



The Crossfield Duplex

Harvest View Heights
Dawson Creek, BC

Presented by:

Western Canadian Properties Group Ltd.



Overview

The Crossfield Duplex

Harvest View Heights Dawson Creek, BC



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Purchase Info

Square Feet (3 Units)	2,438
Purchase Price	\$384,900
Initial Cash Invested	\$84,678

Income Analysis

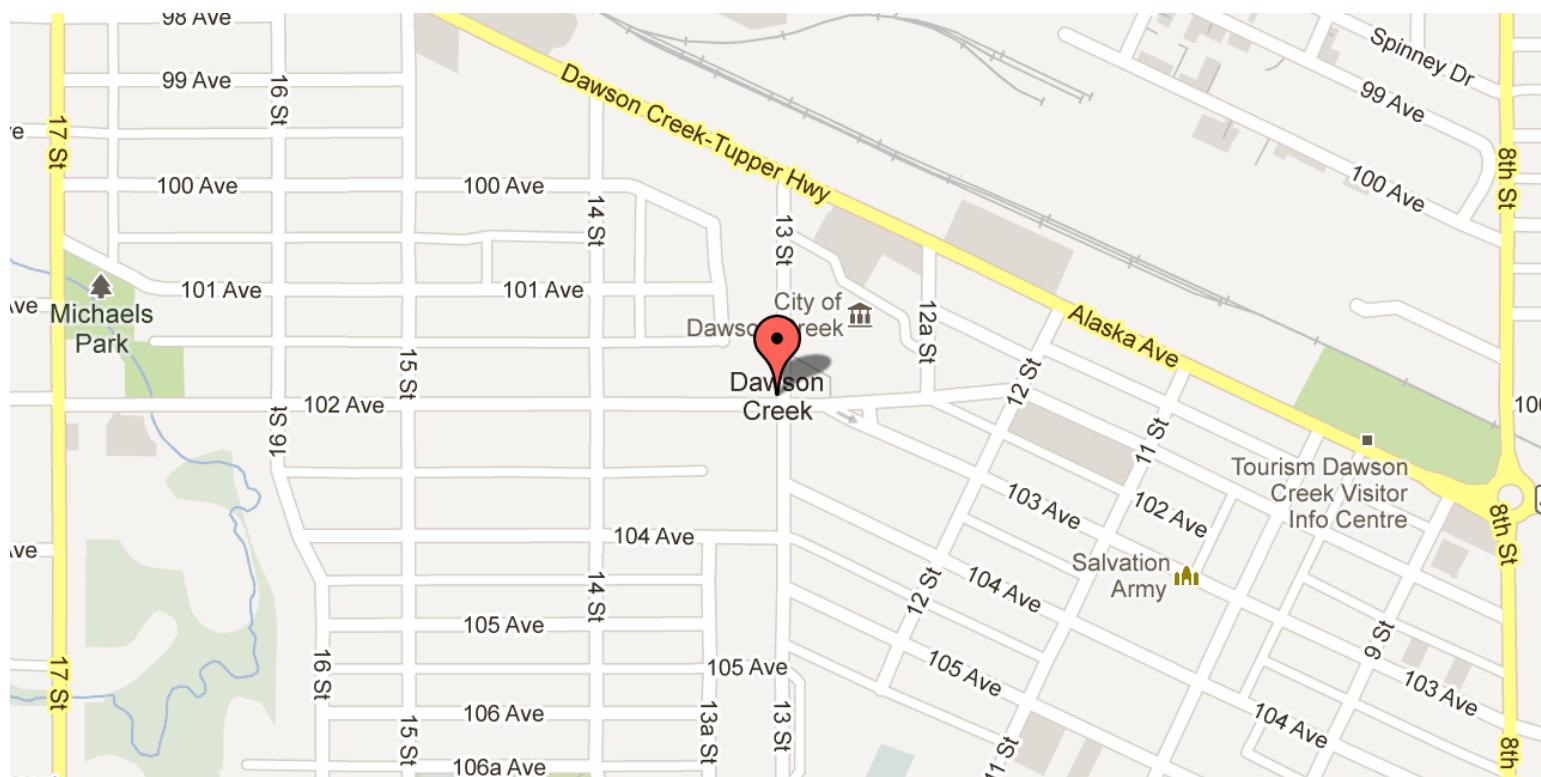
Net Operating Income	\$1,926	\$23,116
Cash Flow	\$455	\$5,458

Financial Metrics

Cap Rate (Purchase Price)	6.0%
Cash on Cash Return (Year 1)	6.4%
Internal Rate of Return (Year 10)	18.3%
Sale Price (Year 10)	\$517,273



Western Canadian Properties Group is offering investors the opportunity to be among the first to own a new Duplex in the newest development in Dawson Creek - Harvest View Heights.



Purchase Analysis

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Purchase Info			Income	Monthly	Annual
Purchase Price		\$384,900	Gross Rent	\$2,800	\$33,600
- First Mortgage		(\$307,920)	Vacancy Loss	(\$140)	(\$1,680)
- Second Mortgage		(\$0)	Operating Income	\$2,660	\$31,920
= Downpayment		\$76,980			
+ Buying Costs		\$7,698			
+ Initial Improvements		\$0			
= Initial Cash Invested		\$84,678			
Square Feet (3 Units)		2,438			
Cost per Square Foot		\$158			
Monthly Rent per Square Foot		\$1.15			
Cost per Unit		\$128,300			
Average Monthly Rent per Unit		\$933			
Mortgages		First	Second	Net Performance	
Loan-To-Cost Ratio		80%	0%	Net Operating Income	\$1,926
Loan-To-Value Ratio		80%	0%	- Mortgage Payments	(\$1,471)
Loan Amount		\$307,920	\$0	- Year 1 Improvements	(\$0)
Loan Type		Amortizing		= Cash Flow	\$455
Term		25 Years			
Interest Rate		3.09%			
Payment		\$1,471.47	\$0.00		
Financial Metrics (Year 1)					
Annual Gross Rent Multiplier			11.5		
Operating Expense Ratio			27.6%		
Debt Coverage Ratio			1.31		
Cap Rate (Purchase Price)			6.0%		
Cash on Cash Return			6.4%		
Assumptions					
Appreciation Rate			3.0%		
Vacancy Rate			5.0%		
Income Inflation Rate			3.0%		
Expense Inflation Rate			3.0%		
LTV for Refinance			80.0%		
Selling Costs			\$26,943		

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	\$33,600	\$34,608	\$35,646	\$37,817	\$43,840	\$58,918	\$79,181
Vacancy Loss	(\$1,680)	(\$1,730)	(\$1,782)	(\$1,891)	(\$2,192)	(\$2,946)	(\$3,959)
Operating Income	\$31,920	\$32,878	\$33,864	\$35,926	\$41,648	\$55,972	\$75,222
Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Insurance	(\$1,155)	(\$1,189)	(\$1,225)	(\$1,300)	(\$1,507)	(\$2,025)	(\$2,721)
Management Fees	(\$3,192)	(\$3,288)	(\$3,386)	(\$3,593)	(\$4,165)	(\$5,597)	(\$7,522)
Taxes	(\$3,500)	(\$3,605)	(\$3,713)	(\$3,939)	(\$4,567)	(\$6,137)	(\$8,248)
Repairs and Maintenance	(\$958)	(\$986)	(\$1,016)	(\$1,078)	(\$1,249)	(\$1,679)	(\$2,257)
Operating Expenses	(\$8,804)	(\$9,068)	(\$9,340)	(\$9,909)	(\$11,488)	(\$15,438)	(\$20,748)
Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Net Operating Income	\$23,116	\$23,809	\$24,523	\$26,017	\$30,161	\$40,534	\$54,474
- Mortgage Payments	(\$17,658)	(\$17,658)	(\$17,658)	(\$17,658)	(\$17,658)	(\$17,658)	(\$0)
- Improvements	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
= Cash Flow	\$5,458	\$6,152	\$6,866	\$8,359	\$12,503	\$22,876	\$54,474
Cap Rate (Purchase Price)	6.0%	6.2%	6.4%	6.8%	7.8%	10.5%	14.2%
Cap Rate (Market Value)	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
Cash on Cash Return	6.4%	7.3%	8.1%	9.9%	14.8%	27.0%	64.3%
Return on Equity	5.6%	5.2%	5.0%	4.6%	4.1%	3.7%	5.8%
Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$396,447	\$408,340	\$420,591	\$446,205	\$517,273	\$695,172	\$934,253
- Loan Balance	(\$299,600)	(\$291,021)	(\$282,175)	(\$263,647)	(\$212,039)	(\$81,750)	(\$0)
= Equity	\$96,847	\$117,320	\$138,416	\$182,557	\$305,235	\$613,422	\$934,253
Loan-to-Value Ratio	75.6%	71.3%	67.1%	59.1%	41.0%	11.8%	0.0%
Potential Cash-Out Refi	\$17,558	\$35,651	\$54,298	\$93,316	\$201,780	\$474,387	\$747,403
Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$96,847	\$117,320	\$138,416	\$182,557	\$305,235	\$613,422	\$934,253
- Selling Costs	(\$27,751)	(\$28,584)	(\$29,441)	(\$31,234)	(\$36,209)	(\$48,662)	(\$65,398)
= Proceeds After Sale	\$69,096	\$88,736	\$108,975	\$151,323	\$269,026	\$564,760	\$868,856
+ Cumulative Cash Flow	\$5,458	\$11,610	\$18,475	\$34,436	\$88,419	\$267,975	\$658,298
- Initial Cash Invested	(\$84,678)	(\$84,678)	(\$84,678)	(\$84,678)	(\$84,678)	(\$84,678)	(\$84,678)
= Net Profit	(\$10,124)	\$15,667	\$42,772	\$101,081	\$272,767	\$748,057	\$1,442,476
Internal Rate of Return	-12.0%	9.1%	15.4%	18.7%	18.3%	16.1%	15.0%
Return on Investment	-12%	19%	51%	119%	322%	883%	1,703%

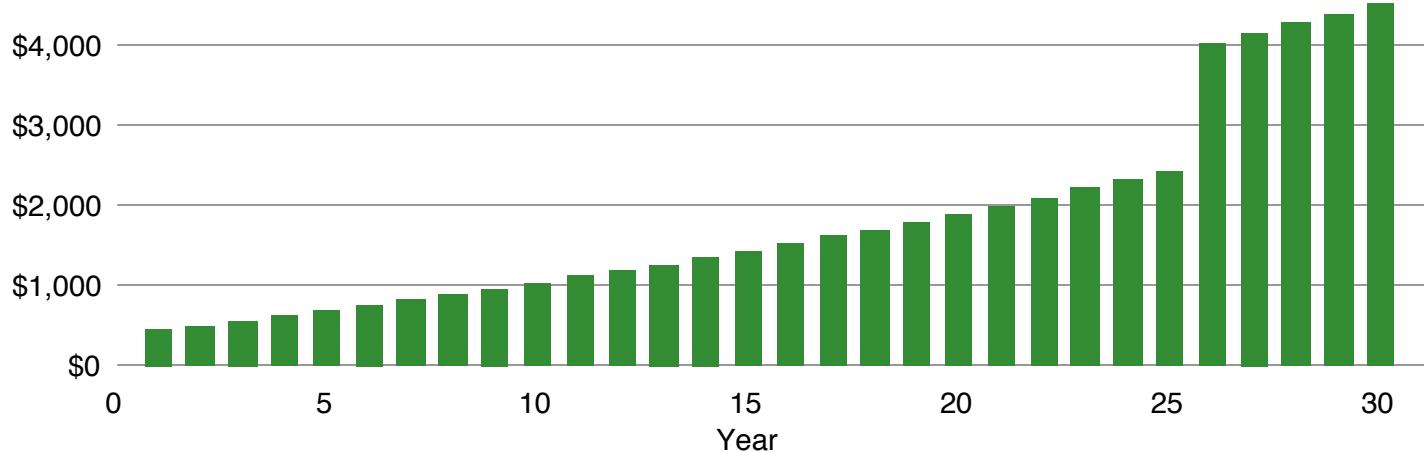
Graphs

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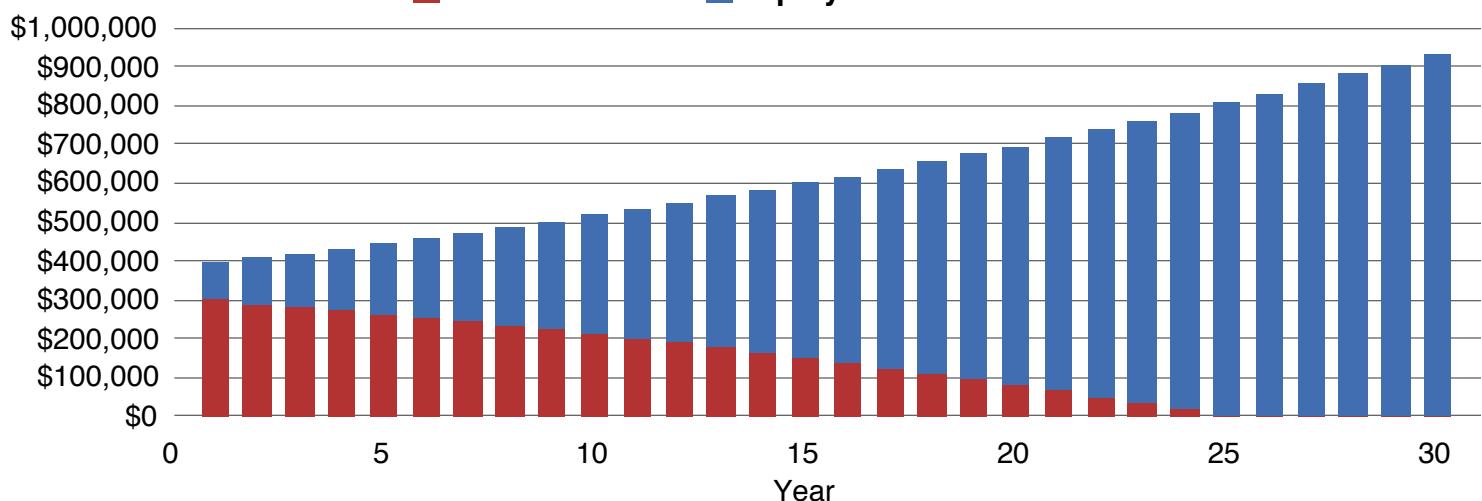


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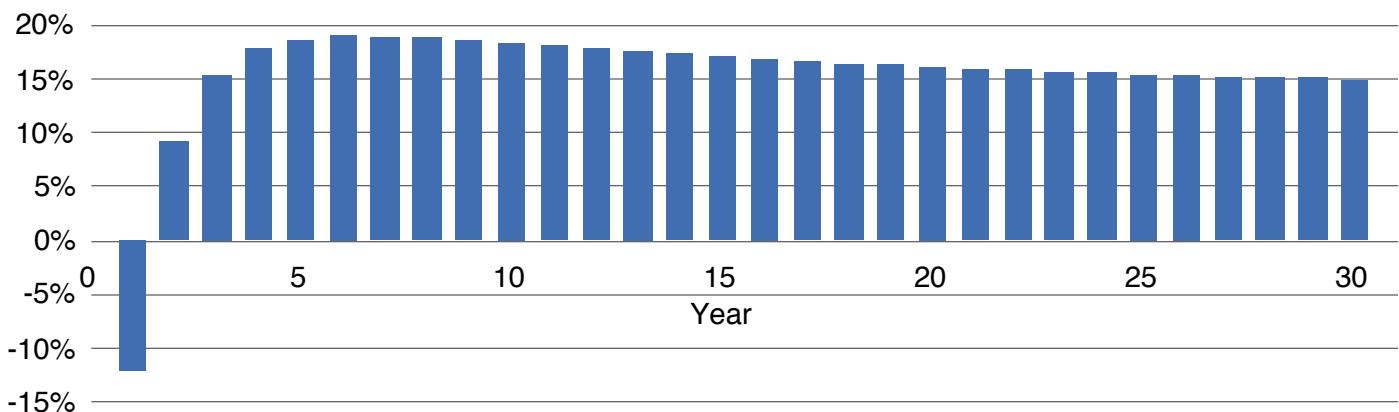
Monthly Cash Flow



■ **Loan Balance + ■ Equity = Market Value**



Internal Rate of Return (IRR)



Rent Roll

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Unit Description	Square Feet	Units of This Type	Rent (Per Unit)
Garage	160	1	\$200 Per Month
Lower Suite	710	1	\$1,000 Per Month
Upper Suite	1,568	1	\$1,600 Per Month

Totals for Year 1

Total Number of Units	3
Total Area (Sum of Units)	2,438 Square Feet
Total Rent (Sum of Units)	\$2,800 Per Month, \$33,600 Per Year

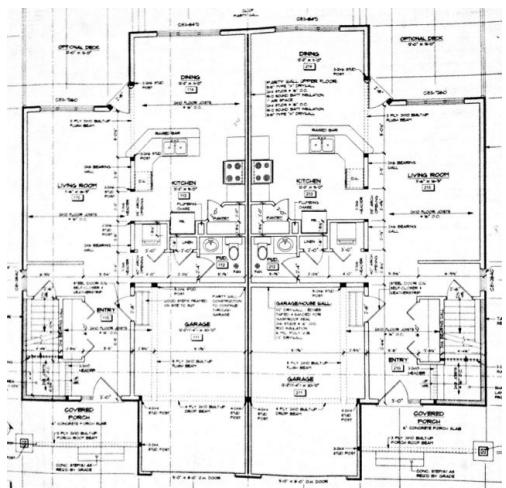
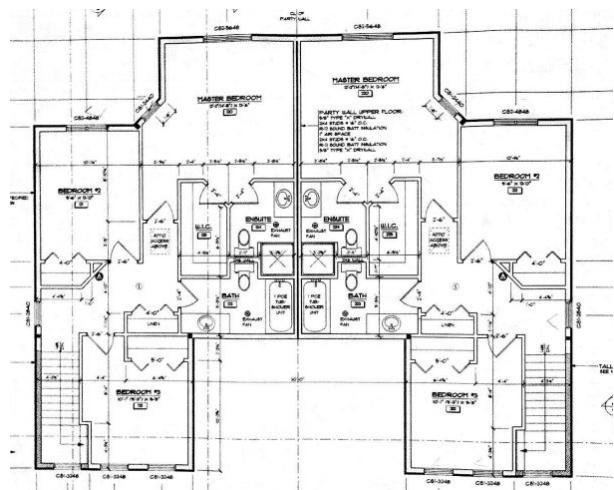
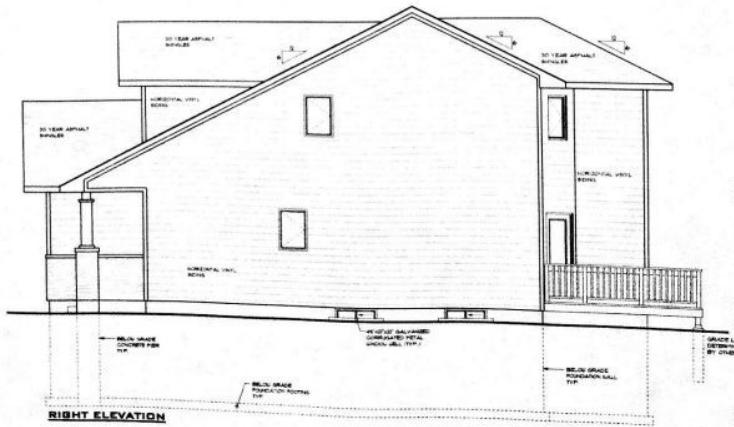
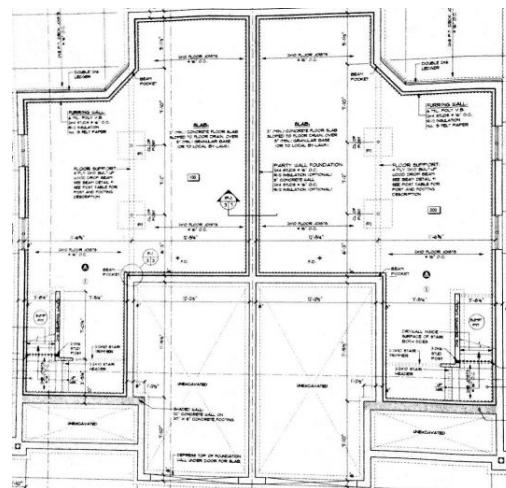
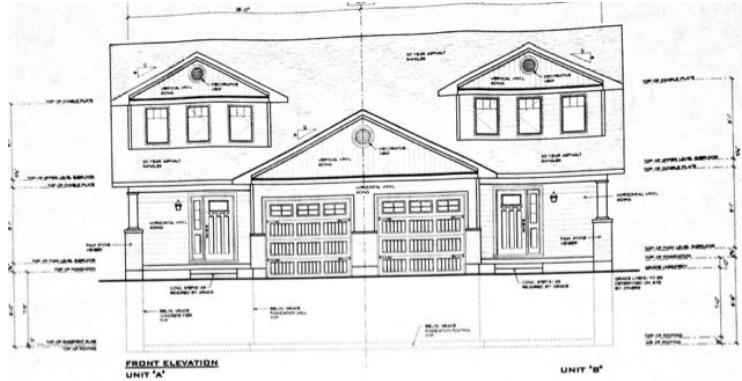
Photos

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