8%</b>
Return on Equity	7.8%	7.2%	6.8%	6.3%	5.8%	5.5%	5.5%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$433,125	\$454,781	\$477,520	\$526,466	\$671,919	\$1,094,485	\$1,782,801
- Loan Balance	(\$323,424)	(\$316,628)	(\$309,607)	(\$294,856)	(\$253,463)	(\$147,289)	(\$2)
<b>= Equity</b>	<b>\$109,701</b>	<b>\$138,153</b>	<b>\$167,913</b>	<b>\$231,610</b>	<b>\$418,456</b>	<b>\$947,196</b>	<b>\$1,782,799</b>
Loan-to-Value Ratio	74.7%	69.6%	64.8%	56.0%	37.7%	13.5%	0.0%
Potential Cash-Out Refi	\$23,076	\$47,197	\$72,409	\$126,317	\$284,072	\$728,299	\$1,426,239

Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$109,701	\$138,153	\$167,913	\$231,610	\$418,456	\$947,196	\$1,782,799
- Selling Costs	(\$21,656)	(\$22,739)	(\$23,876)	(\$26,323)	(\$33,596)	(\$54,724)	(\$89,140)
<b>= Proceeds After Sale</b>	<b>\$88,045</b>	<b>\$115,414</b>	<b>\$144,037</b>	<b>\$205,287</b>	<b>\$384,860</b>	<b>\$892,472</b>	<b>\$1,693,659</b>
+ Cumulative Cash Flow	\$8,586	\$18,564	\$30,006	\$57,594	\$158,034	\$540,224	\$1,293,047
- Initial Cash Invested	(\$90,750)	(\$90,750)	(\$90,750)	(\$90,750)	(\$90,750)	(\$90,750)	(\$90,750)
<b>= Net Profit</b>	<b>\$5,881</b>	<b>\$43,228</b>	<b>\$83,294</b>	<b>\$172,131</b>	<b>\$452,144</b>	<b>\$1,341,946</b>	<b>\$2,895,956</b>
<b>Internal Rate of Return</b>	<b>6.5%</b>	<b>22.4%</b>	<b>26.0%</b>	<b>26.8%</b>	<b>24.4%</b>	<b>21.4%</b>	<b>20.4%</b>
Return on Investment	6%	48%	92%	190%	498%	1,479%	3,191%

# Graphs

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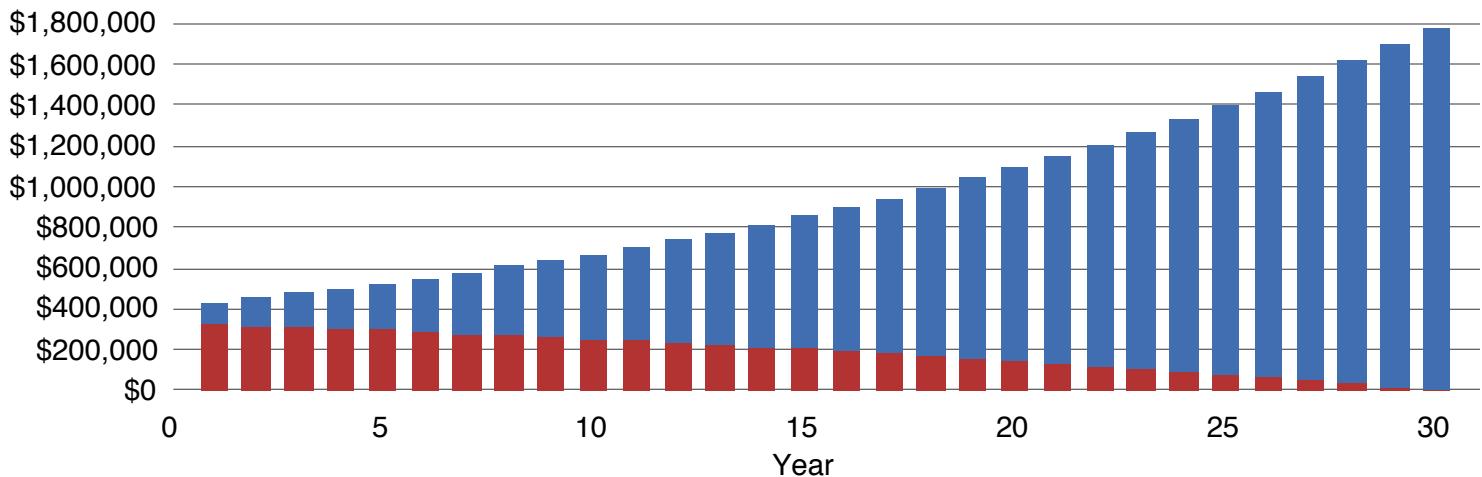
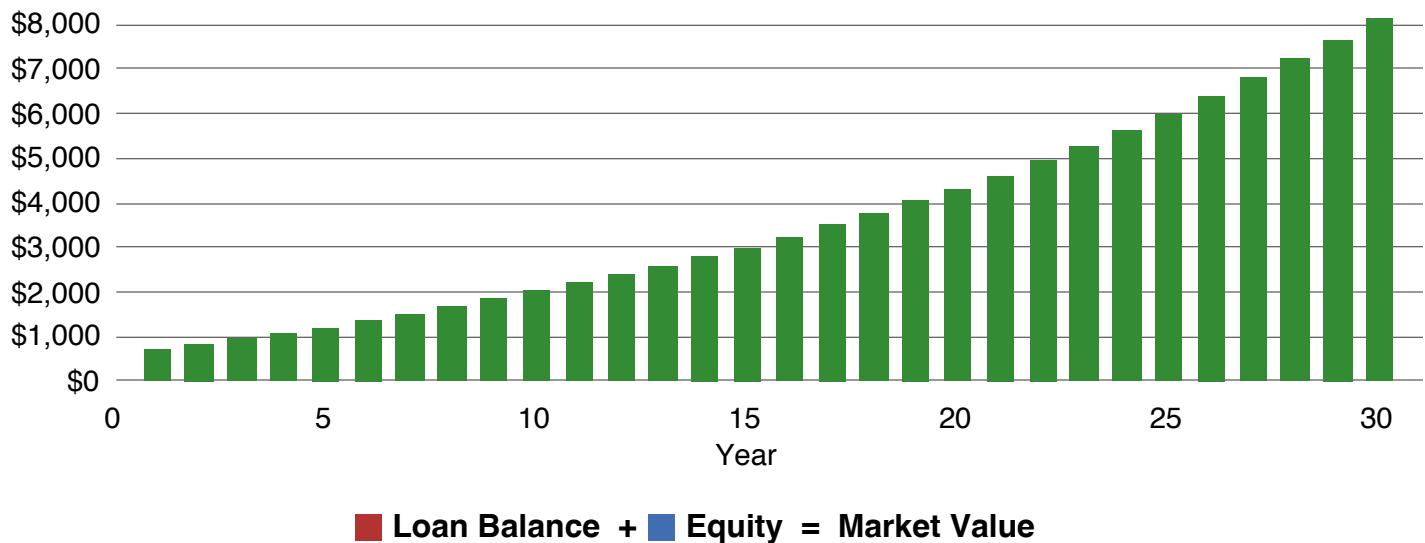
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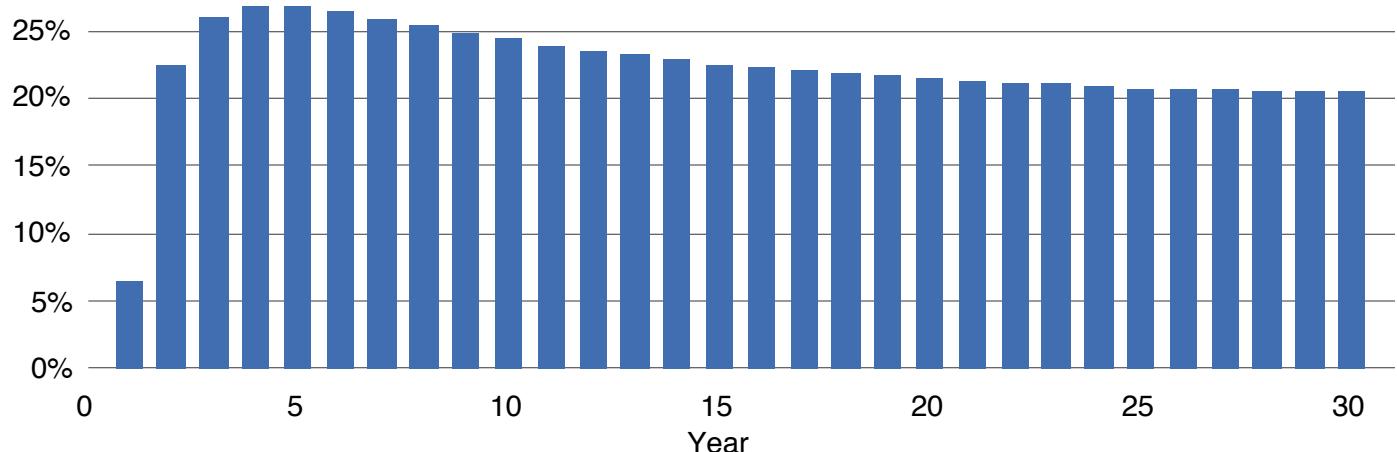
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### Monthly Cash Flow



### Internal Rate of Return (IRR)



# Rent Roll

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Unit Description	Square Feet	Units of This Type	Rent (Per Unit)
Lower 1 bdrm	0	1	\$1,050 Per Month
Upper 3 Bdrm	0	1	\$1,950 Per Month

## Totals for Year 1

Total Number of Units	2
Total Area (Sum of Units)	0 Square Feet
Total Rent (Sum of Units)	\$3,000 Per Month, \$36,000 Per Year

## Photos

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