Why buying a house is a bad investment

Photo courtesy of Canada Business Magazine

…… and other fallacies that the media and other "experts" are telling you in terms of real estate investing in today's economy.

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FINANCIAL POST

Saturday, January 23, 2010

Beware 696-year TFSA investments

Without equities, that's how long a payoff may take

Jonathan Chevreau, Financial Post

While the new tax-free savings accounts are proving to be popular, many Canadians are choosing only interest-bearing TFSA plans that pay so little that the accompanying tax savings are equally negligible.

Negligible is an understatement. Consider that in 2009, the median one-year yield for Canadian money-market mutual funds was 0.3%, according to Morningstar Canada. That would mean you'd double your money in 232 years, says Morningstar investment funds editor Rudy Luukko. Or, if you calculate it based on the 0.1% six-month yield, you'd double your investment in 696 years.

Un-Leveraged Stock Investment

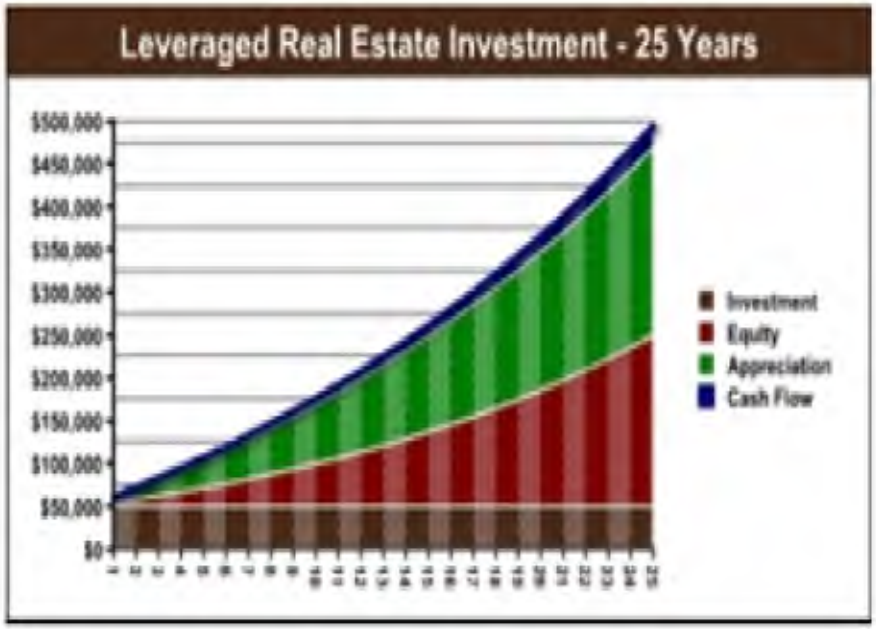
Initial Investment = $50,000
Initial Value of Investment = $50,000
Annual Appreciation = 7%
Initial Annual Cash Flow = $0
Final Annual Cash Flow = $0*
Final Value of Investment = **$271,371**

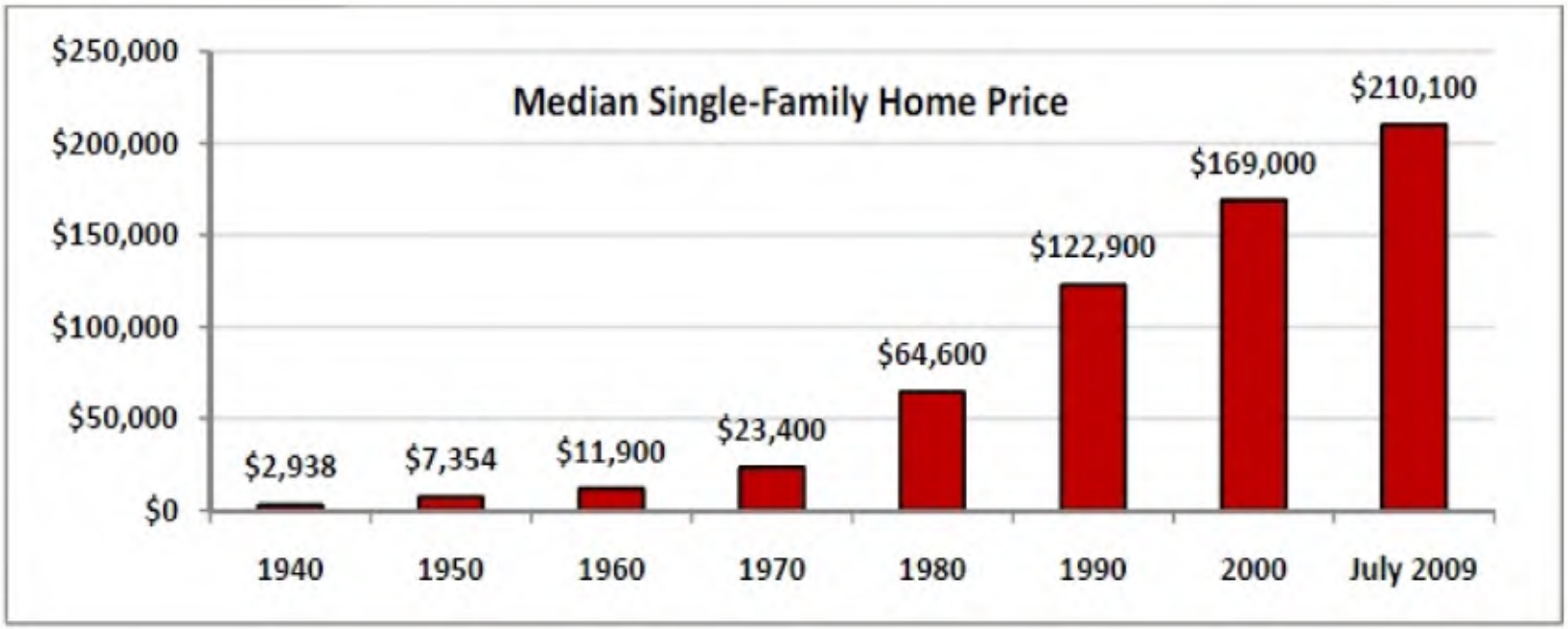
*Certain stocks may pay dividends which would generate a small amount of cash flow on a $50,000 investment.

A Comparison Between An Average Real Estate Investment Versus A Stock Investment

Leveraged Real Estate Investment

Initial Investment = $50,000
Initial Value of Investment = $200,000
Annual Appreciation = 8%
Initial Annual Cash Flow = $600
Final Annual Cash Flow = $24,924
Final Value of Investment = **$493,684**





Median Canadian Home Prices 1940-2009

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Calgary Real Estate Highlights

From Sizzle to Fizzle to Simmer

What a past 18 months! Financial market collapse. Bankruptcies. The Great Recession. And now, Recovery. Are we really there yet?

1. Calgary remains tied to a global economic recovery.
2. Affordability and low interest rates will support a balanced housing market.

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3.Single family homes will show modest price increases – condo price growth will lag.

4.Condo market will be slower to respond, particularly in downtown apartment segment.

5.Smaller homes and lower priced segments will lead in sales and price growth.

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Calgary Highlights

- **Current SF Home Inventory: 4289**
- **Current Condo Inventory: 2217**

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How Does Calgary Stack Up?

- Mortgage Interest Rates
- Job Growth and Demand
- Political Climate
- Population Growth
- Inflation Rate

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- Sales At or Over List Price
- Average Income
- Increase in Demand for Housing
- Rental Rates and Vacancy
- Transportation Improvements

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THE CALM AFTER THE BOOM

- Population growth in Calgary has been steady as migration for labour has attracted workers from across Canada and across Alberta to the city.

- New Calgarians have tended to be younger than national averages and consequently natural population growth has also been high.

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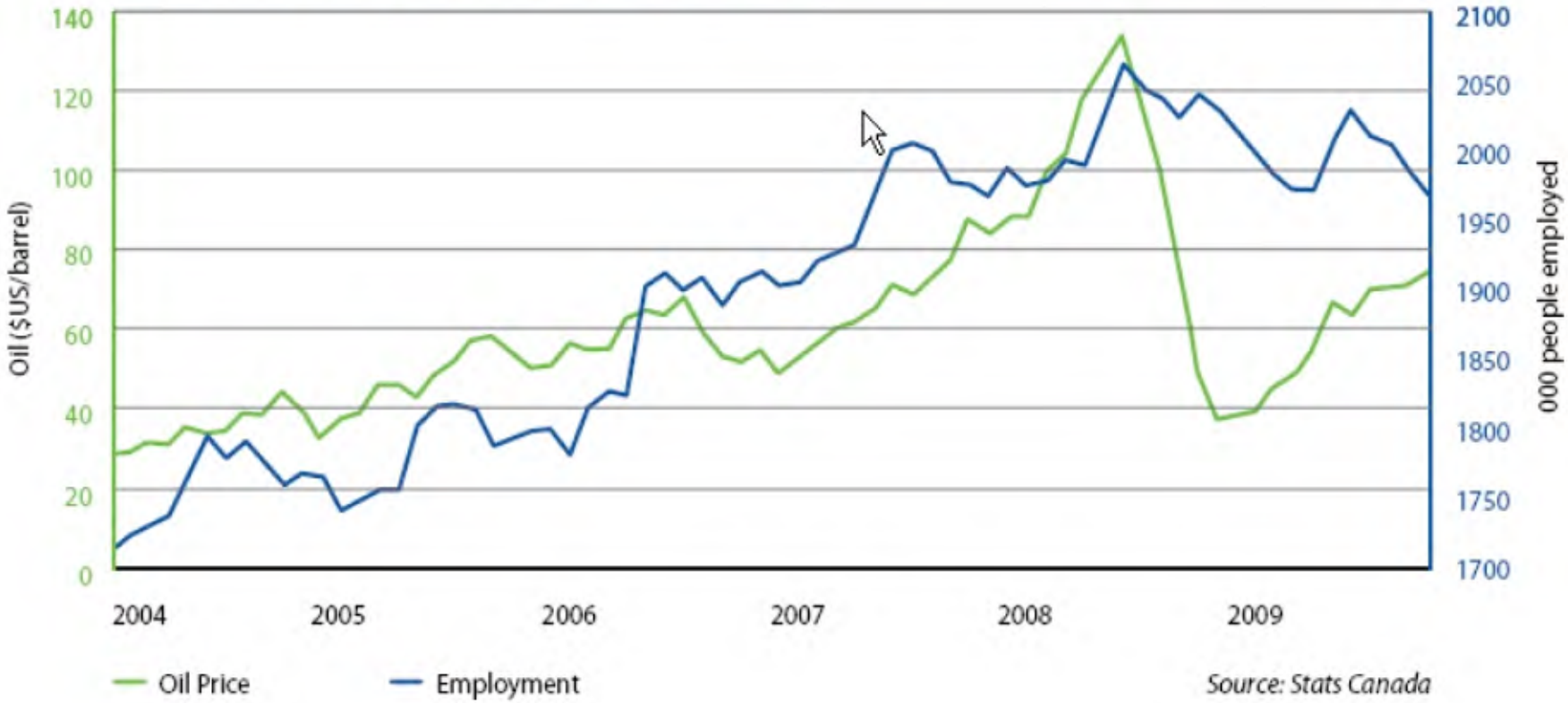
THE CALM AFTER THE BOOM

PRICE OF OIL TO CALGARY EMPLOYMENT



THE CALM AFTER THE BOOM

2010 IN BRIEF

NEW KIDS ON THE BLOCK:
Young families and first time buyers will continue to fuel a recovery in Calgary's housing market in 2010. With even modest income growth in 2009 and 2010, lower interest rates have enabled this cohort to look at homes in the $350-$375,000 range, closer to average market prices.

SHARE OF HOME SALES UNDER 1,500 SF COMPARED TO AVERAGE PRICE

Source: CREB®

Supply demand balance will generate modest price growth

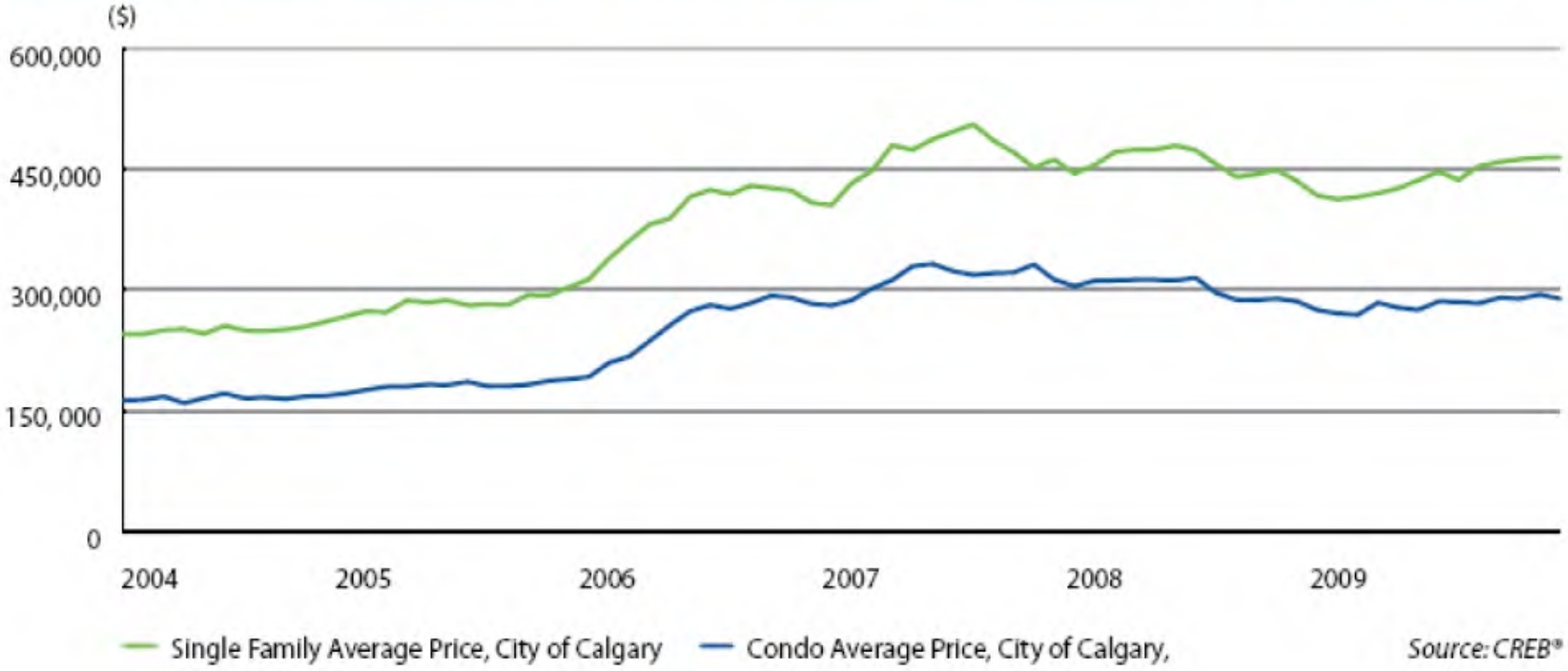
2010 IN BRIEF

GETTING EVEN: As new listings and new construction supplies stay low, demand is expected to keep price performance in the balanced market range of 2 to 4 per cent (slightly above the rate of inflation).

CONDO CONUNDRUM

Condo market lags in the face of steady inventory

AVERAGE PRICE COMPARISON, SINGLE FAMILY TO CONDO, CITY OF CALGARY



Source: CREB®

CONDO CONUNDRUM

Condo market lags in the face of steady inventory

2010 IN BRIEF

CONDO CONNOISSEUR: In the short term condos will lag in comparison to single family homes – but low levels of new starts will again drive prices up, particularly for the lower priced end of the market that cannot be supplied by the single family market.

	2009	2010	% CHANGE	TREND	FORECASTER
MLS® RESALE HOMES					
SINGLE FAMILY – CITY OF CALGARY					
SALES	14,440	17,000	17.7%	↗	CREB®
LISTINGS	22,459	25,000	11.3%	↗	CREB®
AVERAGE PRICE	442,327	470,000	6.3%	↗	CREB®
CONDOS – CITY OF CALGARY					
SALES	6,328	7,000	10.6%	↗	CREB®
LISTINGS	10,323	10,750	4.1%	↗	CREB®
AVERAGE PRICE	283,734	296,000	4.3%	↗	CREB®
TOWNS					
SALES	3,943	4,500	14%	↗	CREB®
LISTINGS	8,502	8,000	-5.9%	→	CREB®
AVERAGE PRICE	352,704	364,000	3.2%	↗	CREB®

Resale Housing Market

Calgary

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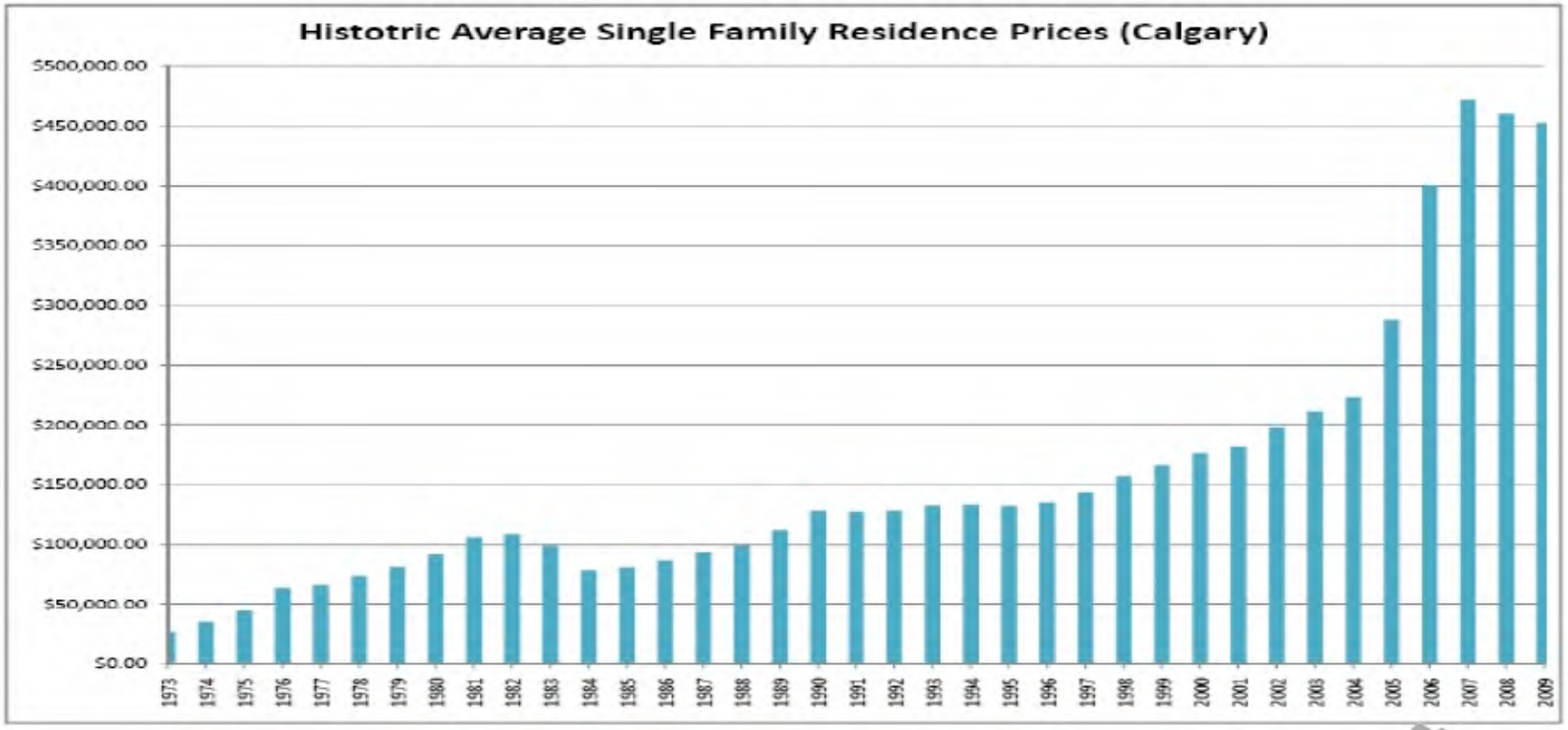

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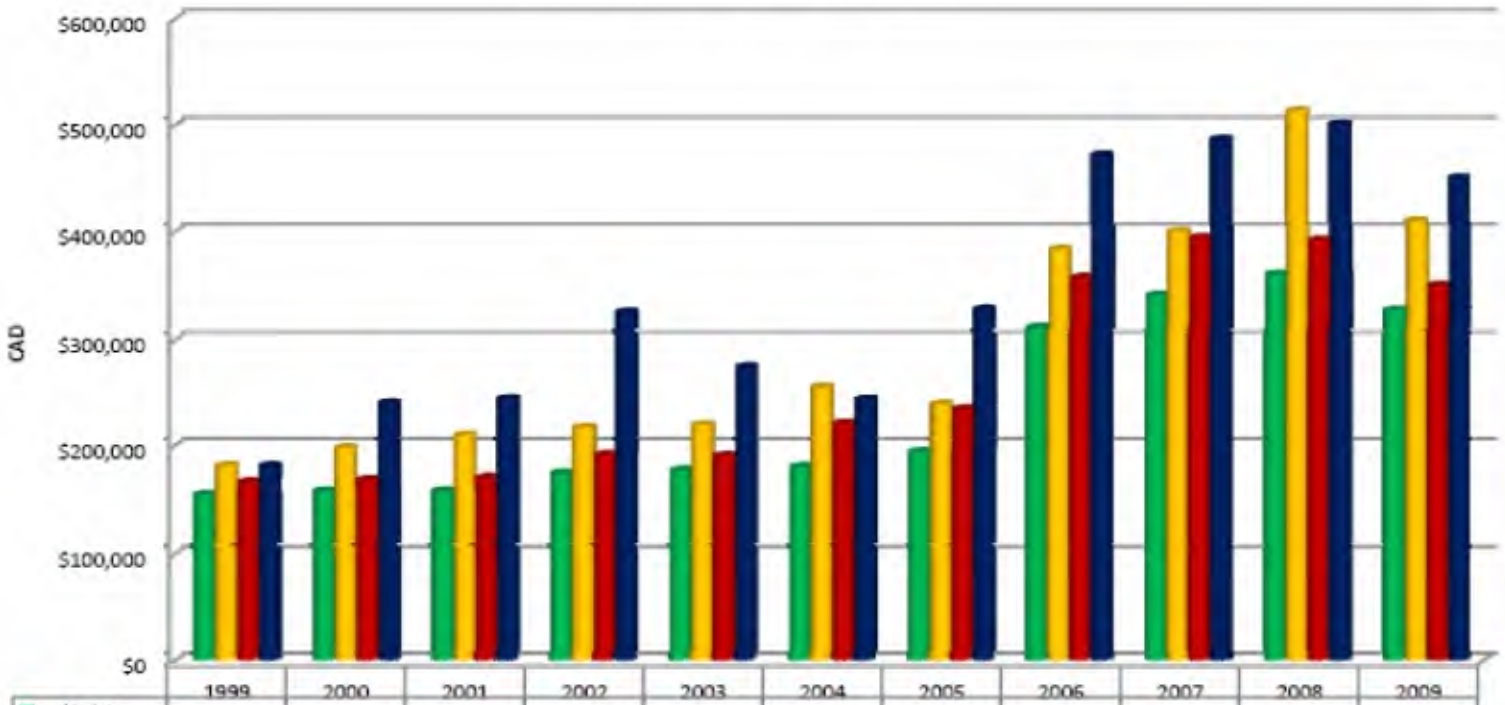
Historic Average Home Prices



	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Airdrie Residential	$154,433	$157,432	$157,551	$173,623	$176,371	$179,870	$194,008	$309,834	$340,281	$359,508	$326,362
Cochrane Residential	$180,585	$197,400	$210,563	$217,685	$220,431	$255,418	$239,892	$382,977	$400,043	$513,532	$410,085
Okotoks Residential	$166,186	$168,201	$169,707	$191,197	$190,278	$221,869	$235,448	$356,301	$394,289	$391,792	$349,761
Chestermere Residential	$180,585	$241,166	$245,077	$324,650	$274,409	$244,688	$327,384	$471,662	$486,571	$500,916	$450,976

Charlie Brown is also another strong representation of Calgary's economy for 2010 for another reason. His great shirt. The pattern on the bottom of his trademark yellow shirt represents the shape of Calgary's economic activity for the next 12, and possibly more, months.

Source: *Charles Monroe Schulz*

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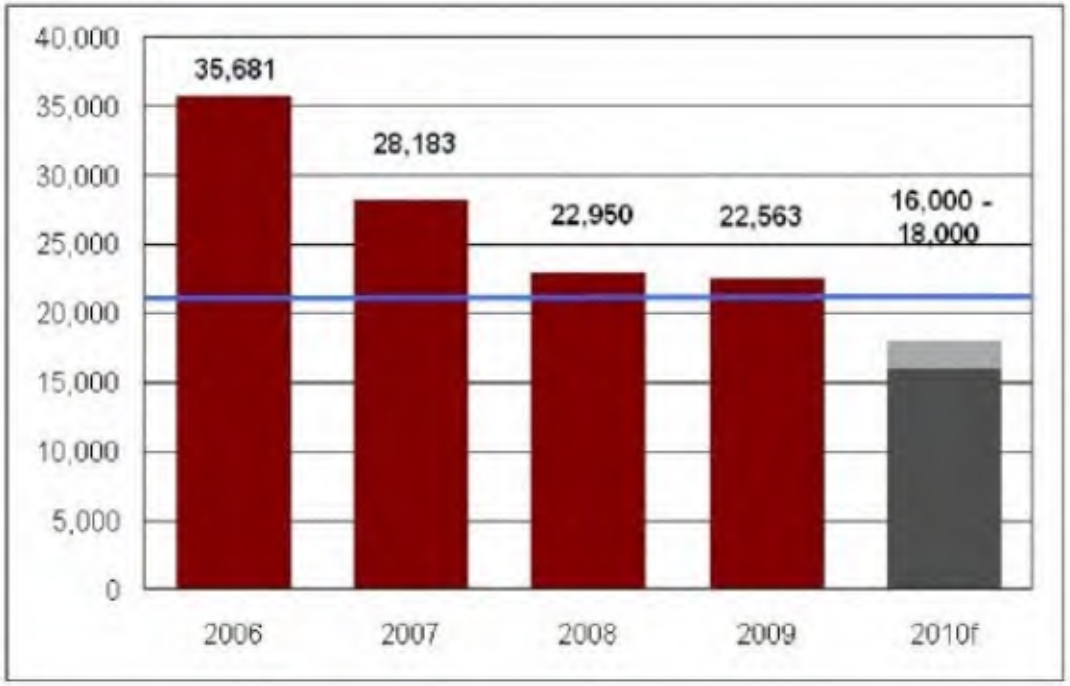
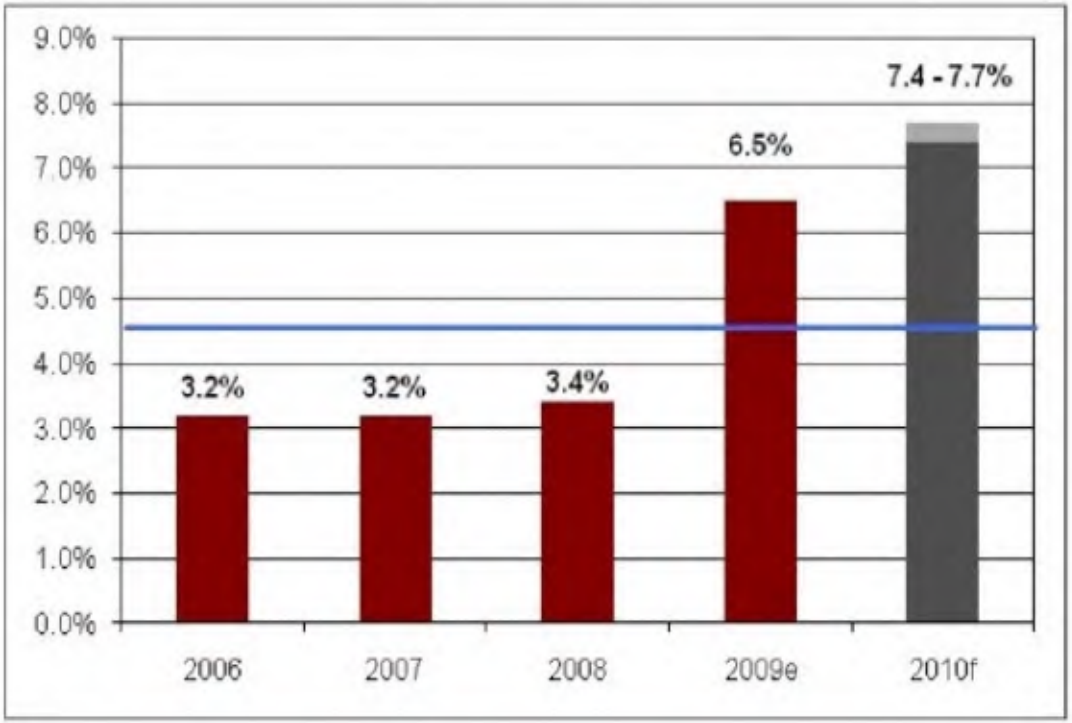
For 2010 in Calgary, natural addition is forecast to be between 9,000 and 10,000, with net migration at between 7,000 and 8,000, resulting in total population growth of between 16,000 and 18,000 persons. This represents annual population growth of between 1.5 and 1.7 per cent over 2009.



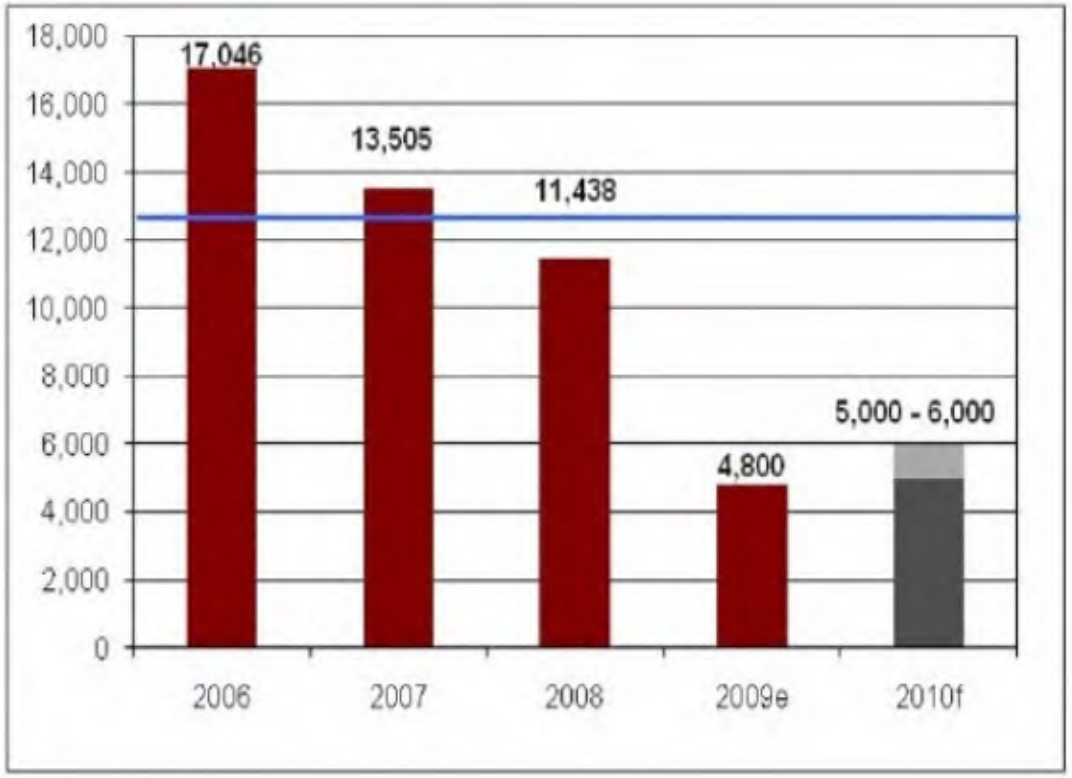
Source: Calgary Civic Census, CED

The unemployment rate is estimated to be 6.5 per cent annual average for 2009, and is forecast between 7.4 and 7.7 per cent annual average for 2010.



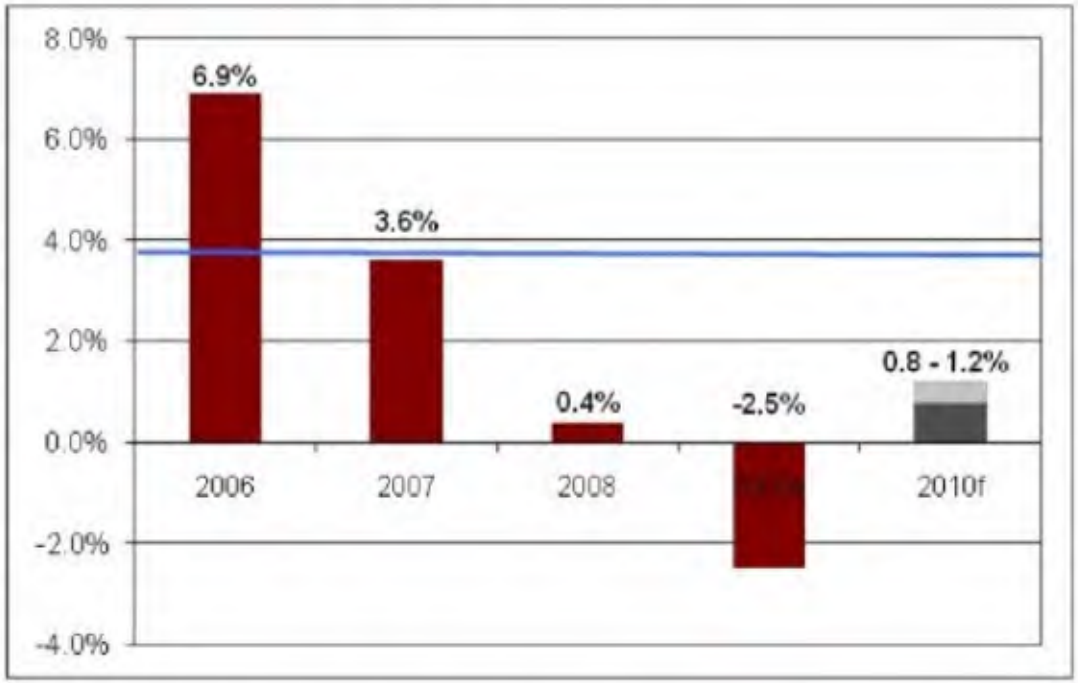
Source: Statistics Canada, CED

With a tempering of demand from peak spring and summer levels going into winter, 2009 housing starts are estimated at 4,800, and forecast between 5,000 and 6,000 units for 2010.



Source: Statistics Canada, CMHC,CED

The Calgary economy is expected to move up and down, largely with energy prices and seasonality, as periods of time throughout the year may show improvement, and some may show decline; a Charlie Brown shirt pattern of economic activity. Overall, Calgary real GDP growth in 2010 is forecast between 0.8 and 1.2 per cent.



Source: Conference Board of Canada, CED

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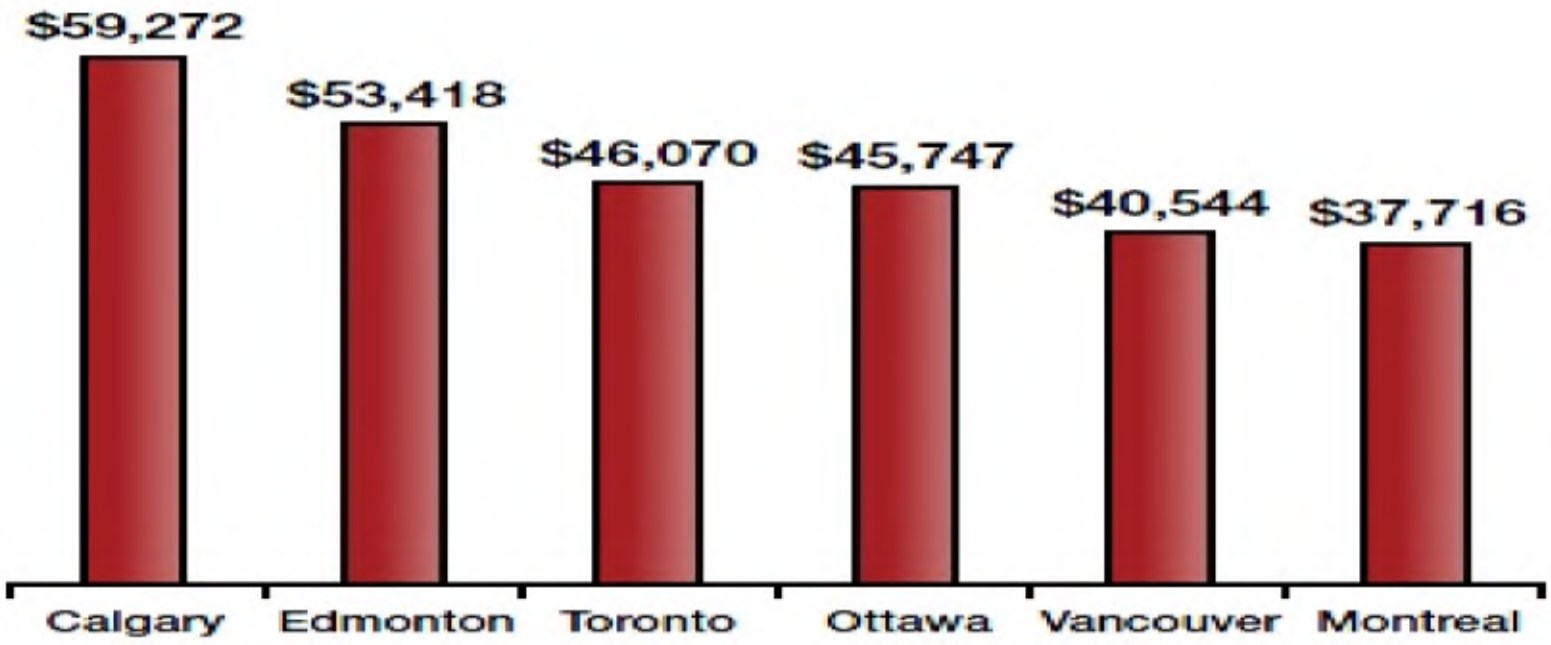
Wages and Salaries per Employee 2008

Canadian CMAs

Source: Conference Board of Canada



Of course, hourly pay rates vary considerably, depending on the industry sector, but generally, hourly rates are higher in Calgary than elsewhere in Canada.

At the top of the hourly pay scale are those working in mining and oil and gas extraction, utilities, transportation and warehousing and public administration. Professional, scientific and technical people are also high on the scale.

CALGARY REAL ESTATE BOARD
TOTAL MLS® FOR MARCH 2010

	2010	2009
SINGLE FAMILY (Calgary Metro)		
Month End Inventory	4,014	4,369
New Listings Added	2,988	2,023
Sales	1,396	1,086
Avg DOM Sold	33	48
Avg DOM Active	42	58
Average Sale Price	471,269	420,354
Median Price	423,000	375,000
Total Sales	657,891,414	456,504,165
Sales $/List $	97.77%	95.61%
CONDOMINIUM (Calgary Metro)		
Month End Inventory	2,148	2,052
New Listings Added	1,376	903
Sales	609	446
Avg DOM Sold	39	56
Avg DOM Active	45	57
Average Sale Price	296,660	284,056
Median Price	275,000	260,000
Total Sales	180,666,203	126,689,107
Sales $/List $	97.32%	95.15%

The number of single family homes sold in March 2010 in the city of Calgary was **up 29 per cent** from the same time a year ago, while condominium sales saw an **increase of 37 per cent** from the same time a year ago. (CREB®).

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SINGLE FAMILY CALGARY METRO
LONG TERM COMPARISON SUMMARY

	Jan	Feb	Mar
2007			
New Listings	2,325	2,206	3,131
Sales	1,497	1,942	2,272
Avg Price	432,877	448,557	479,914
Median	380,000	408,000	427,000
Avg DOM	38	29	24
2008			
New Listings	3,023	2,981	3,493
Sales	1,083	1,252	1,418
Avg Price	455,297	471,696	475,513
Median	410,000	428,000	420,000
Avg DOM	50	39	40
2009			
New Listings	2,068	2,057	2,023
Sales	550	825	1,086
Avg Price	413,049	415,568	420,354
Median	374,700	375,000	375,000
Avg DOM	62	51	48
2010			
New Listings	1,822	2,154	2,988
Sales	762	1,035	1,396
Avg Price	441,217	458,254	471,269
Median	398,000	411,000	423,000
Avg DOM	43	34	33

CONDOMINIUM CALGARY METRO
LONG TERM COMPARISON SUMMARY

	Jan	Feb	Mar
2007			
New Listings	1,004	889	1,250
Sales	736	895	1,026
Avg Price	287,299	301,812	312,280
Median	267,500	280,800	290,000
Avg DOM	39	28	24
2008			
New Listings	1,406	1,244	1,561
Sales	454	562	565
Avg Price	311,232	311,812	312,620
Median	290,000	295,000	293,000
Avg DOM	48	45	43
2009			
New Listings	941	892	903
Sales	225	343	446
Avg Price	270,940	268,971	284,056
Median	243,000	249,900	260,000
Avg DOM	64	51	56
2010			
New Listings	951	1,109	1,376
Sales	376	536	609
Avg Price	282,639	282,880	296,600
Median	265,000	265,900	275,000
Avg DOM	50	43	39

Some Properties For Your Consideration . . .

Presented By: Randy Bett

REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Ogden_Lynnwd_M — 7625 21A ST SE — A — $ 299,500

Status: Active MLS #: C3410036

Beds Above: 2 Total Beds: 4		**Type:**	Residential Detached Single Family
Baths F/H: 2		**Style:**	Bungalow
Tot SqFt: 1,054.87		**Parking:**	2GDET,INSUL,OVSZ
Tot Sq Mtr: 98.0		**Basement:**	FULL
Faces: E	**Yr Blt:** 1954	**Base. Dev:**	SUITE

Live up and rent down in this excellent location. This 1050 Square foot fully suited RC-2 property. Upstairs there are 2 bedrooms and can be changed back to 3 Bedrooms, Big kitchen, and 1 full bath. Both suites have own laundry. the 2 bedroom with 1 full bath, Big Kitchen suite down has separate entrance and exit. Double detached garage. newer Boiler system with 2 separate heat control to each suite. Long term Tenant downstaire.

Directions:

Erinwoods — 21 ERIN GROVE CO SE — A — $ 239,900

Status: Active MLS #: C3419006

Beds Above: 3 Total Beds: 4		**Type:**	Residential Detached Single Family
Baths F/H: 2 / 1		**Style:**	2 Storey
Tot SqFt: 1,113.00		**Parking:**	
Tot Sq Mtr: 103.4		**Basement:**	FULL
Faces: E	**Yr Blt:** 1963	**Base. Dev:**	F FIN

LOOKING FOR A GOOD DEAL? THEN LOOK NO FURTHER.THIS FAMILY HOME OFFERS A GREAT LOCATION,WITHIN PROXIMITY TO SCHOOLS,SKATING RINKS,BUSES AND PLAYGROUND AND IN A CUL-DE-SAC. FEAT INCL 3 BDRMS UPSTAIRS,LIVING/DINING ROOMS AND SPACIOUS KITCHEN W/DOOR TO WEST FACING DECK.BASEMENT IS FULLY FINISHED W/A FAMILY ROOM,BDRM4 AND A FULL BATH.HUGEALMOST PIE-SHAPED LIKE LOT WHICH IS FULLY FENCED.A LITTLE BIT OF CREATIVITY,ELBOW GREASE AND SAVOIR FAIRE WILL ENHANCE EQUITY IN NO TIME.INVESTOR OR FIRST TIME BUYER ALIKE, ONE LOOK AND YOU WILL SEE THE POTENTIAL SO THEN WHY NOT MAKE IT YOURS!!!!!

Directions:

Single Family Homes For Sale in SE Calgary

BETTER INVESTMENT GROUP
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Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

66 McKernan RD SE

Sold — DETCH — Calgary C3401571

335 MCKENZIE LAKE — Sq.Ft: 1162.5 — List Price: 275,000
ST2 Rms 5 Bdrms: 3 — Sq M: 108.0 — CTM:

Beds:	3 / 3	Garage:	STRET PAD REAR	Lot Front:	9.5	Sold Price:	270,000
Bath:	F 1 H 1	Fireplace:		Faces:	E	Sold Pr/SqFt:	$232
Year Blt:	1981	Basement:	FULL- U-FIN	Shape:	REC	Sold Date	03/04/10
Taxes:	1450 -2009	Occupancy:	VACNT			DOM:	118

ROYAL LEPAGE FOOTHILLS

Walking distance to the McKenzie Lake Beach Club for swimming, boating, skating, tennis and much more. Public and Catholic schools just around the corner and a huge park across the lane. Major shopping a short drive away on 130th and Downtown is an easy commute thanks to the new Bus Rapid Transit system. You won't find a better value than this charming 3 bedroom family home - come see it today before it's gone.

1009 OLYMPIA CR SE

Sold — DETCH — Calgary C3409947

300 Lynnwood_Rivergien — Sq.Ft: 625.0 — List Price: 283,000
BLEVL Rms 4 Bdrms: 2 — Sq M: 76.6 — CTM:

Beds:	2 / 4	Garage:	IGDET OVSZ INSUL	Lot Front:	18.3	Sold Price:	280,000
Bath:	F 1 H	Fireplace:		Faces:	N	Sold Pr/SqFt:	$336
Year Blt:	1973	Basement:	FULL- F-FIN	Shape:	IRR	Sold Date	03/15/10
Taxes:	1452 -2009	Occupancy:	SELLR			DOM:	37

CIR REALTY

OPEN HOUSE SAT. & SUN. MAR.6&7/10 2-4:30PM UPGRADED FAMILY HOME!! This 4 bedroom home which backs onto a quiet cul-de-sac is just loaded with upgrades and improvements. The interior has been refinished in warm soothing earth tones and is complimented with the laminate flooring and brand new carpet. The main level features a large open living room, kitchen/ eating area 4 piece bath and 3 good sized bedrooms. New plumbing fixtures, lights, plugs and switches are just some of the upgrades. The lower level features 2 more bedrooms, laundry and storage and a large family room (perfect for a home theatre setup). The exterior boasts all new windows, newer brick and vinyl siding, soffit fascia and the garage is oversized insulated, dry walled and 220 power. The sunny back yard backs onto the local parks and pathways. Please click listing agent's web for more beautiful pics...

22 PRESTWICK WY SE

Sold — DETCH — Calgary C3409262

345 MCKENZIE TOWNE — Sq.Ft: 1065.6 — List Price: 304,000
ST2 Rms 5 Bdrms: 2 — Sq M: 99.0 — CTM:

Beds:	2 / 2	Garage:	REAR STREET OFFST	Lot Front:	7.6	Sold Price:	300,000
Bath:	F 1 H 1	Fireplace:		Faces:	W	Sold Pr/SqFt:	$282
Year Blt:	1999	Basement:	FULL- P-FIN	Shape:	REC	Sold Date	03/19/10
Taxes:	1642 -2009	Occupancy:	VACNT			DOM:	45

CIR REALTY

WELCOME TO #22 PRESTWICK WAY SE located in the Beautiful McKenzie Town!! (PLEASE NOTE this is a 3 BEDROOMS FLOOR PLAN. 3RD BEDROOM upstairs is left open as a DEN, can easily be closed off and converted to 3RD BEDROOM). This BEAUTIFUL HOME is currently THE MOST AFFORDABLE SINGLE HOME in the area!. You will be IMPRESSED with the MODERN & OPEN LAYOUT with HARDWOOD & TILE FLOORING throughout main floor. Large living room with A HUGE WINDOW, nice and bright - PERFECT for ENTERTAINING. GUEST BATH on main floor (Tile floor). GREAT KITCHEN with LARGE ISLAND, WALK-IN PANTRY, beautiful cabinets. DINING AREA with PATIO DOORS to a HUGE DECK & LARGE BACKYARD (room for future garage & still have plenty of yard left). Upper floor with NEW CARPET & UNDERLAY (2009) 2 LARGE BEDROOMS + an open DEN/OFFICE (can be used as 3RD BDRM). FAMILY BATH. Partially finished basement. IDEAL LOCATION, close to shops, transit, park, school, church. GREAT FAMILY-FRIENDLY STREET!! CALL TODAY!!

Recently Sold Single Family Homes in SE Calgary

BETTER INVESTMENT GROUP

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Mortgage Costs for SE Home Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$290,000.00		$290,000.00		$290,000.00
Mortgage (%):	80 %	$232,000.00	90 %	$261,000.00	95 %	$275,500.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$58,000.00	10 %	$29,000.00	5 %	$14,500.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,220.37	25 Yrs	$1,548.35	25 Yrs	$1,646.39
	30 Yrs	$1,103.20	30 Yrs	$1,423.58	30 Yrs	$1,513.69
	35 Yrs	$1,022.66	35 Yrs	$1,340.12	35 Yrs	$1,424.93

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
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http://www.randybett.com

Single Family Homes for Sale in SW Calgary

Millrise — 128 MILLCREST WY SW — A — $ 314,888

Status: Active MLS #: C3419399

Beds Above: 3 Total Beds: 3		**Type:**	Residential Detached Single Family
Baths F/H:	1 / 1	**Style:**	2 Storey
Tot SqFt:	1,092.55	**Parking:**	OFFST
Tot Sq Mtr:	101.5	**Basement:**	FULL
Faces:	W **Yr Blt:** 1982	**Base. Dev:**	F-FIN

Fortunately for you. Situated in the community of Millrise on a friendly street is the perfect family home. Both front and back yards offer generous space for gardening and of course entertaining. An over-sized deck along with an intricately designed patio offers the perfect setting for visiting friends. Inside you will find a welcoming layout and decor which you can make yourself at home in. A spacious master bedroom will certainly please you. The two additional bedrooms are perfect for kids, or visitors. The finished basement makes a great entertainment room and play area. Naturally all major appliances are included. As an extra bonus, both high-efficiency front load washer and dryer are included. This home is priced to sell fast, so if you feel it's the one then don't delay. Call for an appointment today.

Bridlewood — 10 BRIDLEWOOD MR SW — A — $ 327,010

Status: Active MLS #: C3419530

Beds Above: 3 Total Beds: 3		**Type:**	Residential Detached Single Family
Baths F/H:	1 / 1	**Style:**	2 Storey
Tot SqFt:	1,162.51	**Parking:**	REMKS,RV
Tot Sq Mtr:	108.0	**Basement:**	FULL
Faces:	W **Yr Blt:** 1999	**Base. Dev:**	P-FIN

Just look at the pictures! 3 bedrooms, 1.5 baths, clean decor and partially finished basement are just the start to this great home. Let's dig a little deeper. A huge deck, rough in for vacuflow, chester en suite, solid wood cabinets. What else can we tell you? How about location. Close to Sobeys, Starbucks, Shoppers Drugmart and other amenities. 1 bus gets you to the LRT, quick access to 22x, Deerfoot and beyond. Have kids? Great because there are 3 new schools in the area and the community is very family friendly. Let's talk about the basement. It is partially finished with a nice media room or childrens playroom. The other half is the laundry and lots of storage. There is even a shed for EVEN more storage. The backyard is more then large enough for the large deck, grass yard AND double garage. We know what you're thinking, sounds amazing how do I see it? Call us or your Realtor today for a showing! Oh and click on the virtual tour for a great video walkthrough.

Directions:

BETTER INVESTMENT GROUP
Helping You Build Wealth with Real Estate

Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

16254 SHAWBROOKE DR SW

Sold — DETCH — Calgary C3411782

155		SHAWNESSY		Sq.Ft:	1151.7	List Price:	319,900
BLEVL	Rms 6	Bdrms: 3		Sq M:	107.0	CTM:	
Beds:	3 / 3	Garage:		Lot Front:	12.0	Sold Price:	317,000
Bath:	F 1 H	Fireplace:		Faces:	W	Sold Pr/SqFt:	$275
Year Blt:	1990	Basement:	FULL - P-FIN	Shape:	REC	Sold Date	03/06/10
Taxes:	1655 -2009	Occupancy:	SELLR			DOM:	16

MAXWELL CANYON CREEK

Beautiful three bedroom Bilevel. The larger square footage makes every room in this home much more spacious. New Hardwood flooring, basebards, window/door trims and freshly painted throughout. The main bathroom has also been updated! Raised patio deck off the kitchen opens to a bright, tidy fenced back garden, perfect for the children &/or pets to play. The basement is partially finished. Additional entertainment space is available in the lower Family room which includes a fireplace! Walking distance to schools, playground, and church. A few minutes drive to all your shopping needs. OPEN HOUSE Sun Feb 28th 2-5pm

130 WOODFIELD CL SW

Sold — DETCH — Calgary C3412507

147		WOODBINE		Sq.Ft:	1312.1	List Price:	298,900
ST2	Rms 3	Bdrms: 3		Sq M:	121.9	CTM:	
Beds:	3 / 3	Garage:	REAR STRET	Lot Front:	8.5	Sold Price:	291,000
Bath:	F 1 H 1	Fireplace:	1	Faces:	S	Sold Pr/SqFt:	$222
Year Blt:	1980	Basement:	FULL - P-FIN	Shape:	REC	Sold Date	03/06/10
Taxes:	1557 -2009	Occupancy:	VACNT			DOM:	10

DISCOVER REAL ESTATE LTD

Amazing Price!!! Located on a quiet street this 2 storey 3 bedroom home is lands down the best deal in the area! The main floor features laminate flooring, open layout design, and a focal point fireplace just waiting to be used. Newer carpet upstairs, spacious master bedroom with walk in closet, partly developed basement, and a perfect patio for those soon to come summer days all just make the deal even sweeter. With a little TLC and imagination you can transform this property into a great investment and beautiful place to call home. Call today to book your showing!

296 SILVERADO DR SW

Sold — DETCH — Calgary C3404967

165		SILVERADO		Sq.Ft:	1313.2	List Price:	326,000
ST2	Rms 6	Bdrms: 3		Sq M:	122.0	CTM:	
Beds:	3 / 3	Garage:	PAD	Lot Front:	9.2	Sold Price:	320,000
Bath:	F 2 H 1	Fireplace:	1	Faces:	E	Sold Pr/SqFt:	$244
Year Blt:	2007	Basement:	FULL - U-FIN	Shape:	REC	Sold Date	03/12/10
Taxes:	1780 -2009	Occupancy:	VACNT			DOM:	74

RE/MAX REALTY PROFESSIONALS

** Bank Foreclosure! **. -- This 1325 sq.ft., Avl-built, 2-story home has 3 bedrooms, and 2.5 baths. The main level has a nice, open-floor plan and features include a gas fireplace, large all-up island in the kitchen, and maple cabinets. The upper level has 3 bedrooms, a large master with a 4-pce ensuite and walk-in closet. The basement is undeveloped but has 2 large windows and is roughed-in for a bath. Off the backlane, there is a concrete parking pad with room enough for 2 cars. -- (Note: All appliances are included but are "as is", "where is" and with no warranties or representations whatsoever.)

Recently Sold Single Family Homes in SW Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Mortgage Costs for SW Home Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$320,000.00		$320,000.00		$320,000.00
Mortgage (%):	80 %	$256,000.00	90 %	$288,000.00	95 %	$304,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$64,000.00	10 %	$32,000.00	5 %	$16,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,346.61	25 Yrs	$1,708.52	25 Yrs	$1,816.70
	30 Yrs	$1,217.33	30 Yrs	$1,570.84	30 Yrs	$1,670.28
	35 Yrs	$1,128.45	35 Yrs	$1,478.75	35 Yrs	$1,572.33

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Single Family Homes for Sale In NE/SE Calgary

Penbrooke — 4 PENRITH PL SE — A — $ 245,000

Status: Active MLS #: C3416252

Beds Above: 3 Total Beds: 3		**Type:**	Residential Detached Single Family
Baths F/H: 2		**Style:**	Bungalow
Tot SqFt: 992.44		**Parking:**	2GDET,OVSZ,HEATD
Tot Sq Mtr: 92.2		**Basement:**	FULL
Faces: S	**Yr Blt:** 1971	**Base. Dev:**	F-FIN

Well-appointed family home in Penbrooke. The main floor is open and bright, with large windows allowing in plenty of natural light. A sunny kitchen features bright white cupboards. The large dining room is perfect for entertaining. A large living room can be used for formal entertaining and the rec room is big enough to house your entertainment system plus a games area. This property also has some newer windows and AIR CONDITIONING !! Enjoy lazy summer afternoons in the backyard, kids both young and old will love the fully fenced backyard complete with a basketball net! A oversized/heated double garage will keep your cars out of the weather and store all of your tools. This great family home is located only a few minutes from several schools yet only a few

Erinwoods — 21 ERIN GROVE CO SE — A — $ 239,900

Status: Active MLS #: C3419006

Beds Above: 3 Total Beds: 4		**Type:**	Residential Detached Single Family
Baths F/H: 2 / 1		**Style:**	2 Storey
Tot SqFt: 1,113.00		**Parking:**	
Tot Sq Mtr: 103.4		**Basement:**	FULL
Faces: E	**Yr Blt:** 1983	**Base. Dev:**	F-FIN

LOOKING FOR A GOOD DEAL? THEN LOOK NO FURTHER. THIS FAMILY HOME OFFERS A GREAT LOCATION, WITHIN PROXIMITY TO SCHOOLS, SKATING RINKS, BUSES AND PLAYGROUND AND IN A CUL-DE-SAC. FEAT INCL 3 BDRMS UPSTAIRS, LIVING/DINING ROOMS AND SPACIOUS KITCHEN W/DOOR TO WEST FACING DECK. BASEMENT IS FULLY FINISHED W/A FAMILY ROOM, BDRM AND A FULL BATH. HUGE ALMOST PIE-SHAPED LIKE LOT WHICH IS FULLY FENCED. A LITTLE BIT OF CREATIVITY, ELBOW GREASE AND SAVOIR FAIRE WILL ENHANCE EQUITY IN NO TIME. INVESTOR OR FIRST TIME BUYER ALIKE, ONE LOOK AND YOU WILL SEE THE POTENTIAL SO THEN WHY NOT MAKE IT YOURS!!!!!

Directions:

BETTER INVESTMENT GROUP
Helping You Build Wealth with Real Estate

Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

173 DOVERCLIFFE CL SE

Sold — DETCH — Calgary — C3410294

738 — Dover — Sq.Ft: 882.6 — List Price: 245,000
BLEVL — Rms 5 — Bdrms: 2 — Sq M: 82.0 — CTM:

Beds:	2 / 4	Garage:	2GDET	Lot Front:	12.6	Sold Price:	212,000
Bath:	F 2 H 1	Fireplace:		Faces:	N	Sold Pr/SqFt:	$240
Year Blt:	1970	Basement:	FULL- SUITE	Shape:	REC	Sold Date	03/08/10
Taxes:	1472 -2009	Occupancy:	VACNT			DOM:	27

RE/MAX LANDAN REAL ESTATE

WOW!! This one is a floor upper, bring your paint brush, hammer, and the rest of your tools. This one is aHANDYMAN SPECIAL!! This 2 bedroom bi-level with double detached garage is located on a quiet close with a south facing backyard and is, and is landscaped and fenced. Perfect for a renovator or investor looking to put sweat equity and add value to this property. Needs lots of TLC!

110 MARTINBROOK RD NE

Sold — DETCH — Calgary — C3402669

682 — MARTINDALE — Sq.Ft: 1076.4 — List Price: 249,900
ST2 — Rms 5 — Bdrms: 3 — Sq M: 100.0 — CTM:

Beds:	3 / 4	Garage:		Lot Front:	7.9	Sold Price:	240,000
Bath:	F 1 H 1	Fireplace:		Faces:	N	Sold Pr/SqFt:	$223
Year Blt:	1999	Basement:	FULL- F-FIN	Shape:	REC	Sold Date	03/09/10
Taxes:	1472 -2009	Occupancy:	VACNT			DOM:	108

RESIDENTIAL ONE REAL ESTATE

This excellent starter home is now available at a very attractive price. This is your opportunity to own your own single family detached home at an affordable price. This home is walking distance to the bus stops (less than5 minutes away). In addition to being located close to amenities, this 3 bedroom (plus1 in the fully developed basement) home has many upgrades,looks great and ready for you to move in (see the pictures). Some of the features include:cultur carpeting, high quality laminate hardwood, newer stove, dryer, a contemporary bathroom, programmable thermostat,large master bedroom with large closet and much more. Be sure to view this property at 110 Martinbrook Rd. NE before it's gone!

124 FALCHURCH RD NE

Sold — DETCH — Calgary — C3390611

680 — FALCONRIDGE — Sq.Ft: 962.3 — List Price: 262,900
BUNG — Rms 5 — Bdrms: 3 — Sq M: 89.4 — CTM:

Beds:	3 / 4	Garage:	2GDET	Lot Front:	12.2	Sold Price:	240,000
Bath:	F 2 H	Fireplace:		Faces:	W	Sold Pr/SqFt:	$249
Year Blt:	1980	Basement:	FULL- F-FIN SUITE	Shape:	REC	Sold Date	03/10/10
Taxes:	1615 -2008	Occupancy:	VACNT			DOM:	211

PRUDENTIAL TOOLE PEET REAL ESTATE

Welcome home. Live up and rent down. (Illegal)Basement Suite(w/ seperate entrance. Nice and clean bungalow 3bedrooms up and 1 down. Double detached garage (currently with no overhead door) heated and insulated. Close to schools, shopping and transit. Quick possession available, shows well.

Recently Sold Single Family Homes in NE/SE Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Mortgage Costs for SE/NE Home Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$240,000.00		$240,000.00		$240,000.00
Mortgage (%):	80 %	$192,000.00	90 %	$216,000.00	95 %	$228,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$48,000.00	10 %	$24,000.00	5 %	$12,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,009.96	25 Yrs	$1,281.39	25 Yrs	$1,362.53
	30 Yrs	$913.00	30 Yrs	$1,178.13	30 Yrs	$1,252.71
	35 Yrs	$846.34	35 Yrs	$1,109.06	35 Yrs	$1,179.25

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Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Single Family Homes for Sale In NW Calgary

Bowness — 4616 70 ST NW — A — $ 325,000

Status: Active MLS #: C3409132

Beds Above:	2 Total Beds: 4		**Type:**	Residential Detached Single Family	
Baths F/H:	2		**Style:**	Bungalow	
Tot SqFt:	898.79		**Parking:**		
Tot Sq Mtr:	83.5		**Basement:**	FULL	
Faces:	W	**Yr Blt:** 1959	**Base. Dev:**	SUITE, F-FIN	

GREAT INVESTMENT PROPERTY! This 4 bedroom bungalow is perfectly located on a massive, treed R-C2 lot in Bowness. You can live upstairs and rent out the newly developed basement suite or rent out both! This home features a newer roof, newer furnace & hot water tank, ceiling fan, freezer and an electric wheelchair lift! Located on a quiet street, close to a park, you will also enjoy the greenhouse, firepit and deck in your own back yard. Bowness is an established neighborhood with public transportation, schools and shopping close by. Call today!

Coventry Hills — 165 COVEHAVEN VW NE — A — $ 275,000

Status: Active MLS #: C3418253

Beds Above:	2 Total Beds: 3		**Type:**	Residential Detached Single Family	
Baths F/H:	2		**Style:**	Bi-Level	
Tot SqFt:	904.18		**Parking:**		
Tot Sq Mtr:	84.0		**Basement:**	FULL	
Faces:	SW	**Yr Blt:** 2002	**Base. Dev:**	F-FIN	

Great quiet location.Main flor has open kitchen with eating bar,sunny nook with sliding doors to deck.Living rm with gas fireplace. Large master bedroom and spacious 2nd bedroom. Bright lower level with huge family rm and 3rd bedroom and 4pce bath. Off street parking on gravel pad. House needs paint and carpets. GREAT HOUSE GOOD LOCATION!!

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

708 Trafford DR NW

Sold — DETCH — Calgary — C3413579

502 BUNG — Rms 4 — Thorncliffe — Bdrms: 2

Sq.Ft:	816.0					List Price:	324,649
Sq M:	75.8					CTM:	
Beds:	2 / 3	Garage:	1CRPT FRONT OFFST	Lot Front:	15.2	Sold Price:	320,000
Bath:	F 1 H	Fireplace:		Faces:	S	Sold Pr/SqFt:	$392
Year Blt:	1956	Basement:	FULL - F-FIN	Shape:	REC	Sold Date	03/04/10
Taxes:	1617 -2009	Occupancy:	VACNT			DOM:	3

MAXWELL CANYON CREEK

WOW! MRS CLEAN LIVES HERE...in her ORIGINAL but MINT CONDITION home with a GREAT LOCATION....BACKING onto a GREENBELT, HUGE LOT with MATURE TREES, FRONT DRIVEWAY with an ATTACHED CARPORT, FULLY DEVELOPED BASEMENT,HARDWOOD under the carpets, NEWER WINDOWS and EXTERIOR DOORS, CLOSE to SCHOOLS, BUSING and SHOPPING. WHAT MORE CAN I SAY?

---

143 BEDFORD DR NE

Sold — DETCH — Calgary — C3408712

608 BUNG — Rms 5 — BEDDINGTON — Bdrms: 3

Sq.Ft:	968.8					List Price:	289,900
Sq M:	90.0					CTM:	
Beds:	3 / 5	Garage:		Lot Front:	12.2	Sold Price:	280,000
Bath:	F 2 H	Fireplace:		Faces:	N	Sold Pr/SqFt:	$289
Year Blt:	1982	Basement:	FULL - F-FIN	Shape:	REC	Sold Date	03/06/10
Taxes:	1500 -2009	Occupancy:	SELLR			DOM:	36

GR REALTY

"""Great Value""" Starter home, CUTE single detached bungalow first-time on market. Perfect for families 5 BEDROOMS, 2 full bath, OVER 1900SF fully furnished with separate entrance for possible M.I.L. SUITE. Good size yard more than enough room for future oversize garage. VERY CONVENIENT location, well-established community of Beddington, easy access to Deerfoot Tr., all levels of schools and shopping, public transportation. Roof is only 2 years old new shingles 2008) Easy to show, don't miss out!

---

95 HARVEST GOLD CI NE

Sold — DETCH — Calgary — C3411369

514 ST2 — Rms 6 — HARVEST HILLS — Bdrms: 3

Sq.Ft:	1270.2					List Price:	329,900
Sq M:	118.0					CTM:	
Beds:	3 / 3	Garage:	REAR STRET	Lot Front:	97	Sold Price:	315,000
Bath:	F 1 H 1	Fireplace:	Y	Faces:	N	Sold Pr/SqFt:	$249
Year Blt:	1994	Basement:	FULL - F-FIN	Shape:	REC	Sold Date	03/10/10
Taxes:	1625 -2009	Occupancy:	SELLR			DOM:	21

REAL ESTATE PROFESSIONALS INC.

Great price on this Harvest Hills two storey 1266 sq.ft. three bedroom, one and half bath home. Main floor has a fireplace in the living room (oversized windows for great light), eat-in kitchen with lots of cupboard space, flex room could be a formal dining area or home office and a half bath. Upper floor has 3 bedrooms and a full bath. Lower level is developed with a large recreation room, den, laundry and good storage. Just a few things left to do to be complete. Front covered porch and a two tier deck off the kitchen. South exposed back yard with a double off street parking area. Close to all amenities!

Recently Sold Single Family Homes in NW/NE Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Mortgage Costs for NW/NE Home Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$320,000.00		$320,000.00		$320,000.00
Mortgage (%):	80 %	$256,000.00	90 %	$288,000.00	95 %	$304,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$64,000.00	10 %	$32,000.00	5 %	$16,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,346.61	25 Yrs	$1,708.52	25 Yrs	$1,816.70
	30 Yrs	$1,217.33	30 Yrs	$1,570.84	30 Yrs	$1,670.28
	35 Yrs	$1,128.45	35 Yrs	$1,478.75	35 Yrs	$1,572.33

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

NW SF Home Rent	NE SF Home Rent	SW SF Home Rent	SE SF Home Rent
$1400-$1500	$1200-$1400	$1400-$1650	$1000-$1200-$1600 (SE-South of Glenmore Trail)

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Presented By: Randy Bett

REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Townhomes for Sale In SE Calgary

Erinwoods — # 30 75 ERIN CROFT CR SE — A — $ 199,900

Status: Active MLS #: C3415657

Beds Above: 3 **Total Beds:** 3		**Type:**	Townhouse
Baths F/H: 1 / 1		**Style:**	2 Storey
Tot SqFt:		**Parking:**	PAD,OFFST
Tot Sq Mtr:		**Basement:**	FULL
Faces: NW	**Yr Blt:** 1981	**Base. Dev:**	U-FIN

Fantastic value! Great opportunity to get into the market with this well-priced condo! Desirable end unit features lots of renos, including: new windows & exterior doors, new light fixtures, linoleum and laminate flooring. Home alarm system is wired in. Living room features large bright front window, laminate floor, and glass block accent pony wall. Dining area can accommodate a good-sized table. Kitchen features new lino flooring, and huge window overlooking the back yard. A 2 pc guest bathroom completes the main floor. Upper level has a large master bedroom, two more bedrooms featuring new laminate floors, and a 4 pc main bathroom. Fully finished basement features a cozy rec room. The fenced back yard has a patio and raised flower bed, and backs onto a park-like common area. Call today to view!

Deer Ridge — 8 DEERFIELD GR SE — A — $ 229,800

Status: Active MLS #: C3416926

Beds Above: 3 **Total Beds:** 3		**Type:**	Townhouse
Baths F/H: 1 / 1		**Style:**	2 Storey
Tot SqFt: 1,042.39		**Parking:**	STALL
Tot Sq Mtr: 96.8		**Basement:**	FULL
Faces: E	**Yr Blt:** 1989	**Base. Dev:**	F-FIN

THREE BEDROOM TOWNHOUSE BACKING ONTO A LARGE GREEN SPACE!! This townhouse is in excellent condition having just been freshly painted throughout and gleaming laminate floors installed in the living room, family room and 2 of the bedrooms. The furnace, hot water tank and humidifier have been replaced in the last few years. The kitchen appliances are in excellent condition. The basement offers lots of room for storage and laundry facilities. There is also a newer storage shed in the fenced backyard. The complex offers plenty of visitor parking and is located near biking and walking pathways and all of the amenities of Fish Creek Park and Sicome Lake.

Directions:

BETTER INVESTMENT GROUP
Helping You Build Wealth with Real Estate

Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

22 DEERFIELD GR SE

Z-name Not Listed

Condo Fee: $ 324.00

Sold — TOWNH — Calgary C3411690

265 — DEER RIDGE — Sq.Ft: 1141.0 — List Price: 234,900

ST2 — Rms 5 — Bdrms: 3 — Sq M: 106.0 — CTM:

Beds:	3 / 3	Garage:	STALL	Lot Front:		Sold Price:	223,000
Bath:	F 1 H 1	Fireplace:		Faces:	W	Sold Pr/SqFt:	$195
Year Blt:	1988	Basement:	FULL - U-FIN	Shape:		Sold Date	03/04/10
Taxes:	1315 -2009	Occupancy:	VACNT			DOM:	15

ROYAL LEPAGE SOLUTIONS

BEAUTIFULLY RENOVATED 3 BEDROOM TOWNHOME BACKING ONTO QUIET GREEN SPACE! This townhome has been fully renovated with gleaming hardwood floors throughout, new light fixtures, and new baseboards. The kitchen boasts granite tile countertops, decorative ceramic tile flooring, and new appliances.. Come home to your huge master bedroom with walk-in closet, and two other good sized bedrooms, perfect for a young family. The basement has been partly framed, and is waiting for your personal touch. Enjoy your quiet, private deck which backs onto green space and walking paths. This home is situated near all the amenities of Fish Creek Park and is only steps from the beaches of Sikome Lake. AMAZING VALUE! This home won't last long, so call to book your showing today!

64 219 90 AV SE

Candlewood Park

Condo Fee: $ 127.00

Sold — TOWNH — Calgary C3399447

215 — ACADIA — Sq.Ft: 796.5 — List Price: 219,900

ST2 — Rms 5 — Bdrms: 2 — Sq M: 74.0 — CTM:

Beds:	2 / 2	Garage:	STALL	Lot Front:		Sold Price:	210,000
Bath:	F 2 H	Fireplace:		Faces:	E	Sold Pr/SqFt:	$264
Year Blt:	1970	Basement:	FULL - F-FIN	Shape:		Sold Date	03/19/10
Taxes:	1212 -2009	Occupancy:	VACNT			DOM:	149

DISCOVER REAL ESTATE LTD.

"PRICE REDUCED!!!" Over 1100 of developed area in this two story townhome with fully developed basement has two full bathrooms, two bedrooms up. Main level with large sitting, dining area. Kitchen with white cabinets. Basement has laundry room, bathroom and exec room. Fenced yard with small deck. Sliding patio doors into the family room.

655 203 LYNNVIEW RD SE

Riverside Gate

Condo Fee: $ 224.00

Sold — TOWNH — Calgary C3408204

300 — Lynnwood_Riverglen — Sq.Ft: 1076.4 — List Price: 209,900

ST2 — Rms 6 — Bdrms: 3 — Sq M: 100.0 — CTM:

Beds:	3 / 3	Garage:	STALL	Lot Front:		Sold Price:	194,000
Bath:	F 1 H 1	Fireplace:		Faces:	E	Sold Pr/SqFt:	$180
Year Blt:	1978	Basement:	FULL - P-FIN	Shape:		Sold Date	03/22/10
Taxes:	1200 -2009	Occupancy:	SELLR			DOM:	55

SUTTON GROUP-CANWEST (I/STA)

RIVERSIDE GATE IS LOCATED CLOSE TO THE GLENMORE TRAIL AND DEERFOOT TRAIL INTERSECTION WHICH MEANS EASY ACCESS TO ANYWHERE IN CALGARY. LOCATED STEPS FROM A BEAUTIFUL CITY PARK OVERLOOKING THE BOW RIVER AND CONVENIENT BIKE PATHS. WITH A PRICE OF ONLY $219,900 AND $324.22 CONDO FEE THIS 2 BEDROOM UNIT WITH FINISHED BASEMENT OFFERS INCREDIBLE VALUE!!! TRANQUILITY MARKS THIS COMPLEX. IN THE LAST COUPLE OF YEARS THESE HOMES HAVE SOLD AS HIGH AS $246,500 SO RENOVATIONS WILL PAY OFF!!! GREAT HOME!!! GREAT INVESTMENT!!!Note:The registered size represents the average of the 2nd and 1st floor and is therefore about 1/2 of real sq. footage.

Recently Sold Townhomes in SE Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Mortgage Costs for SE Townhome Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$215,000.00		$215,000.00		$215,000.00
Mortgage (%):	80 %	$172,000.00	90 %	$193,500.00	95 %	$204,250.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$43,000.00	10 %	$21,500.00	5 %	$10,750.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$904.75	25 Yrs	$1,147.91	25 Yrs	$1,220.60
	30 Yrs	$817.89	30 Yrs	$1,055.41	30 Yrs	$1,122.22
	35 Yrs	$758.18	35 Yrs	$993.53	35 Yrs	$1,056.41

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Townhomes for Sale in SW Calgary

Woodbine — 137 WOODBOROUGH TC SW — A — $ 257,500

Status: Active MLS #: C3414741

Beds Above:	3	**Total Beds:** 3	**Type:**	Townhouse	
Baths F/H:	1 / 1		**Style:**	2 Storey	
Tot SqFt:	1,033.34		**Parking:**	STALL	
Tot Sq Mtr:	96.0		**Basement:**	FULL	
Faces:	S	**Yr Blt:** 1980	**Base. Dev:**	P-FIN	

TOTALLY RENOVATED condition maple cabinets WITH GRANITE COUNTER TOPS .THIS UNIT features A MAIN FLOOR WITH A LARGE SUNNY KITCHEN WITH LOTS OF CABINETS.THE BRIGHT SPACIOUS LIVING ROOM INCLUDES A COZY WOOD BURNING FIREPLACE AND A LARGE WINDOW,WITH A LARGE dinning AREA.2 PIECE BATH AND A PRIVATE FENCED BACKYARD.THE UPPER LEVEL HAS 3 BEDROOM INCLUDING A HUGE master bedroom AND FULL BATH,GRANITE COUNTER TOPS IN ALL BATHROOM .VERY STYLISH AND AFFORDABLE FOR THE PRICE.CHEAPER THEN RENTING.CLOSER TO ALL amen ties.SCHOOLS ,shopping PLAYGROUND,BUSES.WON'T STAY LONG FOR THIS PRICE.

Woodbine — 490 WOODBINE BV SW — A — $ 249,900

Status: Active MLS #: C3418827

Beds Above:	3	**Total Beds:** 3	**Type:**	Townhouse	
Baths F/H:	1 / 1		**Style:**	2 Storey	
Tot SqFt:	1,042.71		**Parking:**	OFFST,STALL	
Tot Sq Mtr:	96.9		**Basement:**	FULL	
Faces:	NW	**Yr Blt:** 1980	**Base. Dev:**	U-FIN	

Great end unit condo with some awesome upgrades. Gorgeous dark stained maple hardwood, on the entire main floor except for the coordinating ceramic tile at the front entrance. Beautiful light maple cupboards, with granite counter tops, and gorgeous full height back splash. 1.5 baths, both with granite counter tops, new light fixtures, new windows, new front & back doors, Newer furnace and hot water tank. This is a great unit with wood burning fireplace. Neighbours only on one side. basement awaits your creativity. All appliances included. Just needs you to add baseboards and a few closet doors. Quick possession.

Directions:

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Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

 # 26 4940 39 AV SW
Richmond Meadows
Condo Fee: $ 179.00

Sold | TOWNH | Calgary | C3408657

043 | GLENBROOK | Sq.Ft: 807.3 | List Price: 249,900
ST2 | Rms 5 | Bdrms: 2 | Sq M: 75.0 | CTM:

Beds: 2 / 2 | Garage: STALL | Lot Front: | Sold Price: 242,500
Bath: F 1 H | Fireplace: 1 | Faces: S | Sold Pr/SqFt: $300
Year Blt: 1976 | Basement: FULL - F-FIN | Shape: | Sold Date 03/18/10
Taxes: 1357 -2009 | Occupancy: VACNT | DOM: 48

RE/MAX REAL ESTATE (CENTRAL)

Location, location, location! This unit is perfectly situated as an end unit with sunny south and west exposure, sides onto sprawling green space and playground WITH MOUNTAIN VIEWS! Corner fireplace with attractive brick mantle in living room with sliding patio doors do outside deck. High end Fisher & Paykel stainless steel fridge, new stove and hood fan. Newer laminate hardwood flooring throughout, freshly painted and new baseboards. Two bedrooms upstairs, full bathroom and landing well suited for additional desk office space. Developed downstairs with extra storage and laundry area including a great washer and dryer! Plenty of storage in the basement. All possible amenities are within walking distance as this complex sides onto Richmond Square, Westhills and Signal Hill shopping development. Do not miss this sharp unit.

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128 WOODMONT TC SW
Woodmont Terrace
Condo Fee: $ 238.00

Sold | TOWNH | Calgary | C3411145

147 | WOODBINE | Sq.Ft: 1075.3 | List Price: 259,000
ST2 | Rms 6 | Bdrms: 3 | Sq M: 99.9 | CTM:

Beds: 3 / 3 | Garage: STALL | Lot Front: | Sold Price: 247,000
Bath: F 1 H 1 | Fireplace: | Faces: S | Sold Pr/SqFt: $230
Year Blt: 1981 | Basement: FULL - U-FIN | Shape: | Sold Date 03/19/10
Taxes: 1385 -2009 | Occupancy: SELLR | DOM: 32

CARTER & ASSOCIATES REALTY

Welcome to the desirable, mature community of Woodbine. If you are ready to move up to an AFFORDABLE townhome to grow in, look no further! This renovated 3 Bedroom and 1.5 Bath home is ready for a new owner! This immaculately maintained home will greet you with NEW carpets, FRESH earthtone paint and a functional floorplan. The kitchen is spacious with plenty of cupboards, ample counterspace and BLACK APPLIANCES. The upper floor has a large master suite, a well sized 2nd and 3rd bedroom with a NEWLY RENOVATED MAIN BATH. The basement awaits your creativity to finish! The backyard has a NEW stone patio so you can enjoy the comforts of the outdoors with your guests!! Do not miss out on this great opportunity to live in a friendly South/West neighbourhood close to parks, public transportation and schools!

 # 50 740 BRACEWOOD DR SW
Bracewood Meadows
Condo Fee: $ 199.00

Sold | TOWNH | Calgary | C3407903

135 | BRAESIDE_BRAESDE ES | Sq.Ft: | List Price: 215,000
ST2 | Rms 5 | Bdrms: 2 | Sq M: | CTM:

Beds: 2 / 2 | Garage: STALL | Lot Front: | Sold Price: 212,000
Bath: F 1 H 1 | Fireplace: | Faces: N | Sold Pr/SqFt: --
Year Blt: 1976 | Basement: FULL - P-FIN | Shape: | Sold Date 04/02/10
Taxes: 1252 -2009 | Occupancy: VACNT | DOM: 68

RE/MAX REALTY PROFESSIONALS

FORECLOSURE ...Amazing Value!!! Great townhouse in Braeside, perfect for first time buyer or investor. Two bedrooms, fireplace, full basement, washer and dryer hookup, and fenced private yard. Requires some TLC, but the rewards could be very rewarding. Call Ister for your private tour.

Recently Sold Townhomes in SW Calgary

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Mortgage Costs for SW Townhome Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$240,000.00		$240,000.00		$240,000.00
Mortgage (%):	80 %	$192,000.00	90 %	$216,000.00	95 %	$228,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$48,000.00	10 %	$24,000.00	5 %	$12,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,009.96	25 Yrs	$1,281.39	25 Yrs	$1,362.53
	30 Yrs	$913.00	30 Yrs	$1,178.13	30 Yrs	$1,252.71
	35 Yrs	$846.34	35 Yrs	$1,109.06	35 Yrs	$1,179.25

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

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Townhomes For Sale in NE Calgary

Falconridge — 39 FALSHIRE TC NE — A — $ 199,900

Status: Active MLS #: C3418745

Beds Above: 3 **Total Beds:** 3		**Type:**	Townhouse
Baths F/H:	2 / 1	**Style:**	2 Storey
Tot SqFt:	1,001.05	**Parking:**	STALL
Tot Sq Mtr:	93.0	**Basement:**	FULL
Faces:	W **Yr Blt:** 1982	**Base. Dev:**	F-FIN

BANK FORECLOSURE! This excellent townhouse is located in Falconridge and features 1000+ square feet, hardwood and ceramic tile throughout the main floor, an oak kitchen with eating area and a good sized front living room. Upstairs includes 3 bedrooms and the basement is fully developed with a large rec room and a 4 piece bathroom. This home backs onto a greenspace, has a private backyard and has air conditioning!

Directions:

Taradale — # 27 111 TARAWOOD LN NE — A — $ 244,900

Status: Active MLS #: C3413335

Beds Above: 3 **Total Beds:** 3		**Type:**	Townhouse
Baths F/H:	1 / 1	**Style:**	2 Storey
Tot SqFt:	1,108.69	**Parking:**	STALL
Tot Sq Mtr:	103.0	**Basement:**	FULL
Faces:	N **Yr Blt:** 2003	**Base. Dev:**	U-FIN

BEAUTIFUL TOWNHOUSE IN TARAWOOD HOLLOW. This home offers a spacious kitchen with plenty of cupboards & counterspace. Nice sized eating area and also a door leading out onto your rear deck. Bright & spacious living room and also a convenient 1/2 bath on the main. Upstairs boasts 3 bedrooms and a 4 piece bath. Master is nice & bright and features his & her closets. Downstairs is awaiting your finishing touches. Located close to schools, shopping, and public transportation. *** SELLERS ARE OFFERING AN CASH BACK FOR PAINTING AND SOME MINOR REPAIRS *** Call for further details.

Directions:

BETTER INVESTMENT GROUP

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Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

 # 36 6100 4 AV NE
Madigan Village
Condo Fee: $ 249.00

Sold | TOWNH | Calgary | C3406345

662 BUNG Rms 4 | MARLBOROUGH PARK Bdrms: 2 | Sq.Ft: 782.0 Sq M: 72.7 | List Price: 189,900 CTM:

Beds: 2 / 2 | Garage: STALL RV | Lot Front: | Sold Price: 185,000
Bath: F 1 H 1 | Fireplace: | Faces: S | Sold Pr/SqFt: $237
Year Blt: 1977 | Basement: FULL - F-FIN REMKS | Shape: | Sold Date 03/12/10
Taxes: 1107 -2009 | Occupancy: SELLR | DOM: 60

RE/MAX REAL ESTATE (CENTRAL)

COSY BUNGALOW STYLE CONDO. IDEAL AS AN STARTER OR TO ACCOMODATE THE EMPTY NESTER. THERE IS NEW LAMINATE FLOORING IN THE LIVING ROOM, HALL & 2 UPPER BEDROOMS. THE KITCHEN/DINING AREA HAS BEEN NICELY UPDATED WITH TILE FLOORING AND CAESAR STONE COUNTER TOP. THERE ARE PATIO DOORS OFF THE DINING AREA TO A DECK WITH A VIEW OF THE PARK & PLAY GROUND. THE MAIN BATH HAS BEEN TOTALLY REFURBISHED,INCLUDING A NEW HIGH QUALITY SOAKER TUB & FIXTURES. 1 PIECE ULTRA MODERN TOILET PLUS A NEW VANITY WITH CAESAR STONE TOP,NEW TILE FLOOR & TILE SHOWER SURROUND. THE LOWER LEVEL IS COMPLETLEY DEVELOPED & INCLUDES A FAMILY ROOM W/WET BAR, A DEN W/CLOSET & A 2 PCE BATH. THE EXTERIOR OF THE COMPLEX IS IN THE PROCESS OF BEING REPLACED WITH VINYL SIDING,FENCED & GATED R.V PARKING W/EXTRA FEE. SUPER LOCATION FOR SCHOOLS, SHOPPING & BUS TO LRT.

 # 19 131 TEMPLEHILL DR NE
Z-name Not Listed
Condo Fee: $ 179.00

Sold | TOWNH | Calgary | C3409403

674 ST2 Rms 6 | TEMPLE Bdrms: 3 | Sq.Ft: 1001.1 Sq M: 93.0 | List Price: 184,900 CTM:

Beds: 3 / 3 | Garage: STALL | Lot Front: | Sold Price: 182,500
Bath: F 1 H | Fireplace: | Faces: N | Sold Pr/SqFt: $182
Year Blt: 1979 | Basement: FULL - U-FIN | Shape: | Sold Date 03/16/10
Taxes: 1110 -2009 | Occupancy: SELLR | DOM: 41

RE/MAX REAL ESTATE (MOUNTAIN VIEW)

This 2 storey end unit has one of the best locations in the complex, backing onto green space with south exposure. The main floor offers a good size kitchen, formal dining room, large living room that has patio doors leading to the private fenced yard with large patio. The upper level has a 4pc bath and 3 bedrooms. The lower level is awaiting your ideas. There are many other features which include: mirrors in the living room, window air conditioner, all newer windows and patio doors, custom built storage unit next to patio door, gas line for bbq at the patio, hot and cold water taps in patio area. The green space behind is home to 2 schools, the community center, tennis courts, bike paths, skating rink and ball diamonds. The unit comes with 1 assigned stall number 308 and you can also rent other stalls and there is lots of visitor & street parking. Monthly fee is $178.33. Check out the virtual tour.

 # 72 2727 RUNDLESON RD NE
North Park
Condo Fee: $ 183.00

Sold | TOWNH | Calgary | C3387821

666 ST2 Rms 6 | Rundle Bdrms: 3 | Sq.Ft: 1002.5 Sq M: 93.1 | List Price: 199,900 CTM:

Beds: 3 / 3 | Garage: STALL STRET REMKS | Lot Front: | Sold Price: 199,000
Bath: F 1 H 1 | Fireplace: | Faces: E | Sold Pr/SqFt: $199
Year Blt: 1978 | Basement: FULL - U-FIN | Shape: | Sold Date 03/26/10
Taxes: 1232 -2009 | Occupancy: VACNT | DOM: 249

RE/MAX REALTY PROFESSIONALS

Don't miss this excellent three bedroom townhome in well managed North Park. This home features a great layout throughout with separate dining room on the main floor, guest bathroom, and a large living room. The living room has sliding glass doors to the private fenced yard that backs onto a huge landscaped green-space. The yard has room for your patio set and even a garden. Upstairs you'll find a full bathroom and three well sized bedrooms with the master bedroom overlooking the green-space. North Park is ideally located close to schools and in walking distance to shopping, LRT, Peter Lougheed hospital and all amenities.

Recently Sold Townhomes in NE Calgary

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Mortgage Costs for NE Townhome Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$190,000.00		$190,000.00		$190,000.00
Mortgage (%):	80 %	$152,000.00	90 %	$171,000.00	95 %	$180,500.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$38,000.00	10 %	$19,000.00	5 %	$9,500.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$799.55	25 Yrs	$1,014.44	25 Yrs	$1,078.67
	30 Yrs	$722.79	30 Yrs	$932.69	30 Yrs	$991.73
	35 Yrs	$670.02	35 Yrs	$878.01	35 Yrs	$933.57

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

BETTER INVESTMENT GROUP

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Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Townhomes For Sale in NW Calgary

Beddington — # 52 380 BERMUDA DR NW — A — $ 249,900

Status: Active MLS #: C3415063

Beds Above:	3	**Total Beds:** 3	**Type:**	Townhouse	
Baths F/H:	1 / 1		**Style:**	2 Storey	
Tot SqFt:	1,033.34		**Parking:**	STALL	
Tot Sq Mtr:	96.0		**Basement:**	FULL	
Faces:	N	**Yr Blt:** 1980	**Base. Dev:**	F-FIN	

Great Starter home in this well managed townhouse complex in Beddington. This End unit townhouse has newer carpet throughout, spacious Living Room, big Kitchen with eating area, patio doors to fenced South backyard. 2 big bedrooms up (used to be 3 bedroom floor plan) and 1.5 bath. Basement developed with Family Room, storage area and laundry room. This one shows very well and is close to bus and schools. There is a playground in the complex and this unit is facing inner area with trees. Easy access to Beddington Trail and all other routes. Why rent? Call today for your viewing.

Sage Hill — 9 Sage Hill VW NW — A — $ 249,900

Status: Active MLS #: C3416726

Beds Above:	3	**Total Beds:** 3	**Type:**	Townhouse	
Baths F/H:	2 / 1		**Style:**	2 Storey	
Tot SqFt:	1,133.45		**Parking:**	1GATT	
Tot Sq Mtr:	105.3		**Basement:**	FULL	
Faces:	N	**Yr Blt:** 2010	**Base. Dev:**	U-FIN	

WOW! COME SEE the plans for our soon-to-be-built TOWNHOMES with a CHOICE of a OPEN 2 BEDROOM PLAN PLUS a LOFT or a STANDARD 3 BEDROOM PLAN, PRICED FROM $249,900 PLUS GST. ALL UNITS COME with HIGH EFFICIENT FURNACES, LOW COST TANKLESS HOT WATER SYSTEM and ENERGY EFFICIENT LOW "E" GLASS, HARD-WIRED SMOKE and CARBON MONOXIDE DETECTORS, 9' MAIN FLOOR LIVING AREA CEILINGS, DESIGNER KITCHENS with MODERN FLAT PANELLED CABINETS, FLUSH EATING BAR on ISLAND plus CORNER PANTRY, SIX APPLIANCES including front load WASHER & DRYER, ALL WINDOW COVERINGS INCLUDED TOO. GST is payable on all UNITS SOLD.

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403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

7 111 Huntington Park GR NW

Huntsview Village

Condo Fee: $ 209.00

Sold | TOWNH | Calgary | C3410967

505 | Huntington Hills | Sq.Ft: | List Price: 242,000

ST2 | Rms 5 | Bdrms: 3 | Sq M: | CTM:

Beds: 3 / 3 | Garage: STALL | Lot Front: | Sold Price: 235,000

Bath: F 1 H 1 | Fireplace: | Faces: N | Sold Pr/SqFt: --

Year Blt: 1973 | Basement: FULL - F-FIN | Shape: | Sold Date 03/05/10

Taxes: 1325 -2010 | Occupancy: TEN | DOM: 20

CENTURY 21 FOOTHILLS REAL ESTATE

FANTASTIC OPPORTUNITY FOR THE FIRST TIME HOME BUYER OR DYNAMITE INVESTMENT PROPERTY. USE THE EXTRA BEDROOM TO HELP SERVICE THE MORTGAGE. UPGRADED CONDO TOWNHOUSE LOCATED ON QUIET CUL-DE-SAC. THE MAIN FLOOR HAS A NEWER LARGE KITCHEN THAT OPENS UP INTO ADINING AREA AND SPACIOUS LIVING ROOM. THREE GOOD SIZE BEDROOMS WITH A GOOD VIEW OFF THE MASTER BALCONY THE FULLY FINISHED BASEMENT HAS A LARGE REC ROOM AND STORAGE. CALL YOUR FAVORITE REALTOR TO VIEW TODAY.

---

5 6144 BOWNESS RD NW

Z-name Not Listed

Condo Fee: $ 175.00

Sold | TOWNH | Calgary | C3402550

478 | BOWNESS | Sq.Ft: 902.1 | List Price: 253,900

ST2 | Rms 5 | Bdrms: 2 | Sq M: 83.8 | CTM:

Beds: 2 / 2 | Garage: 1CRPT | Lot Front: 19.7 | Sold Price: 238,500

Bath: F 1 H | Fireplace: | Faces: S | Sold Pr/SqFt: $264

Year Blt: 1976 | Basement: FULL - U-FIN | Shape: REC | Sold Date 03/19/10

Taxes: 1357 -2009 | Occupancy: VACNT | DOM: 122

CENTURY 21 BRAVO REALTY

BEAUTIFUL COMPLEX WITH A TOTAL OF 5 UNITS TOTALLY RENOVATED INSIDE AND OUT!!FEATURING ENGINEERED FLOORING,NEW BERBER CARPETS,NEW SNOW TEXTURE CEILINGS, FRESHLY PAINTED WITH EARTH TONE COLORS,NEW MAPLE DARK LOOK KITCHEN CABINETS,AND BATHROOM VANITY, NEW BLACK APPLIANCES INCLUDING FRIDGE,STOVE,DISHWASHER AND HOODFAN, ALL NEW LIGHTING, FRESHLY PAINTED EXTERIOR STUCCO, SOFFITS AND TRIM,NEW FENCE AROUND THE FRONT YARD. YES ALL THIS FOR AN EXCELLENT PRICE!!! DONT MISS OUT!!!SOLD BY SELLER (SRR)

---

8 6503 RANCHVIEW DR NW

Parkside Place

Condo Fee: $ 278.00

Sold | TOWNH | Calgary | C3407248

441 | Ranchlands | Sq.Ft: 1055.9 | List Price: 253,900

ST2 | Rms 5 | Bdrms: 3 | Sq M: 98.1 | CTM:

Beds: 3 / 3 | Garage: STALL STRET | Lot Front: | Sold Price: 245,000

Bath: F 1 H | Fireplace: 1 | Faces: S | Sold Pr/SqFt: $232

Year Blt: 1978 | Basement: FULL - P-FIN | Shape: | Sold Date 03/11/10

Taxes: 1337 -2009 | Occupancy: VACNT | DOM: 51

FIRST PLACE REALTY

FRESH PAINT THROUGHOUT JAN 23 & 24 2010 Welcome to Park Side Place in the very popular Ranchlands subdivision in NW Calgary. This end unit has 1067 sq.ft of living space plus a good size family room in the basement. The main floor consists of the kitchen/eating area with full appliance package. A large livingroom with a wood burning fire place w/ ceramic tile facing and patio door to the back yard. The entire main floor has laminate flooring throughout. The upper floor features three bedrooms and an upgraded main bathroom. The master bedroom comes complete with a walk in closet. The main bathroom has a modern pedestal basin, light fixtures and fiberglass tub surround w/ telephone shower and just outside the tub is a welcoming heat lamp. The basement is finished with a good size family room and there is a framed and roughed in bathroom with a usable toilet. Included are the SS fridge, black stove, microwave oven, built in dishwasher, window coverings, washer, dryer and storage shed.Immed Possession av

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Recently Sold Townhomes in NW Calgary

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Mortgage Costs for NW Townhome Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$240,000.00		$240,000.00		$240,000.00
Mortgage (%):	80 %	$192,000.00	90 %	$216,000.00	95 %	$228,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$48,000.00	10 %	$24,000.00	5 %	$12,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,009.96	25 Yrs	$1,281.39	25 Yrs	$1,362.53
	30 Yrs	$913.00	30 Yrs	$1,178.13	30 Yrs	$1,252.71
	35 Yrs	$846.34	35 Yrs	$1,109.06	35 Yrs	$1,179.25

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

BETTER INVESTMENT GROUP

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NW 3 Bdr.Townhome Rents	NE 3 Bdr.Townhome Rents	SW 3 Bdr.Townhome Rents	SE 3 Bdr.Townhome Rents
$1050 to $1395	$1050 to $1395	$1050 to $1395	$800-$1100-$1395

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Data Entry Fields in Blue

Address	
Tarawood Lane NE, Calgary	

Asking Price	Price Paid
$ 235,000	$ 260,000

1st Mortgage Int. Rate	Amortization Period
4.25%	35

1st Mortgage Balance	Payment Monthly
$ 195,000	$ 888

2nd Mortgage Int. Rate	Amortization Period
8.00%	Interest Only

2nd Mortgage Balance	Payment Monthly
$ -	$ -

Monthly Income

Gross Scheduled Monthly	Other Income	Vacancy Percent / Amount		Effective Gross Mthly
$ 1,395		3%	$ 42	$ 1,353

Effective Gross Annual
$ 16,238

Closing Costs-Legal, Appraisal, Inspection, Reserve Fund, Immediate Repairs $5,000

Monthly Expenses

Advertising	$ 20	Repair	$ 50	
Internet		Reserve	$ -	
Insurance	$ 25	Trash	$ -	
Taxes	$ 120	Gas	$ -	
Condo Fees	$ 105	Electric	$ -	
Management	$ 100	Water / Sewer	$ -	
Office / Phone	$ -	Total Mthly Exp.	$ 420	Total Annual Expenses $ 5,040

Your Return Based on a 50/50 Joint Venture:

Total Cash Investment $ 70,000

Your Return Is 8 Years **$ 106,824** or **53%**

Includes Cash Flow, Appreciation and Mortgage Paydown

Monthly Net Operating Income	Annual Net Operating Income
$ 933	$ 11,198

Debt Service Mthly	Debt Service Annual
888.49	10,661.88

Cash Return Mthly	Cash Return Annual
$ 44.66	$ 535.92

Annual Appreciation %
3%

Townhome Analysis with a 20% Down Payment

Names	Numbers		Notes
Purchase Price	$	260,000	
Down Payment	$	65,000	
Mortgage Loan	$	195,000	
Monthly Mortgage Payment	$	888	
Monthly Property Taxes	$	120	
Monthly Property Insurance	$	25	
Monthly Advertising Expense	$	20	
Monthly Internet	$	-	
Monthly Legal Expense	$	105	
Monthly Management Expense	$	100	
Monthly Repair Expense	$	50	
Monthly Reserve Expense	$	-	
Monthly Trash Expense	$	-	
Total Monthly Payment	$	1,308	
Monthly Rental Income	$	1,353	
Monthly Positive Cash Flow	**$**	**45**	

Monthly Positive Cash Flow	$	45	
Monthly Loan Reduction	$	204	
Monthly Appreciation	$	650	
Monthly Tax Savings	$	87	

Total Monthly Return	**$**	**985**	

Return on Investment from Cash Flow, Loan Reduction, Appreciation and Nominal Tax Savings

Larger return than you thought? And this is from just one property.

What happens when you own two or three properties like this one?

These numbers get large very quickly.

The hidden factor in all of this is that most of $ $ 985 is hidden. You can't spend it. So you can't buy that new BMW or take a vacation to San Diego or Cancun.

Getting wealthy is difficult if you spend all your profits ... real estate investing is powerful because it automatically forces you to build your wealth.

PS: If you don't act on your goals-look at what you're giving up EVERY month in terms of wealth creation. Ask yourself-How long can I wait until I take action OR participate with someone taking action and investing in positive cash flowing real estate? Success and nothing less!

Small Print-Disclaimer
None of These Figures are Guaranteed-For Illustration Purposes Only.

Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Harvest Hills — # 2110 20 HARVEST ROSE PA NE — A — $ 202,900

Status: Active MLS #: C3410877

Beds Above: 2	**Total Beds:** 2	**Type:**	Lowrise Apartment
Baths F/H: 1		**Style:**	Single Level Apartment
Tot SqFt: 841.74		**Parking:**	STALL
Tot Sq Mtr: 78.2		**Basement:**	NONE
Faces: E	**Yr Blt:** 1998	**Base. Dev:**	

Very clean main floor unit with lovely private patio.Hardwood flooring in living room and dining room. Insuite laundry with washer and dryer included. Flat top self cleaning stove. View your car from convenient parking stall out front. Great location close to ammenities

Huntington Hills — # 201 6800 HUNTERVIEW DR NW — A — $ 226,900

Status: Active MLS #: C3409576

Beds Above: 2	**Total Beds:** 2	**Type:**	Lowrise Apartment
Baths F/H: 2		**Style:**	Single Level Apartment
Tot SqFt: 886.95		**Parking:**	1INDR,HEATD,STALL
Tot Sq Mtr: 82.4		**Basement:**	NONE
Faces: NW	**Yr Blt:** 1999	**Base. Dev:**	NBASE

Affordable, clean and renovated 2 bedroom 2 bathroom condo: this unit has completely new flooring (with new, BCF carpet), new lins, romantic mood lighting in the kitchen and master bedroom, an office suite (second bedroom), Hunter Douglas blinds, and custom shelving by California Closets in both bedrooms, laundry room, and storage room. It comes with parking stall 78, a corner stall that is wider and closer to the lot entrance and elevator, making it very convenient. Suite is sheltered from the main roads, with north exposed balcony. Close to all amenities with only minutes away from new SUPERSTORE, Deerfoot Tr. Schools, public transportation, about 15-20 form DT. Don't forget to visit listing agent web site for more info and pictures. call for private viewing

Directions:

Condos-2 Bdr. for Sale in NW/NE Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Randy Bett REAL ESTATE PROFESSIONALS INC. 403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

 # 610 4944 DALTON DR NW
Fortress
Condo Fee: $ 375.00

Sold APTHI Calgary C3408510
422 DALHOUSIE Sq.Ft: 799.1 List Price: 219,900
APART Rms: 5 Bdrms: 2 Sq M: 74.2 CTM:
Beds: 2 / 2 Garage: STALL 1CRPT Lot Front: Sold Price: 212,000
Bath: F 1 H Fireplace: Faces: N Sold Pr/SqFt: $265
Year Blt: 1977 Basement: NONE- Shape: Sold Date: 03/08/10
Taxes: 1130 -2009 Occupancy: TEN DOM: 39
RE/MAX REAL ESTATE (CENTRAL)

Great 2 bedroom condo on the 6th floor in The Fortress. This condo comes with 2 PARKING STALLS: one is covered and one is surface. This could be a great rental property bringing in $1200 per month or your own personal home. You have a covered balcony to enjoy the city view and Nose Hill Park view. This unit is one of the larger ones which translates into a good size living room / dining room and a larger master bedroom. Very functional galley kitchen. Fantastic location - walk to C-train station, very close to U or C, bus stop on the street right in front of the complex, walk to several shopping centres. You can't beat it. Excellent amenities, 2009 renovated, very large, indoor salt water swimming pool, 2009 exercise equipment in fitness room, tennis courts, sauna. Very clean coin-operated laundry room downstairs

 # 107 431 1 AV NE
Z-name Not Listed
Condo Fee: $ 352.00

Sold APTLO Calgary C3413037
404 CRESCENT HEIGHTS Sq.Ft: 705.0 List Price: 144,900
APART Rms: 5 Bdrms: 2 Sq M: 65.5 CTM:
Beds: 2 / 2 Garage: PADE UNDGR STALL Lot Front: Sold Price: 140,000
Bath: F 1 H Fireplace: Faces: W Sold Pr/SqFt: $199
Year Blt: 1992 Basement: NONE Shape: Sold Date: 03/05/10
Taxes: 1485 -2009 Occupancy: VACNT DOM: 8
RE/MAX HOUSE OF REAL ESTATE

"""ATTENTION INVESTORS + RENOVATORS""" WE ARE HAVING A SALE ON in CRESCENT HEIGHTS. OPPORTUNITY KNOCKS to obtain a BLANK CANVAS for your CREATIVE RENOVATION or INVESTMENT PROPERTY and this CLOSE to DOWNTOWN TOO!!! CONVENIENT CONDO within WALKING DISTANCE to the DOWNTOWN CORE, a VARIETY of SHOPPING, PUBLIC TRANSIT and within MINUTES to the ABUNDANCE of BEAUTIFUL walking PATHS, PARKS, RESTAURANTS! With some work and materials this unit can be tastefully upgraded and rented out to CREATE instant CASH FLOW. This ONE is a NO BRAINER for those looking for an OPPORTUNITY to get into the MARKET at a REASONABLE PRICE. With the SHRINKING AVAILABILITY of INVENTORY this is SURE to be a VERY SAFE INVESTMENT. Did I MENTION this is a REALLY GREAT DEAL? DON'T DELAY, these UNITS are NOT GOING TO LAST AT THESE PRICES for VERY LONG. CALL your AGENT TODAY to book an APPOINTMENT to VIEW THEM ALL. This dream can become a REALITY!

 # 303 611 8 AV NE
Refrew House
Condo Fee: $ 399.00

Sold APTLO Calgary C3405542
402 Renfrew_Regal Terrac Sq.Ft: 769.6 List Price: 224,300
APART Rms: 4 Bdrms: 2 Sq M: 71.5 CTM:
Beds: 2 / 2 Garage: STALL Lot Front: Sold Price: 218,000
Bath: F 1 H Fireplace: Faces: N Sold Pr/SqFt: $283
Year Blt: 1977 Basement: NONE- NBASE Shape: Sold Date: 03/16/10
Taxes: 1145 -2009 Occupancy: SELLR DOM: 69
RE/MAX REAL ESTATE (MOUNTAIN VIEW)

This 2 bedroom condo is immaculate. Great inner city location for first time buyer or investment. It is on the 3 rd floor, spacious layout with 2 large walk-in storage. 769 Sq. Ft. in-suite laundry & more. Close to all amenities.

Recently Sold Condos-2 Bdr In NW/NE Calgary

BETTER INVESTMENT GROUP
Helping You Build Wealth with Real Estate

Mortgage Costs for NW/NE 2 Bdr Condo

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$190,000.00		$190,000.00		$190,000.00
Mortgage (%):	80 %	$152,000.00	90 %	$171,000.00	95 %	$180,500.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$38,000.00	10 %	$19,000.00	5 %	$9,500.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$799.55	25 Yrs	$1,014.44	25 Yrs	$1,078.67
	30 Yrs	$722.79	30 Yrs	$932.69	30 Yrs	$991.73
	35 Yrs	$670.02	35 Yrs	$878.01	35 Yrs	$933.57

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

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Presented By: Randy Bett
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Phone: 403-239-3642
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http://www.randybett.com

Redcarpet_Mount — # 105 1717 60 ST SE — A — $ 154,900

Status: Active MLS #: C3410343

Beds Above: 2 Total Beds: 2		**Type:**	Lowrise Apartment
Baths F/H: 1		**Style:**	Single Level Apartment
Tot SqFt: 530.67		**Parking:**	STALL
Tot Sq Mtr: 49.3		**Basement:**	NONE
Faces: W	**Yr Blt:** 2004	**Base. Dev:**	

The first thing you notice is the bright sunshine streaming into the living area and kitchen of this ground level unit. The patio doors lead to a sunny sitting area with flower planters and bar-b-que (both included and a great area for your small pets). The kitchen has an eating area as well as a roomy pantry. Both of the bedrooms have cable and phone outlets and one bedroom also has a double Murphy Bed (included), clothes closet and storage closet. All this and the convenience of your own in-suite laundry. Great location across from Elliston Park (with off-leash area) and very close to the new Stoney Trail extension. Welcome home!!

Applewood — # 109 2000 APPLEVILLAGE CO SE — A — $ 201,900

Status: Active MLS #: C3407626

Beds Above: 2 Total Beds: 2		**Type:**	Lowrise Apartment
Baths F/H: 2		**Style:**	Single Level Apartment
Tot SqFt: 802.99		**Parking:**	UNDGR
Tot Sq Mtr: 74.6		**Basement:**	NONE
Faces: S	**Yr Blt:** 2008	**Base. Dev:**	

Sunny corner unit on main floor with private balcony! This 2 bedroom features insuite laundry and 2 full baths. The 2 bedrooms are separated by the living room, creating privacy for both rooms. Private south facing patio is perfect for bbq's or enjoying your morning coffee. Great location for commuting, close to both 17th Ave and the new Stony Trail! Also includes underground parking....don't let this one pass you by!

Directions:

Condos-2 Bdr. For Sale in SE Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

 # 305 78 Prestwick GD SE

Z-name Not Listed

Condo Fee: $ 395.00

Sold — APTLO — Calgary — C3407707

345 APART — Rms 5 — McKenzie Towne — Bdrms: 2 — Sq.Ft: 1037.6 — Sq M: 96.4 — List Price: 274,900 — CTM:

Beds: 2 / 2 — Garage: UNDGR HEATD — Lot Front: — Sold Price: 265,000

Bath: F 2 H — Fireplace: 1 — Faces: E — Sold Pr/SqFt: $256

Year Blt: 1999 — Basement: NONE — Shape: — Sold Date 03/04/10

Taxes: 1302 -2009 — Occupancy: SELLR — DOM: 41

ROYAL LEPAGE FOOTHILLS

Breathtaking Mountain View! This condo inthe Village of Prestwick features stunning views to the West, not to be missed! 3rd floor unit features 9ft ceilings and beatiful laminate floors. Large open foyer has a double coat closet with ample storage space. Open kitchen features white appliances, maple cabinetry and granite countertops. Dining nook features decorative pillars and has space for a large hutch or cabinet. Living room has a gas fireplace with tile surround, large bright windows, and garden door opening onto the west-facing patio. The master bedroom features a large walk-in closet and a 3pc ensuite bathroom. The 2nd bedroom has a gorgeous custom maple wall unit including cabinets, desk and Murphy bed making it perfect as both and office and guest bedroom. Suite also features a 4pc main bathroom and a good-sized laundry/storage room. Also includes 2 underground parking stalls, storage locker, natural gas BBQ, and ceiling fans. Pets allowed (within size restriction).

 # 1328 428 Chaparral Ravine VW

Z-name Not Listed

Condo Fee: $ 253.00

Sold — APTLO — Calgary — C3397169

280 APART — Rms 5 — Chaparral — Bdrms: 2 — Sq.Ft: 841.0 — Sq M: 78.1 — List Price: 219,104 — CTM:

Beds: 2 / 2 — Garage: TINDR — Lot Front: — Sold Price: 226,000

Bath: F 2 H — Fireplace: — Faces: S — Sold Pr/SqFt: $269

Year Blt: 2008 — Basement: NONE — Shape: — Sold Date 03/09/10

Taxes: 0 -2008 — Occupancy: NEW — DOM: 159

RE/MAX HOUSE OF REAL ESTATE

" EXPERIENCE PARADISE in the prestigious community of Chaparral Lake with full lake privileges!!! This 45+ Brand New sf condo features a TOP floor open plan with 2 bedrooms and 2 full baths. Appliances (Fridge, Stove, Dishwasher-Built-In, Hoodfan and standard Washer/Dryer). This unit comes with a TITLED underground, heated and secure parking stall. This Complex has great AMENITIES: A Lounge with Kitchen; Library; Media Room; and an Exercise Room. It's also close to the lake, golf course, shopping and transportation. Interesting? Come check it out!! Give us a call today. " Price includes NET 2.2% GST as purchase for primary residents with rebate to the builder. "

 # 327 315 HERITAGE DR SE

Z-name Not Listed

Condo Fee: $ 313.00

Sold — APTLO — Calgary — C3407475

215 APART — Rms 5 — ACADIA — Bdrms: 2 — Sq.Ft: 914.3 — Sq M: 85.0 — List Price: 199,900 — CTM:

Beds: 2 / 2 — Garage: STALL — Lot Front: — Sold Price: 185,000

Bath: F 1 H 1 — Fireplace: — Faces: E — Sold Pr/SqFt: $205

Year Blt: 1968 — Basement: NONE- NBASE — Shape: — Sold Date 03/12/10

Taxes: 1117 -2009 — Occupancy: SELLR — DOM: 50

RE/MAX FIRST

SAFE SECURE AND QUIET CONCRETE BUILDING IN ACADIA.2 BDRM WITH ENSUITE AND WALKING CLOSET IN A CENTRAL LOCATION WALKING DISTANCE TO HERITAGE LRT STATION.THIS CONDO OFFERS EXCELLENT VALUE AND IS CHILDREN AND CAT FRIENDLY FULLY UPGRADED CONDO FEATURES CERAMIC TILE IN ENTRY WAY,KITCHEN AND BATHROOMS,NEWER WHITE APPLIANCES,NEWER CARPET,FRESHLY PAINTED IN NEUTRAL TONES THROUGHOUT,BRAND NEW LIGHT FIXTURES.JAN 2009:BOTH BEDROOM WINDOWS WERE REPLACED.LIGHT AND BRIGHT LIVING ROOM WITH SLIDING PATIO DOORS OUT TO PRIVATE BALCONY OVERLOOKING WELL CARED FOR COURTYARD.MASSIVE MASTER BDRM WITH ENSUITE AND A WALKIN CLOSET.HAS ABILITY TO HAVE LAUNDRY HOOKUPS.LAUNDRY RM LOCATED CLOSE TO UNIT.LOCATED CLOSE TO ALL LEVELS OF SCHOOLS,CO-OP,CHINOOK CENTER,ROCKEYVIEW HOSPITAL AND MACLEOD TRAIL.PARKING STALL #606.PLEASE CLICK ON BROCHURE FOR LOCATION AND TOP FEATURES OF THIS CONDO.DRIVEBY TODAY AT 315 HERITAGE DR S.E OR CALL FOR A PRIVATE VIEWING.

Recently Sold Condos-2 Bdr. In SE Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Mortgage Costs for SE Townhome Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$240,000.00		$240,000.00		$240,000.00
Mortgage (%):	80 %	$192,000.00	90 %	$216,000.00	95 %	$228,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$48,000.00	10 %	$24,000.00	5 %	$12,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,009.96	25 Yrs	$1,281.39	25 Yrs	$1,362.53
	30 Yrs	$913.00	30 Yrs	$1,178.13	30 Yrs	$1,252.71
	35 Yrs	$846.34	35 Yrs	$1,109.06	35 Yrs	$1,179.25

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Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

Windsor Park — # 403 510 58 AV SW — A — $ 170,000

Status: Active MLS #: C3417887

Beds Above: 2 Total Beds: 2		**Type:**	Lowrise Apartment
Baths F/H: 1		**Style:**	Single Level Apartment
Tot SqFt: 746.81		**Parking:**	STALL
Tot Sq Mtr: 69.4		**Basement:**	NONE
Faces: S	**Yr Blt:** 1982	**Base. Dev:**	

Fantastic location near restaurants, 3 blocks from public transporation for an easy commute and just across the street from Chinook Mall. This 2 bedroom condo is situated on the top floor and offers a large living room with sliding patio doors that lead out to the balcony. The galley style kitchen features plenty of cabinets and countertop space and open onto the breakfast nook. 2 generous sized bedrooms and a full bath complete the suite.

Bridlewood — # 2337 8 BRIDLECREST DR SW — A — $ 214,700

Status: Active MLS #: C3412579

Beds Above: 2 Total Beds: 2		**Type:**	Lowrise Apartment
Baths F/H: 2		**Style:**	Single Level Apartment
Tot SqFt: 804.93		**Parking:**	UNDGR,1INDR,HEATD
Tot Sq Mtr: 74.8		**Basement:**	NONE
Faces: W	**Yr Blt:** 2008	**Base. Dev:**	

New Price! Beautiful,2 bedrooms + den, 2 full bathrooms apartment unit located on third floor that has many upgrades such as black appliances,decent kitchen cabinets,back splash,garburator and many more. This cozy apartment offers a good size balcony with nice city view.It possesses a storage space and underground heated parking stall.It is located very close to bus stop,shopping center.Listing realtor has interest in this property.Price to sell!!

Directions:

Condos-2 Bdr. For Sale in SW Calgary

BETTER INVESTMENT GROUP
Helping You Build Wealth with Real Estate

Randy Bett REAL ESTATE PROFESSIONALS INC. 403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

 # 1228 2371 EVERSYDE AV SW
Evergreen Pointe
Condo Fee: $ 242.00

Sold | APTLO | Calgary | C3408383

157 APART Rms 5 | EVERGREEN Bdrms: 2 | Sq.Ft: 700.7 Sq M: 65.1 | List Price: 199,900 CTM:

Beds: 2 / 2 | Garage: STALL | Lot Front: | Sold Price: 190,000
Bath: F 1 H | Fireplace: | Faces: N | Sold Pr/SqFt: $271
Year Blt: 2005 | Basement: NONE | Shape: | Sold Date 03/09/10
Taxes: 1130 -2009 | Occupancy: SELLR | DOM: 42

RE/MAX REAL ESTATE (MOUNTAIN VIEW)

This beautiful 700 sq ft condo, that is truly steps away from starbucks and all your necessities, has 2 bedrooms, 1 bath, and an open floor plan that you are sure to love. With insuite laundry and stall parking the value in this condo is there. Take a look at the brochure link to view more info on this condo, as well as, to see this complex with Google Street View. Here is a great opportunity to get into the market with a great home at a great price.

 # 234 6239 ELBOW DR SW
Z-name Not Listed
Condo Fee: $ 350.00

Sold | APTLO | Calgary | C3397236

117 APART Rms 5 | CHINOOK PARK Bdrms: 2 | Sq.Ft: 904.2 Sq M: 84.0 | List Price: 169,900 CTM:

Beds: 2 / 2 | Garage: STALL | Lot Front: | Sold Price: 149,000
Bath: F 1 H | Fireplace: | Faces: E | Sold Pr/SqFt: $165
Year Blt: 1980 | Basement: NONE- NBASE | Shape: | Sold Date 03/17/10
Taxes: 1002 -2009 | Occupancy: SELLR | DOM: 166

RE/MAX LEN T. WONDA&ASSOCIATES REAL ESTATE

Well maintained 2 bedroom on top floor of 12 unit complex. Recently painted throughout. Bright and open plan. Large living room. Bright and sunny kitchen with newer appliances open to large dining room and living room. 2 good sized bedrooms. 4pc bathroom. Upgraded light fixtures. Ideal for 1st time buyer or investor. Close to schools and amenities. Walking distance to LRT. Exceptional Value!

 # 203 2722 17 AV SW
Z-name Not Listed
Condo Fee: $ 527.00

Sold | APTLO | Calgary | C3406313

025 APART Rms 5 | Shaganappi Bdrms: 2 | Sq.Ft: 914.9 Sq M: 85.0 | List Price: 149,900 CTM:

Beds: 2 / 2 | Garage: STALL | Lot Front: | Sold Price: 145,000
Bath: F 1 H | Fireplace: | Faces: N | Sold Pr/SqFt: $158
Year Blt: 1976 | Basement: NONE | Shape: | Sold Date 03/26/10
Taxes: 1477 -2009 | Occupancy: VACNT | DOM: 73

CIR REALTY

Great Potential. Good location. The unit faces away from road. Ceramic tiles in hallway and kitchen. Carpet throughout. Good galley style kitchen. Space for dining and double doors to family room. Huge windows to let light in. With some TLC this unit can turn into a great space. Two bedrooms and lots of storage spaces. View today.

Recently Sold Condos-2 Bdr. In SW Calgary

BETTER INVESTMENT GROUP
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Mortgage Costs for SW 2 Bdr Condo Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$190,000.00		$190,000.00		$190,000.00
Mortgage (%):	80 %	$152,000.00	90 %	$171,000.00	95 %	$180,500.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$38,000.00	10 %	$19,000.00	5 %	$9,500.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$799.55	25 Yrs	$1,014.44	25 Yrs	$1,078.67
	30 Yrs	$722.79	30 Yrs	$932.69	30 Yrs	$991.73
	35 Yrs	$670.02	35 Yrs	$878.01	35 Yrs	$933.57

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BETTER INVESTMENT GROUP

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NW 2 Bdr Condo Rents	NE 2 Bdr Condo Rents	SW 2 Bdr Condo Rents	SE 2 Bdr Condo Rents
Average $1100	Average $1000	Average $1050	Average $1000

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Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
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http://www.randybett.com

None — 14 Sunrise LO SE — A — $ 239,900

Status: Active MLS #: C3409962

Beds Above:	3	**Total Beds:** 5	**Type:**	Residential Attached	
Baths F/H:	2 / 1		**Style:**	2 Storey	
Tot SqFt:	1,194.80		**Parking:**	OFFST	
Tot Sq Mtr:	111.0		**Basement:**	FULL	
Faces:	W	**Yr Blt:** 2005	**Base. Dev:**	F-FIN	

Freshly painted and new laminate upstairs!! Location offers fast access to the highway, walking distance to schools and minimal traffic as the home is located on a quiet cul-de-sac. This home offers a large kitchen with nook that steps out onto a raised deck. Main floor living room has corner fireplace for those cool evenings. Master bedroom is large enough for a king size bed and has a huge closet. Upstairs has new laminate in the 3 bedrooms and hallway. 2 additional bedrooms in the basement although one would be perfect for a family room with its built in cabinets. Bathroom in basement has deep soaker tub for relaxing. Yard is fully fenced and landscaped- all ready for you to move in to!! Quick possession if needed.

None — 134 Ranchridge CO — A — $ 299,988

Status: Active MLS #: C3406085

Beds Above:	3	**Total Beds:** 3	**Type:**	Residential Detached Single Family	
Baths F/H:	2 / 1		**Style:**	2 Storey	
Tot SqFt:	1,272.30		**Parking:**	2GATT	
Tot Sq Mtr:	118.2		**Basement:**	FULL	
Faces:	S	**Yr Blt:** 2008	**Base. Dev:**	U-FIN	

Lovely, inviting, clean and tidy Two Storey home close to shopping and downtown Strathmore. This property is partially fenced, has a new deck off of the Kitchen. The Kitchen Island has a Granite counter top. The kitchen overlooks the Living(Family) room Fireplace. The appliances are black. Upstairs there are three bedrooms and the Master has a four piece bath. In total the home has two four piece baths and one half bath.The laundry room is also on the upper level for the home owners convience. The woodwork is maple and the open railing going upstairs is Maple and metal. The garage is attached to the neighbours garage and allows for a larger space. Easy to show and quick possession is available. Do Not Miss this one!

Directions:

Single Family Detached And Attached Homes For Sale Around Calgary Area

BETTER INVESTMENT GROUP

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Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Monday, April 05, 2010

COMPARATIVE MARKET ANALYSIS

20 ASHWOOD RD SE

Sold — DETCH — Airdrie — C3405831

ADM / BLEVL — Rms 6 — AIRDRIE MEADOWS — Bdrms: 3

Beds:	3 / 4	Garage:	1GDET OVSZ OFFST	Sq.Ft:	922.5	List Price:	279,900
Bath:	F 1 H 1	Fireplace:	1	Sq M:	85.7	CTM:	39,500
Year Blt:	1978	Basement:	FULL - F-FIN	Lot Front:	13.4	Sold Price:	278,000
Taxes:	1566 -2009	Occupancy:	SELLR	Faces:	S	Sold Pr/SqFt:	$301
				Shape:	REC	Sold Date	04/01/10
						DOM:	84

RE/MAX REAL ESTATE (CENTRAL)

Cozy Airdrie Meadows Bi-Level in great proximity to the PARK, Schools & Shopping amenities. This home boasts 3 + 1 Bdrms + 1.5 baths. New laminate flooring up with fresh paint thru-out. Original kitchen has had a nice facelift & NEW white appliances & is in great shape. Lower level has an open Family Room/Recreation Room with a new Electric fireplace, newer 2 pce bath, large bedroom, storage room and laundry area. New H20 tank, maintained furnace, cleaned ducts...all in this meticulous well kept home! Great South facing property with newer large upper deck with secured storage, huge garden shed and O/S single DET garage with loads of shelving & NEW shingles. Fully fenced yard with mature trees and beautiful perennial beds. Call for a private viewing!

48 SPRING HAVEN RD SE

Sold — DETCH — Airdrie — C3415444

BGS / BUNG — Rms 5 — BIG SPRINGS — Bdrms: 3

Beds:	3 / 4	Garage:	OFFST	Sq.Ft:	1108.7	List Price:	239,900
Bath:	F 2 H 1	Fireplace:		Sq M:	103.0	CTM:	
Year Blt:	1978	Basement:	FULL - F-FIN	Lot Front:	13.4	Sold Price:	237,500
Taxes:	1344 -2009	Occupancy:	TEN	Faces:	E	Sold Pr/SqFt:	$214
				Shape:	PIE	Sold Date	03/20/10
						DOM:	9

RE/MAX ROCKY VIEW REAL ESTATE

Great 3 Bedroom Bungalow with loads of Quality Renovations done. From the Floors to the Shingles, this home has been nicely tuned up. New Kitchen Cabinets, Crown Moldings, Under Cabinet valance, and New Counter Tops. All new Flooring, Fully renovated 4pc bathroom, Newer Paint and Moldings. The Basement was fully renovated from the framing out including New Electrical, drywall, and even a completely new 3 pc Bathroom. Basement has very large family room/rec room, a 4th bedroom (window not to code). Large storage/laundry room. Newer Furnace and Hot Water tank, New Shingles (09). Large Pie shape lot (possible room for a garage). Great value and ready to move into, all the Reno Work is done.

2005 4 AV SE

Sold — DETCH — High River — C3400326

8888 / BLEVL — Rms 5 — None — Bdrms: 3

Beds:	3 / 3	Garage:	STRET REAR	Sq.Ft:	918.2	List Price:	259,000
Bath:	F 1 H	Fireplace:		Sq M:	85.3	CTM:	
Year Blt:	2004	Basement:	FULL - U-FIN	Lot Front:	13.4	Sold Price:	250,000
Taxes:	2046 -2009	Occupancy:	SELLR	Faces:	N	Sold Pr/SqFt:	$272
				Shape:	IRR	Sold Date	03/20/10
						DOM:	142

ROYAL LEPAGE FOOTHILLS

Own this 3 bdr Single Family Bi-Level w/ monthly payments less than some rents. Cute Bi-Level w/ large bright windows on corner Lot in Sunshine Point SE within walking distance to school. Open Living room/ Kitchen concept w/ large rear 16x14 Deck. Back yard is large enough for a double Garage plus RV parking. Immediate Possession. Call your favourite Realtor to view today.

Recently Sold Single Family Homes Around the Calgary Area

BETTER INVESTMENT GROUP

elping You Build Wealth with Real Estate

Mortgage Costs for Calgary Area SF Home Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$265,000.00		$265,000.00		$265,000.00
Mortgage (%):	80 %	$212,000.00	90 %	$238,500.00	95 %	$251,750.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$53,000.00	10 %	$26,500.00	5 %	$13,250.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$1,115.16	25 Yrs	$1,414.87	25 Yrs	$1,504.46
	30 Yrs	$1,008.10	30 Yrs	$1,300.86	30 Yrs	$1,383.20
	35 Yrs	$934.50	35 Yrs	$1,224.59	35 Yrs	$1,302.09

THE ABOVE RATES, PAYMENTS AND PRODUCTS ARE ONLY ESTIMATES AND EXAMPLES AND ARE SUBJECT TO CHANGE

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Some Properties For Your Consideration . . .

Presented By: Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
randy@randybett.com
http://www.randybett.com

None — # 104 102 Centre CO — A — $ 179,900

Status: Active MLS #: C3415885

Beds Above: 2 **Total Beds:** 2		**Type:**	Apartment High Rise
Baths F/H: 1		**Style:**	Single Level Apartment
Tot SqFt: 807.30		**Parking:**	1INDR,HEATD
Tot Sq Mtr: 75.0		**Basement:**	NONE
Faces: N	**Yr Blt:** 1991	**Base. Dev:**	

SERENE LOCATION ON RAVINE SIDE WATCH THE WILDLIFE...BRIGHT & SUNNY MAIN FLOOR CONDO. ADULT LIVING (45+), 2 BEDROOMS, NORTH FACING LIVING ROOM WITH FIREPLACE. BRIGHT WHITE cabinets IN KITCHEN AND BATHROOM. ENSUITE LAUNDRY AREA , PRICE INCLUDES STACKED WASHER & DRYER. HEATED UNDERGROUND PARKING, RECREATION AREA WITH 2 SIDED FIREPLACE, NEWER ROOF AND BALCONIES. THIS UNIT IS IMMACULATE. CONDO FEES INCLUDE WATER/SEWER, HEAT AND CABLE. EASY PARKING STALL TO GET INTO AND OUT OFF

None — 202 7 Crystal Ridge CO — A — $ 165,000

Status: Active MLS #: C3414505

Beds Above: 2 **Total Beds:** 2		**Type:**	Lowrise Apartment
Baths F/H: 1		**Style:**	Bungalow
Tot SqFt: 880.50		**Parking:**	OFFST,NOGAR
Tot Sq Mtr: 81.8		**Basement:**	NONE
Faces: N	**Yr Blt:** 2002	**Base. Dev:**	NBASE

Well care for 2 bedroom, Close to School,Golf course,Arena, Hospital

Directions:

Condos-2 Bdr. For Sale in The Calgary Area

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Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Saturday, April 03, 2010

COMPARATIVE MARKET ANALYSIS

 # 2317 700 Willowbrook RD

Z-name Not Listed

Condo Fee: $ 259.00

Sold | APTLO | Airdrie | C3404873

WLB APART | Rms 4 | Willow Brook | Bdrms: 2 | Sq.Ft: 926.8 | Sq M: 86.1 | List Price: 179,900 | CTM:

Beds: 2 / 2 | Garage: 1INDR | Lot Front: | Sold Price: 176,900

Bath: F 2 H | Fireplace: | Faces: E | Sold Pr/SqFt: $190

Year Blt: 2009 | Basement: REM/- | Shape: | Sold Date 03/06/10

Taxes: 0 -2009 | Occupancy: NEW | DOM: 74

CENTURY 21 CASTLEWOOD AGENCIES

Vacant. 2 bedroom unit in a recently completed block that features: in floor heating, laminated flooring,balcony. 10 year warranty. Fridge,stove,dishwasher,hoodfan,garb. are included. Unit comes with one titled indoor heated parking stall and one exterior surface stall # 52. Condo fees include parking fees.

 # 5304 604 EIGHTH ST SW

Ironhorse

Condo Fee: $ 328.00

Sold | APTLO | Airdrie | C3411269

LUX APART | Rms 5 | LUXSTONE | Bdrms: 2 | Sq.Ft: 850.4 | Sq M: 79.0 | List Price: 164,900 | CTM:

Beds: 2 / 2 | Garage: STALL | Lot Front: | Sold Price: 158,000

Bath: F 1 H | Fireplace: | Faces: E | Sold Pr/SqFt: $186

Year Blt: 2002 | Basement: NONE | Shape: | Sold Date 03/16/10

Taxes: 1120 -2009 | Occupancy: VACNT | DOM: 28

RE/MAX LANDAN REAL ESTATE

A fantastic 3rd floor 2 bedroom condo in West Airdrie. The living room is bright, open and spacious with patio door access to a sunny covered balcony. The kitchen has sufficient cabinets and eating bar. Insuite laundry and storage for your convenience. Complete with an assigned parking stall. Close proximity to Parks, Schools, Shops, and Walking Paths. Make us an offer!!!

 # 3404 604 EIGHTH ST SW

Ironhorse

Condo Fee: $ 361.00

Sold | APTLO | Airdrie | C3409916

LUX APART | Rms 5 | Luxstone | Bdrms: 2 | Sq.Ft: 850.4 | Sq M: 79.0 | List Price: 188,000 | CTM:

Beds: 2 / 2 | Garage: HEATD UNDGR | Lot Front: | Sold Price: 182,000

Bath: F 1 H | Fireplace: 1 | Faces: W | Sold Pr/SqFt: $214

Year Blt: 2002 | Basement: NONE | Shape: | Sold Date 03/26/10

Taxes: 1136 -2009 | Occupancy: SELLR | DOM: 53

CENTURY 21 CASTLEWOOD AGENCIES

When you open the door, you'll say...THIS IS THE ONE! SPOTLESS and move in ready, this 2BR TOP FLOOR condo features newer UPGRADED berber carpeting throughout, corner gas fireplace, titled UNDERGROUND parking, secured storage, 5 appliances, and more! Enjoy the views and serenity from the large east facing balcony that overlooks Ironhorse Park. Public transit directly in front of the complex, and walking distance to stores and shopping with Sobey's slated to open soon. Truly worth a look!

Recently Sold Condos-2 Bdr. In the Calgary Area

BETTER INVESTMENT GROUP

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Mortgage Costs for Calgary Area 2 Bdr Condo Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$175,000.00		$175,000.00		$175,000.00
Mortgage (%):	80 %	$140,000.00	90 %	$157,500.00	95 %	$166,250.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	20 %	$35,000.00	10 %	$17,500.00	5 %	$8,750.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$736.43	25 Yrs	$934.35	25 Yrs	$993.51
	30 Yrs	$665.73	30 Yrs	$859.06	30 Yrs	$913.43
	35 Yrs	$617.12	35 Yrs	$808.69	35 Yrs	$859.87

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Townhomes for Sale in the Calgary Area

None — # 25 204 Strathaven DR — A — $ 184,900

Status: Active MLS #: C3410185

Beds Above: 3 Total Beds: 3		**Type:**	Townhouse
Baths F/H:	1 / 1	**Style:**	2 Storey
Tot SqFt:	1,087.16	**Parking:**	OFFST
Tot Sq Mtr:	101.0	**Basement:**	FULL
Faces:	E **Yr Blt:** 1997	**Base. Dev:**	U-FIN

3 bedrooms , 1.5 baths full basement unfinished 2 pets alowed they must weigh less than 15kgms each Don't miss out ..

Luxstone — # 1301 703 LUXSTONE SQ SW — A — $ 237,500

Status: Active MLS #: C3411417

Beds Above: 3 Total Beds: 3		**Type:**	Townhouse
Baths F/H:	1 / 1	**Style:**	2 Storey
Tot SqFt:	1,122.69	**Parking:**	STALL
Tot Sq Mtr:	104.3	**Basement:**	FULL
Faces:	N **Yr Blt:** 2005	**Base. Dev:**	U-FIN

Open House Sunday March 7, 2010 from 2pm to 4:30pm. Start with the best! A beautiful end unit townhouse that feels brand new! High ceilings and laminate floors make this home feel bright, clean and open. You can easily stand in the kitchen and converse with someone in the living room. With a walk-in pantry you will have more storage and space than you can imagine. A cute kitchen nook with big windows, perfect for reading the morning paper and drinking coffee. Upstairs you have the master bedroom with the cheater ensuite, a huge walk-in closet and tons of natural light. Two other bedrooms on the back side of the townhouse perfect for a computer room, spare bedroom or kids rooms. Located in the middle of the complex and not backing on to any major roads, within walking distance to a mini-mall and a 5 min drive to Starbucks and Airdries newest commercial complex. Be in Calgary in 15 mins or less or keep close to home and have that small town feel.

Directions:

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Randy Bett

REAL ESTATE PROFESSIONALS INC.

403-239-3642

Monday, April 05, 2010

COMPARATIVE MARKET ANALYSIS

1102 PRAIRIE SOUND CI NW

Prairie Sound

Condo Fee: $ 183.00

Sold | TOWNH | High River | C3415514

8888 | None | Sq.Ft: | List Price: 199,000

ST2 | Rms 6 | Bdrms: 3 | Sq M: | CTM:

Beds: 3 / 3 | Garage: 1GATT | Lot Front: | Sold Price: 185,000

Bath: F 2 H 1 | Fireplace: | Faces: S | Sold Pr/SqFt: --

Year Blt: 2008 | Basement: REMR | Shape: | Sold Date 03/24/10

Taxes: 1681 -2009 | Occupancy: VACNT | DOM: 13

CIR REALTY

FORECLOSURE - This is a great opportunity to purchase in this great complex and save money. This is a 3 bedroom 1.5 bath townhouse with single attached garage, carpet and lino flooring and ready to be purchased and lived. Vacant so easy to show. Please call lister for your private viewing. All offers must have Schedule "A" attached ALL "AS IS" "WHERE IS" -- "NO GUARANTIES" - "NO WARRANTIES". Please call for instructions.

236 Ranch Ridge MD

Z-name Not Listed

Condo Fee: $ 110.00

Sold | TOWNH | Strathmore | C3390763

8888 | None | Sq.Ft: 1125.9 | List Price: 209,900

ST2 | Rms 5 | Bdrms: 3 | Sq M: 104.6 | CTM:

Beds: 3 / 3 | Garage: FRONT OFFST PAD | Lot Front: 54 | Sold Price: 217,150

Bath: F 1 H 1 | Fireplace: | Faces: S | Sold Pr/SqFt: $193

Year Blt: 2010 | Basement: FULL - U-FIN | Shape: | Sold Date 03/16/10

Taxes: 1500 -2009 | Occupancy: NEW | DOM: 216

DISCOVER REAL ESTATE LTD

THERE ARE 6 UNITS BEING BUILT FROM 208900-218900 THE UNITS ARE 2&3 BEDROOMS WITH OR WITHOUT AN ENSUITE STANDARD UPGRADES ARE ROUNDED CORNERS,RAISED EATING BAR WITH PENDANT LIGHTS,FULL BLACK APPLIANCE PACKAGE WITH OTR.THESE UNITS BACK ONTO A TOT LOT. YOU CAN ENJOY THE GREEN SPACE FROM YOUR PRIVATE PATIO. YOUR KITCHEN HAS A NOOK THAT ALSO HAS AN UNOBSTRUCTED VIEW OF THE GREEN AREA.ONLY 2 GARAGE UNIT LEFT FOR 24990.PICK YOUR COLORS SHOWHOME HOURS ARE MON-THUR 3-7 P.M.SAT&SUN. NOON-5PM UNITS 236 & 238 WILL BE AVALIABLE END OF JAN./2010.Purchase before March 31/10 and receive Condo Fees for 1 year.

 # 1106 140 Sagewood BV SW

Sage

Condo Fee: $ 137.00

Sold | TOWNH | Airdrie | C3404908

SAG | Sagewood | Sq.Ft: 1044.1 | List Price: 224,900

ST2 | Rms 6 | Bdrms: 3 | Sq M: 97.0 | CTM:

Beds: 3 / 3 | Garage: STALL REMKS | Lot Front: | Sold Price: 220,000

Bath: F 1 H 1 | Fireplace: | Faces: S | Sold Pr/SqFt: $211

Year Blt: 2004 | Basement: FULL - P-FIN | Shape: | Sold Date 03/18/10

Taxes: 1321 -2009 | Occupancy: SELLR | DOM: 85

MAXWELL CANYON CREEK

PRICE REDUCED! Open House Sunday March 7, 2:00-4:00 PM. YOUR NEW HOME AWAITS! This beautiful 3 bedroom townhouse for sale is in Airdrie's Sagewood community and is in move in condition with over 1300 square feet of living space. The open concept home will impress you the moment you walk through the door, on the main floor, enjoy the neutral decor of a family sized living room, dining area, and an absolutely incredible maple kitchen with island. Upstairs you will find the master bedroom with his and hers closets and 2 other bedrooms for a growing family. Spend evenings playing board games or watch movies in the professionally-built family room. You can complete the basement with your own personal touches as the bathroom is already roughed-in. Lots of storage is available in the large laundry room. The convenience of 2 parking stalls right at your front door and with quick access to shopping, parks, schools and transit, Sagewood is the perfect community for a growing family.

Recently Sold Townhomes in The Calgary Area

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Mortgage Costs for Calgary Area Townhome Investment

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$220,000.00		$220,000.00		$220,000.00
Mortgage (%):	80 %	$176,000.00	90 %	$198,000.00	95 %	$209,000.00
			Plus CMHC Fees		Plus CMHC Fees	
Downpayment:	20 %	$44,000.00	10 %	$22,000.00	5 %	$11,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$925.80	25 Yrs	$1,174.61	25 Yrs	$1,248.98
	30 Yrs	$836.91	30 Yrs	$1,079.96	30 Yrs	$1,148.32
	35 Yrs	$775.81	35 Yrs	$1,016.64	35 Yrs	$1,080.98

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BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

CALGARY / AB	119 GALBRAITH DR SW	LP: $790,000

Property Type:	Multi-Family (Commercial)		MLS#: C1016926
Complex Name:			Active
Year Built:	1967	**Zone/Province:**	I026
# of Storeys:	2.000	**Cap Rate:**	
# of Units:	4	**Gross Income:**	
# of Parking:		**Net Income:**	
Construction:	Wood Frame	**Gross Tax/Yr**	$4,915 / 2009
Building Type:	Four-Plex	**Linc/PID #:**	0020026621

Cochrane / AB	130 WILLIAM ST	LP: $599,900

Property Type:	Multi-Family (Commercial)		MLS#: C1016810
Complex Name:			Active
Year Built:	1978	**Zone/Province:**	RUR4
# of Storeys:	1.000	**Cap Rate:**	
# of Units:	4	**Gross Income:**	
# of Parking:	4	**Net Income:**	
Construction:	Wood Frame	**Gross Tax/Yr**	$2,791 / 2009
Building Type:	Four-Plex	**Linc/PID #:**	0018891564

4 Plexes for Sale in Calgary/Cochrane

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

CALGARY / AB	7407 36 AV NW	LP: $684,800 SP: $685,000

Property Type:	Multi-Family (Commercial)		MLS#: C1016758
Complex Name:			Sold
Year Built:	1969	**Zone/Province:**	I025
# of Storeys:	1.000	**Cap Rate:**	
# of Units:	4	**Gross Income:**	
# of Parking:		**Net Income:**	
Construction:	Wood Frame	**Gross Tax/Yr**	$3,197 / 2009
Building Type:	Four-Plex	**Linc/PID #:**	0014147763

Calgary / AB	6231 BOWNESS RD NW	LP: $799,888 SP: $770,000

Property Type:	Multi-Family (Commercial)		MLS#: C1016155
Complex Name:			Sold
Year Built:	1972	**Zone/Province:**	04
# of Storeys:	2.000	**Cap Rate:**	
# of Units:	5	**Gross Income:**	
# of Parking:	5	**Net Income:**	
Construction:	Wood Frame	**Gross Tax/Yr**	$3,245 / 2009
Building Type:	See Realtor Remarks	**Linc/PID #:**	0011648086

Recently Sold 4/5 Plexes in Calgary

BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Duplex/4 Plex Mortgage Costs from 65%-80%LTV

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$700,000.00		$700,000.00		$700,000.00
Mortgage (%):	65 %	$455,000.00	75 %	$525,000.00	80 %	$560,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	35 %	$245,000.00	25 %	$175,000.00	20 %	$140,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$2,393.39	25 Yrs	$3,114.49	25 Yrs	$3,346.56
	30 Yrs	$2,163.61	30 Yrs	$2,863.52	30 Yrs	$3,076.83
	35 Yrs	$2,005.65	35 Yrs	$2,695.64	35 Yrs	$2,896.41

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BETTER INVESTMENT GROUP

Helping You Build Wealth with Real Estate

Small Multi Family Properties For Sale In Calgary

CALGARY / AB — **7627 4A ST SW** — **LP: $2,500,000**

MLS#: C1016652
Active

Property Type:	Multi-Family (Commercial)
Complex Name:	kingsmuir
Year Built:	1964
# of Storeys:	3.000
# of Units:	15
# of Parking:	
Construction:	Concrete Block
Building Type:	Low Rise (2-4 stories)
Zone/Province:	I003
Cap Rate:	
Gross Income:	
Net Income:	$123,180
Gross Tax/Yr	$9,852 / 2008
Linc/PID #:	0019264639

CALGARY / AB — **920 17 AV SE SE** — **LP: $799,999**

MLS#: C1016811
Active

Property Type:	Multi-Family (Commercial)
Complex Name:	
Year Built:	1910
# of Storeys:	2.000
# of Units:	7
# of Parking:	
Construction:	Wood Frame, Brick/Masonry
Building Type:	Multiple Tenant/Multi-Plex (5-Plex +)
Zone/Province:	I009
Cap Rate:	
Gross Income:	
Net Income:	$51,460
Gross Tax/Yr	$3,875 / 2009
Linc/PID #:	0012638367

Calgary / AB — **1608 39 ST W SW** — **LP: $1,499,000**

MLS#: C1016696
Active

Property Type:	Multi-Family (Commercial)
Complex Name:	
Year Built:	1975
# of Storeys:	2.000
# of Units:	11
# of Parking:	
Construction:	Wood Frame
Building Type:	See Realtor Remarks, Low Rise (2-4 stories), Multiple Tenant/Multi-Plex (5-
Zone/Province:	10
Cap Rate:	
Gross Income:	
Net Income:	$57,696
Gross Tax/Yr	$8,906 / 2009
Linc/PID #:	0018452888

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CALGARY / AB — **1409 37 ST SW** — **LP: $1,200,000 SP: $1,110,000**

MLS#: C1016255
Sold

Property Type:	Multi-Family (Commercial)
Complex Name:	
Year Built:	1976
# of Storeys:	2.000
# of Units:	8
# of Parking:	7
Construction:	Concrete
Building Type:	Low Rise (2-4 stories), Multiple Tenant/Multi-Plex (5-Plex +), See Realtor
Zone/Province:	03
Cap Rate:	
Gross Income:	
Net Income:	$56,520
Gross Tax/Yr	$5,600 / 2009
Linc/PID #:	0012965712

CALGARY / AB — **1404 1 ST NW** — **LP: $1,390,000 SP: $1,300,000**

MLS#: C1016506
Sold

Property Type:	Multi-Family (Commercial)
Complex Name:	
Year Built:	1964
# of Storeys:	3.000
# of Units:	11
# of Parking:	9
Construction:	Wood Frame
Building Type:	Low Rise (2-4 stories)
Zone/Province:	I023
Cap Rate:	
Gross Income:	
Net Income:	$70,795
Gross Tax/Yr	$9,150 / 2009
Linc/PID #:	0019367978

Recently Sold Smaller Multi Family Properties In Calgary

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Helping You Build Wealth with Real Estate

Small Multi Family Mortgage Costs from 65%-80% LTV

	OPTION 1		OPTION 2		OPTION 3	
Property Value:		$1,200,000.00		$1,200,000.00		$1,200,000.00
Mortgage (%):	65 %	$780,000.00	75 %	$900,000.00	80 %	$960,000.00
				Plus CMHC Fees		Plus CMHC Fees
Downpayment:	35 %	$420,000.00	25 %	$300,000.00	20 %	$240,000.00
Rate:	4.00%	5 Year Variable Rate	5.00%	5 Year Fixed Rate	5.00%	5 Year Fixed Rate
		PAYMENT		PAYMENT		PAYMENT
Amortization (Years):	25 Yrs	$4,102.96	25 Yrs	$5,339.13	25 Yrs	$5,736.95
	30 Yrs	$3,709.05	30 Yrs	$4,908.89	30 Yrs	$5,274.57
	35 Yrs	$3,438.25	35 Yrs	$4,621.09	35 Yrs	$4,965.27

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Address	

Asking Price	Price Paid
$ 849,900	$ 840,000

1st Mortgage Int. Rate	Amortization Period
5%	35

1st Mortgage Balance	Payment Monthly
$ 672,000	$ 3,370

2nd Mortgage Int. Rate	Amortization Period
8%	Interest Only

2nd Mortgage Balance	Payment Monthly
$ -	$ -

Analysis of a 6 Plex Purchase with 20% Down Payment

Monthly Income

Gross Scheduled Monthly	Other Income	Vacancy Percent / Amount		Effective Gross Mthly
$ 5,810		5%	$ 291	$ 5,520

Effective Gross Annual
$ 66,234

Closing Costs-Legal, Appraisal, Inspection, Reserve Fund, Immediate Repairs $8,000

Monthly Expenses

Accounting	$ 35	Repair	$ 300	
Advertising	$ 50	Reserve	$ 150	
Insurance	$ 120	Trash	$ -	
Taxes	$ 374	Gas	$ -	
Legal	$ 30	Electric	$ -	
Management	$ 464	Water / Sewer	$ -	
Office / Phone	$ 25	Total Mthly Exp.	$ 1,548	Total Annual Expenses $ 18,570

Your Return Based on a 50/50 Joint Venture

Total Cash Investment $ 176,000

Your Return Is 8 Years $ 316,961

Includes Cash Flow, Appriciation and Mortgage Paydown

Monthly Net Operating Income	Annual Net Operating Income
$ 3,972	$ 47,664

Debt Service Mthly	Debt Service Annual
3,369.55	40,434.60

Cash Return Mthly	Cash Return Annual
$ 602.45	$ 7,229.40

Annual Appreciation %
3%

Names	Numbers		Notes
Purchase Price	$	840,000	
Down Payment	$	168,000	
Mortgage Loan	$	672,000	
Monthly Mortgage Payment	$	3,370	
Monthly Property Taxes	$	374	
Monthly Property Insurance	$	120	
Monthly Accounting Expense	$	35	
Monthly Advertising Expense	$	50	
Monthly Legal Expence	$	30	
Monthly Management Expence	$	464	
Monthly Repair Expence	$	300	
Monthly Reserve Expence	$	150	
Monthly Trash Expence	$	-	
Total Monthly Payment	$	4,892	
Monthly Rental Income	$	5,520	
Monthly Positive Cash Flow	**$**	**627**	

Monthly Positive Cash Flow	$	602	
Monthly Loan Reduction	$	598	
Monthly Appreciation	$	2,100	
Monthly Tax Savings	$	280	

Total Monthly Return	**$**	**3,581**	

Return on the Investment from Cash Flow, Loan Reduction, Appreciation and Nominal Tax Savings

Larger return than you thought? And this is from just one property.

What happens when you own two or three properties like this one?

These numbers get large very quickly.

The hidden factor in all of this is that most of $ $ 3,581 is hidden. You can't spend it. So you can't buy that new BMW or take a vacation to San Diego or Cancun.

Getting wealthy is difficult if you spend all your profits ... real estate investing is powerful because it automatically forces you to build your wealth.

PS: If you don't act on your goals-look at what you're giving up EVERY month in terms of wealth creation. Ask yourself-How long can I wait until I take action OR participate with someone taking action and investing in positive cash flowing real estate? Success and nothing less!

Small Print-Disclaimer
None of These Figures are Guaranteed-For Illustration Purposes Only.

Prepared by:
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REAL ESTATE PROFESSIONALS INC.
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Email: properties@gowesttoinvest.com
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Smaller Retail Properties For Sale In Calgary

902 CENTRE ST NE — $ 1,485,000

MLS#:	ML#: C1016135
Status:	Active
Property Type:	Retail
Area:	Calgary
Province:	Alberta
Postal Code:	T2E 2R7

4210 17 AV SE — $ 515,000

MLS#:	ML#: C1016634
Status:	Active
Property Type:	Retail
Area:	Calgary
Province:	Alberta
Postal Code:	T2A 0T2
Land Size Acres:	0.000

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Helping You Build Wealth with Real Estate

Randy Bett
REAL ESTATE PROFESSIONALS INC.
Phone: 403-239-3642
Email: properties@qowesttoinvest.com
Web Site: www.RandyBett.com

Recently Sold Smaller Retail Properties in Calgary

1429 9 AV SE — $ 1,300,000

MLS#:	ML#: C1015769
Status:	Sold
Property Type:	Retail
Area:	Calgary
Province:	Alberta
Postal Code:	T2G 0G4

102 3132 26 ST NE — $ 360,000

MLS#:	ML#: C1016335
Status:	Sold
Property Type:	Retail
Area:	Calgary
Province:	Alberta
Postal Code:	T1Y 6Z1
Land Size Acres:	0.000

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Thanks to All of the Team that Helped Prepare this Presentation.

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Nicole Gardiner

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Feel Free to **Contact Us** at www.GoWestToInvest.com or at Randy@BetterGroup.ca or at 403-239-3642

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Resources: REIN, CMHC, CREB, Calgary Economic Development, RBC, Financial Post, Calgary Herald, Don R. Campbell, Russell Westcott, Greg Habstritt, Greg Head, Kieran Trass, Dan Borkowski and many others.