



Pouce Coupe Suited House

4508 56 ave
Pouce Coupe, BC

Presented by:

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Your Personal Investment Realtor



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

Overview

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Purchase Info

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

Income Analysis

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

Financial Metrics

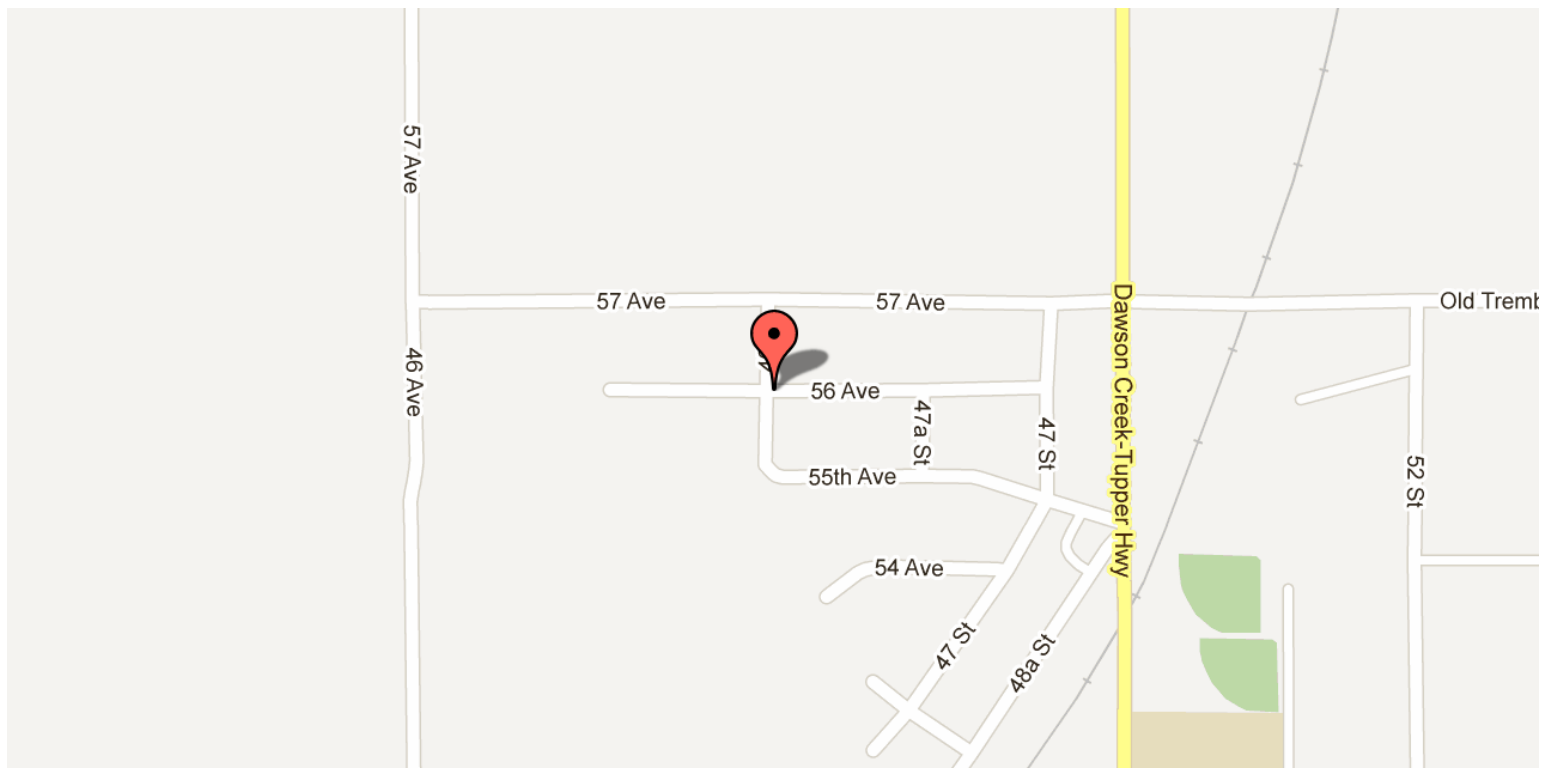
Cap Rate (Purchase Price)	6.3%
Cash on Cash Return (Year 1)	9.5%
Internal Rate of Return (Year 10)	24.4%
Sale Price (Year 10)	\$671,919



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

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

This unique property will move fast so move quick.



Purchase Analysis

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Purchase Info	
Purchase Price	\$412,500
- First Mortgage	(\$330,000)
- Second Mortgage	(\$0)
= Downpayment	\$82,500
+ Buying Costs	\$8,250
+ Initial Improvements	\$0
= Initial Cash Invested	\$90,750
Total Number of Units	2
Cost per Unit	\$206,250
Average Monthly Rent per Unit	\$1,500

Mortgages	First	Second
Loan-To-Value Ratio	80%	0%
Loan Amount	\$330,000	\$0
Loan Type	Amortizing	
Term	30 Years	
Interest Rate	3.3%	
Payment	\$1,441.17	\$0.00

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	11.5
Operating Expense Ratio	24.3%
Debt Coverage Ratio	1.50
Cap Rate (Purchase Price)	6.3%
Cash on Cash Return	9.5%

Assumptions	
Appreciation Rate	5.0%
Vacancy Rate	5.0%
Income Inflation Rate	5.0%
Expense Inflation Rate	3.0%
LTV for Refinance	80.0%
Selling Costs	\$20,625

Income	Monthly	Annual
Gross Rent	\$3,000	\$36,000
Vacancy Loss	(\$150)	(\$1,800)
Laundry	\$0	\$0
Operating Income	\$2,850	\$34,200

Expenses (% of Income)	Monthly	Annual
Insurance (4%)	(\$100)	(\$1,200)
Management Fees (10%)	(\$285)	(\$3,420)
Taxes (7%)	(\$208)	(\$2,500)
Utilities (0%)	(\$0)	(\$0)
Association Fees (0%)	(\$0)	(\$0)
Repairs and Maintenance (4%)	(\$100)	(\$1,200)
Operating Expenses (24%)	(\$693)	(\$8,320)

Net Performance	Monthly	Annual
Net Operating Income	\$2,157	\$25,880
- Mortgage Payments	(\$1,441)	(\$17,294)
- Year 1 Improvements	(\$0)	(\$0)
= Cash Flow	\$715	\$8,586

Buy and Hold Projection

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

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

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

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

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

Graphs

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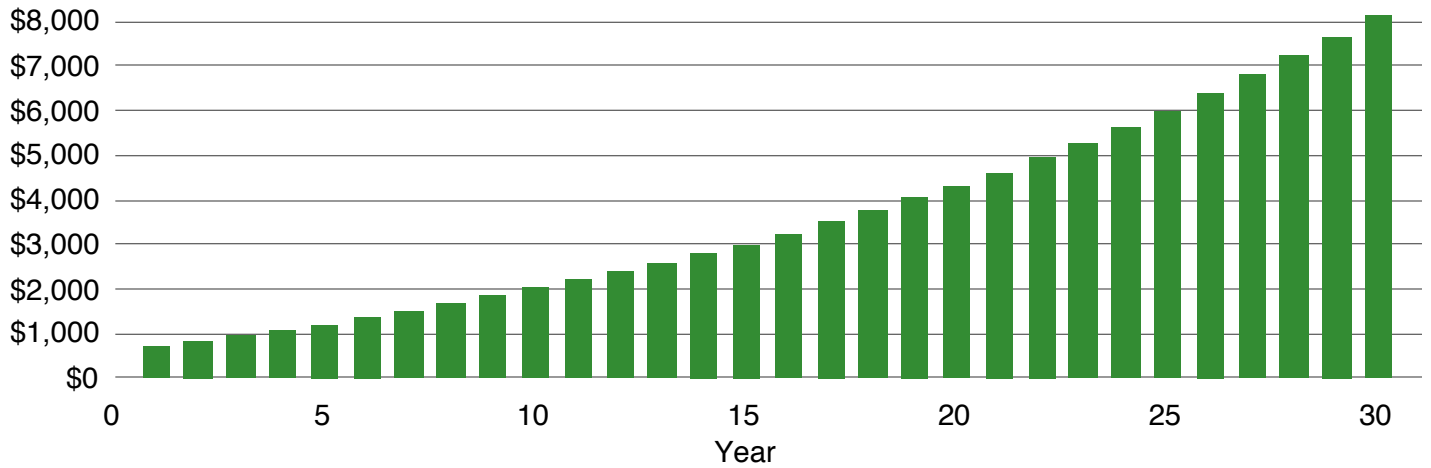
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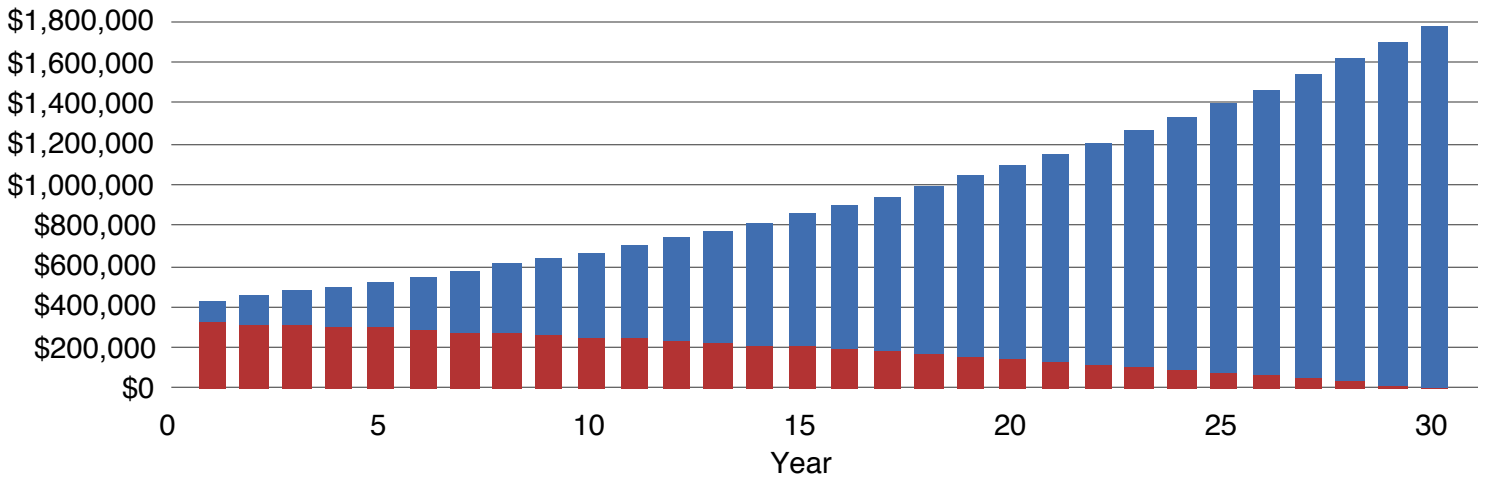
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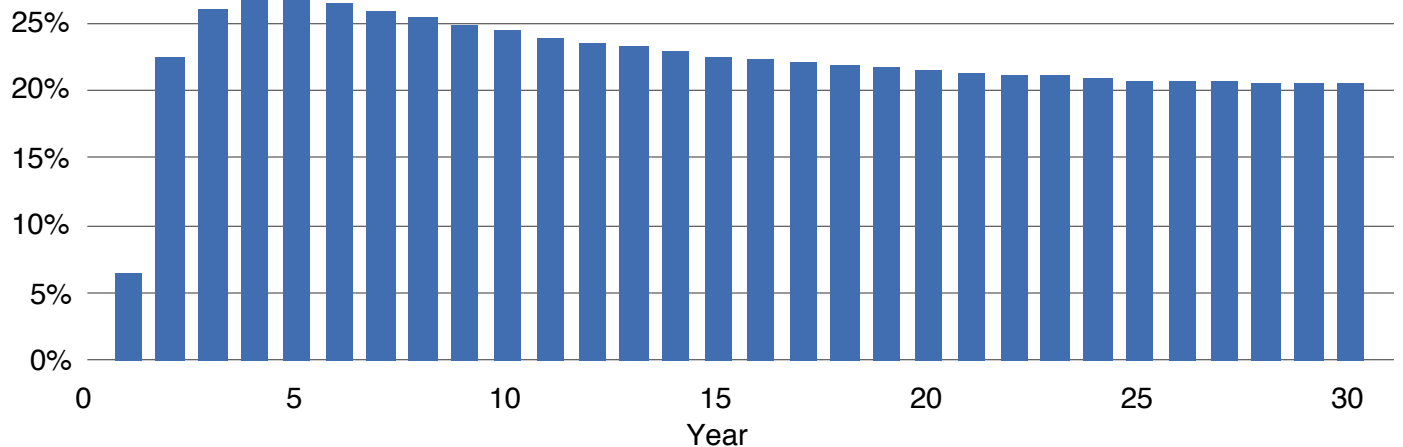
Monthly Cash Flow



■ Loan Balance + ■ Equity = Market Value



Internal Rate of Return (IRR)



Rent Roll

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Unit Description	Square Feet	Units of This Type	Rent (Per Unit)
Lower 1 bdrm	0	1	\$1,050 Per Month
Upper 3 Bdrm	0	1	\$1,950 Per Month
Totals for Year 1			
Total Number of Units	2		
Total Area (Sum of Units)	0 Square Feet		
Total Rent (Sum of Units)	\$3,000 Per Month, \$36,000 Per Year		

Photos

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