



Willow Creek 2 Bdrm Townhouse

1716 Willowbrook Crescent
Dawson Creek, BC

Presented by:

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Your Personal Investment Realtor



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

Overview

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Purchase Info

| | |
|-----------------------|-----------|
| Square Feet | 898 |
| Purchase Price | \$215,000 |
| Initial Cash Invested | \$47,300 |

Income Analysis

| | Monthly | Annual |
|----------------------|---------|----------|
| Net Operating Income | \$1,103 | \$13,230 |
| Cash Flow | \$333 | \$3,991 |

Financial Metrics

| | |
|-----------------------------------|-----------|
| Cap Rate (Purchase Price) | 6.2% |
| Cash on Cash Return (Year 1) | 8.4% |
| Internal Rate of Return (Year 10) | 24.0% |
| Sale Price (Year 10) | \$350,212 |



Great turn key investment in booming Dawson Creek! Newly renovated units in a great area of town with equity building tenants and quality property management in place.

Get involved in BC's own 'piece of Alberta' and start realizing strong cash flow and appreciation today!



Purchase Analysis

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| Purchase Info | |
|--------------------------------|-----------------|
| Purchase Price | \$215,000 |
| - First Mortgage | (\$172,000) |
| - Second Mortgage | (\$0) |
| = Downpayment | \$43,000 |
| + Buying Costs | \$4,300 |
| + Initial Improvements | \$0 |
| = Initial Cash Invested | \$47,300 |
| Square Feet | 898 |
| Cost per Square Foot | \$239 |
| Monthly Rent per Square Foot | \$1.73 |

| Mortgages | First | Second |
|---------------------|-----------------|---------------|
| Loan-To-Value Ratio | 80% | 0% |
| Loan Amount | \$172,000 | \$0 |
| Loan Type | Amortizing | |
| Term | 30 Years | |
| Interest Rate | 3.5% | |
| Payment | \$769.93 | \$0.00 |

| Financial Metrics (Year 1) | |
|------------------------------|-------------|
| Annual Gross Rent Multiplier | 11.6 |
| Operating Expense Ratio | 25.1% |
| Debt Coverage Ratio | 1.43 |
| Cap Rate (Purchase Price) | 6.2% |
| Cash on Cash Return | 8.4% |

| Assumptions | |
|------------------------|---------|
| Appreciation Rate | 5.0% |
| Vacancy Rate | 5.0% |
| Income Inflation Rate | 5.0% |
| Expense Inflation Rate | 3.0% |
| LTV for Refinance | 80.0% |
| Selling Costs | \$6,450 |

| Income | Monthly | Annual |
|-------------------------|----------------|-----------------|
| Gross Rent | \$1,550 | \$18,600 |
| Vacancy Loss | (\$78) | (\$930) |
| Laundry | \$0 | \$0 |
| Operating Income | \$1,472 | \$17,670 |

| Expenses (% of Income) | Monthly | Annual |
|---------------------------------|----------------|------------------|
| Management Fees (2%) | (\$25) | (\$300) |
| Taxes (7%) | (\$108) | (\$1,300) |
| Utilities (0%) | (\$0) | (\$0) |
| Strata Fees (11%) | (\$163) | (\$1,956) |
| Repairs and Maintenance (5%) | (\$74) | (\$884) |
| Operating Expenses (25%) | (\$370) | (\$4,440) |

| Net Performance | Monthly | Annual |
|-----------------------------|----------------|-----------------|
| Net Operating Income | \$1,103 | \$13,230 |
| - Mortgage Payments | (\$770) | (\$9,239) |
| - Year 1 Improvements | (\$0) | (\$0) |
| = Cash Flow | \$333 | \$3,991 |

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 | \$18,600 | \$19,530 | \$20,506 | \$22,608 | \$28,855 | \$47,001 | \$76,560 |
| Vacancy Loss | (\$930) | (\$976) | (\$1,025) | (\$1,130) | (\$1,443) | (\$2,350) | (\$3,828) |
| Laundry | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Operating Income | \$17,670 | \$18,554 | \$19,481 | \$21,478 | \$27,412 | \$44,651 | \$72,732 |

| Expenses | Year 1 | Year 2 | Year 3 | Year 5 | Year 10 | Year 20 | Year 30 |
|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Management Fees | (\$300) | (\$309) | (\$318) | (\$338) | (\$391) | (\$526) | (\$707) |
| Taxes | (\$1,300) | (\$1,339) | (\$1,379) | (\$1,463) | (\$1,696) | (\$2,280) | (\$3,064) |
| Utilities | (\$0) | (\$0) | (\$0) | (\$0) | (\$0) | (\$0) | (\$0) |
| Strata Fees | (\$1,956) | (\$2,015) | (\$2,075) | (\$2,201) | (\$2,552) | (\$3,430) | (\$4,609) |
| Repairs and Maintenance | (\$884) | (\$928) | (\$974) | (\$1,074) | (\$1,371) | (\$2,233) | (\$3,637) |
| Operating Expenses | (\$4,440) | (\$4,590) | (\$4,747) | (\$5,076) | (\$6,010) | (\$8,468) | (\$12,017) |

| Income Analysis | Year 1 | Year 2 | Year 3 | Year 5 | Year 10 | Year 20 | Year 30 |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Net Operating Income | \$13,230 | \$13,963 | \$14,735 | \$16,402 | \$21,402 | \$36,183 | \$60,716 |
| - Mortgage Payments | (\$9,239) | (\$9,239) | (\$9,239) | (\$9,239) | (\$9,239) | (\$9,239) | (\$9,239) |
| - Improvements | (\$0) | (\$0) | (\$0) | (\$0) | (\$0) | (\$0) | (\$0) |
| = Cash Flow | \$3,991 | \$4,724 | \$5,495 | \$7,163 | \$12,162 | \$26,944 | \$51,476 |
| Cap Rate (Purchase Price) | 6.2% | 6.5% | 6.9% | 7.6% | 10.0% | 16.8% | 28.2% |
| Cap Rate (Market Value) | 5.9% | 5.9% | 5.9% | 6.0% | 6.1% | 6.3% | 6.5% |
| Cash on Cash Return | 8.4% | 10.0% | 11.6% | 15.1% | 25.7% | 57.0% | 108.8% |
| Return on Equity | 7.0% | 6.6% | 6.3% | 6.0% | 5.6% | 5.5% | 5.5% |

| Loan Analysis | Year 1 | Year 2 | Year 3 | Year 5 | Year 10 | Year 20 | Year 30 |
|-------------------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| Market Value | \$225,750 | \$237,038 | \$248,889 | \$274,401 | \$350,212 | \$570,459 | \$929,218 |
| - Loan Balance | (\$168,685) | (\$165,253) | (\$161,700) | (\$154,212) | (\$133,055) | (\$77,956) | (\$3) |
| = Equity | \$57,065 | \$71,785 | \$87,190 | \$120,188 | \$217,158 | \$492,503 | \$929,215 |
| Loan-to-Value Ratio | 74.7% | 69.7% | 65.0% | 56.2% | 38.0% | 13.7% | 0.0% |
| Potential Cash-Out Refi | \$11,915 | \$24,377 | \$37,412 | \$65,308 | \$147,115 | \$378,412 | \$743,371 |

| Sale Analysis | Year 1 | Year 2 | Year 3 | Year 5 | Year 10 | Year 20 | Year 30 |
|--------------------------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|--------------------|
| Equity | \$57,065 | \$71,785 | \$87,190 | \$120,188 | \$217,158 | \$492,503 | \$929,215 |
| - Selling Costs | (\$6,772) | (\$7,111) | (\$7,467) | (\$8,232) | (\$10,506) | (\$17,114) | (\$27,877) |
| = Proceeds After Sale | \$50,293 | \$64,674 | \$79,723 | \$111,956 | \$206,651 | \$475,390 | \$901,338 |
| + Cumulative Cash Flow | \$3,991 | \$8,715 | \$14,211 | \$27,681 | \$77,982 | \$274,727 | \$668,923 |
| - Initial Cash Invested | (\$47,300) | (\$47,300) | (\$47,300) | (\$47,300) | (\$47,300) | (\$47,300) | (\$47,300) |
| = Net Profit | \$6,984 | \$26,089 | \$46,634 | \$92,337 | \$237,333 | \$702,817 | \$1,522,961 |
| Internal Rate of Return | 14.8% | 25.4% | 27.4% | 27.0% | 24.0% | 21.0% | 19.9% |
| Return on Investment | 15% | 55% | 99% | 195% | 502% | 1,486% | 3,220% |

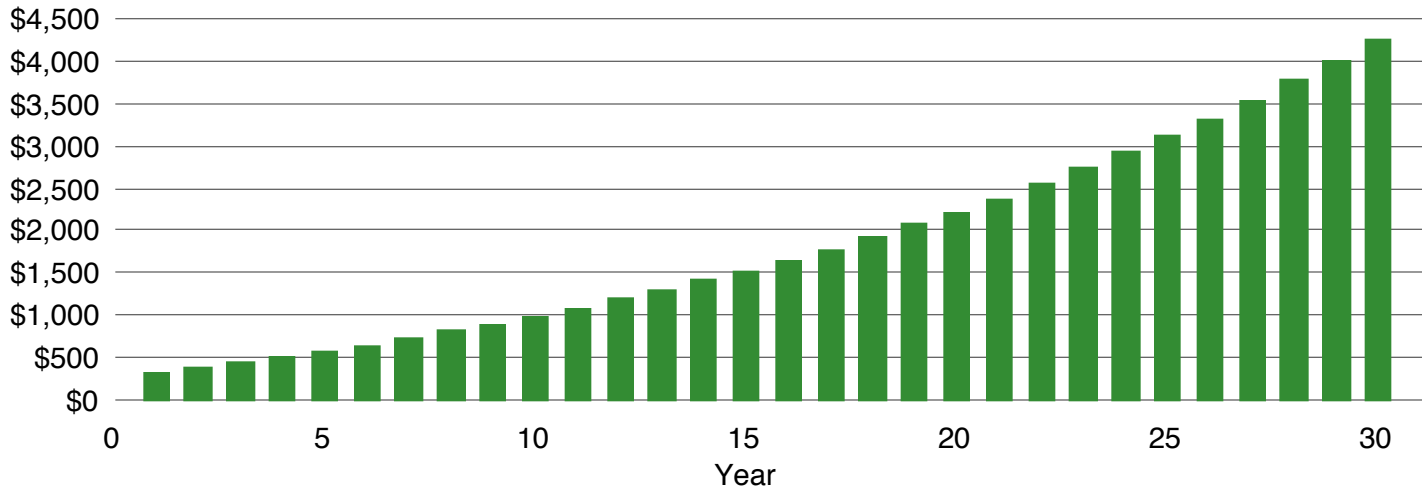
Graphs

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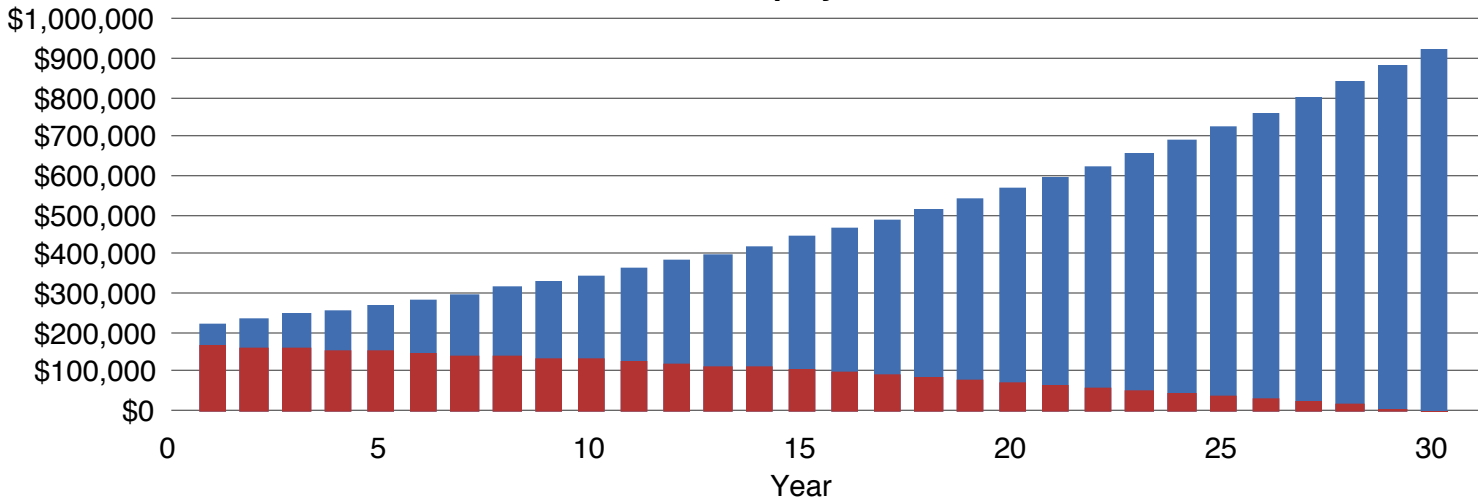


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Monthly Cash Flow



■ Loan Balance + ■ Equity = Market Value



Internal Rate of Return (IRR)

