



Pouce Coupe Suited House

4805 56 Avenue
Pouce Coupe, BC

Presented by:

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The information contained within this program is for discussion purposes only and is not to be relied upon without performing your own due diligence.

Overview

Pouce Coupe Suited House

4805 56 Avenue
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Purchase Info

Square Feet (2 Units)	2,127
Purchase Price	\$399,900
Initial Cash Invested	\$89,978

Income Analysis

	Monthly	Annual
Net Operating Income	\$2,043	\$24,520
Cash Flow	\$682	\$8,189

Financial Metrics

Cap Rate (Purchase Price)	6.1%
Cash on Cash Return (Year 1)	9.1%
Internal Rate of Return (Year 10)	19.2%
Sale Price (Year 10)	\$537,432



Get ready to build your real estate portfolio with this turn key, fully self contained rental property! This home comes fully equipped with a heated double car garage, 3 bedrooms, 2 bathrooms up and a great layout including a large deck. Downstairs is fully self contained with a separate entrance, laundry, electric and water meters. The independent heating and plumbing systems make it easy for tenants to pay their own utilities. Great finishings will bring equity building tenants. Brand new home offering 2-5-10 home warranty.

Price is inclusive of taxes!



Purchase Analysis

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Purchase Info	
Purchase Price	\$399,900
- First Mortgage	(\$319,920)
- Second Mortgage	(\$0)
= Downpayment	\$79,980
+ Buying Costs	\$9,998
+ Initial Improvements	\$0
= Initial Cash Invested	\$89,978
Square Feet (2 Units)	2,127
Cost per Square Foot	\$188
Monthly Rent per Square Foot	\$1.41
Cost per Unit	\$199,950
Average Monthly Rent per Unit	\$1,500

Mortgages	First	Second
Loan-To-Cost Ratio	80%	0%
Loan-To-Value Ratio	80%	0%
Loan Amount	\$319,920	\$0
Loan Type	Amortizing	
Term	30 Years	
Interest Rate	3.09%	
Payment	\$1,360.95	\$0.00

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	11.1
Operating Expense Ratio	28.3%
Debt Coverage Ratio	1.50
Cap Rate (Purchase Price)	6.1%
Cash on Cash Return	9.1%

Assumptions	
Appreciation Rate	3.0%
Vacancy Rate	5.0%
Income Inflation Rate	3.0%
Expense Inflation Rate	3.0%
LTV for Refinance	80.0%
Selling Costs	\$27,993

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

Expenses (% of Income)	Monthly	Annual
Insurance (5%)	(\$150)	(\$1,800)
Management Fees (10%)	(\$285)	(\$3,420)
Repairs (4%)	(\$100)	(\$1,200)
Taxes (10%)	(\$272)	(\$3,260)
Operating Expenses (28%)	(\$807)	(\$9,680)

Net Performance	Monthly	Annual
Net Operating Income	\$2,043	\$24,520
- Mortgage Payments	(\$1,361)	(\$16,331)
- Year 1 Improvements	(\$0)	(\$0)
= Cash Flow	\$682	\$8,189

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	\$37,080	\$38,192	\$40,518	\$46,972	\$63,126	\$84,836
Vacancy Loss	(\$1,800)	(\$1,854)	(\$1,910)	(\$2,026)	(\$2,349)	(\$3,156)	(\$4,242)
Operating Income	\$34,200	\$35,226	\$36,283	\$38,492	\$44,623	\$59,970	\$80,595

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Insurance	(\$1,800)	(\$1,854)	(\$1,910)	(\$2,026)	(\$2,349)	(\$3,156)	(\$4,242)
Management Fees	(\$3,420)	(\$3,523)	(\$3,628)	(\$3,849)	(\$4,462)	(\$5,997)	(\$8,059)
Repairs	(\$1,200)	(\$1,236)	(\$1,273)	(\$1,351)	(\$1,566)	(\$2,104)	(\$2,828)
Taxes	(\$3,260)	(\$3,358)	(\$3,459)	(\$3,669)	(\$4,254)	(\$5,716)	(\$7,682)
Operating Expenses	(\$9,680)	(\$9,970)	(\$10,270)	(\$10,895)	(\$12,630)	(\$16,974)	(\$22,812)

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Net Operating Income	\$24,520	\$25,256	\$26,013	\$27,597	\$31,993	\$42,996	\$57,783
- Mortgage Payments	(\$16,331)	(\$16,331)	(\$16,331)	(\$16,331)	(\$16,331)	(\$16,331)	(\$16,331)
- Improvements	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
= Cash Flow	\$8,189	\$8,924	\$9,682	\$11,266	\$15,662	\$26,665	\$41,452
Cap Rate (Purchase Price)	6.1%	6.3%	6.5%	6.9%	8.0%	10.8%	14.4%
Cap Rate (Market Value)	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Cash on Cash Return	9.1%	9.9%	10.8%	12.5%	17.4%	29.6%	46.1%
Return on Equity	8.3%	7.6%	7.0%	6.3%	5.3%	4.6%	4.3%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$411,897	\$424,254	\$436,982	\$463,594	\$537,432	\$722,264	\$970,662
- Loan Balance	(\$313,319)	(\$306,512)	(\$299,493)	(\$284,793)	(\$243,845)	(\$140,472)	(\$3)
= Equity	\$98,578	\$117,742	\$137,488	\$178,801	\$293,587	\$581,792	\$970,660
Loan-to-Value Ratio	76.1%	72.2%	68.5%	61.4%	45.4%	19.4%	0.0%
Potential Cash-Out Refi	\$16,199	\$32,891	\$50,092	\$86,082	\$186,100	\$437,339	\$776,527

Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$98,578	\$117,742	\$137,488	\$178,801	\$293,587	\$581,792	\$970,660
- Selling Costs	(\$28,833)	(\$29,698)	(\$30,589)	(\$32,452)	(\$37,620)	(\$50,558)	(\$67,946)
= Proceeds After Sale	\$69,746	\$88,044	\$106,900	\$146,349	\$255,966	\$531,234	\$902,713
+ Cumulative Cash Flow	\$8,189	\$17,113	\$26,795	\$48,523	\$117,780	\$332,234	\$676,607
- Initial Cash Invested	(\$89,978)	(\$89,978)	(\$89,978)	(\$89,978)	(\$89,978)	(\$89,978)	(\$89,978)
= Net Profit	(\$12,043)	\$15,180	\$43,717	\$104,895	\$283,769	\$773,490	\$1,489,343
Internal Rate of Return	-13.4%	8.5%	15.3%	19.1%	19.2%	17.3%	16.3%
Return on Investment	-13%	17%	49%	117%	315%	860%	1,655%

Graphs

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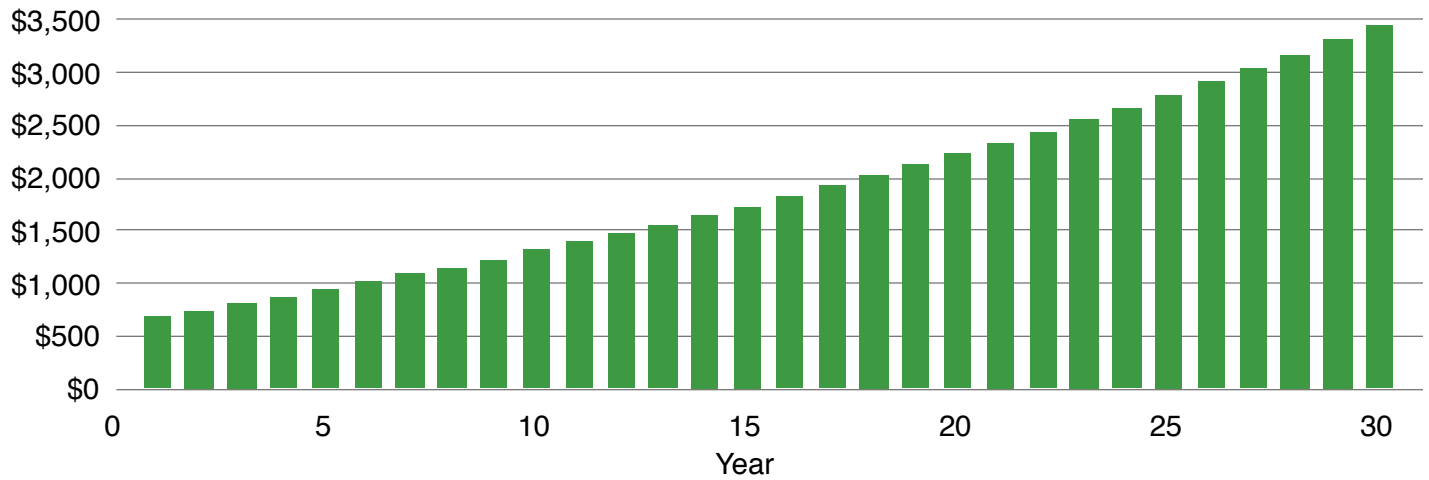


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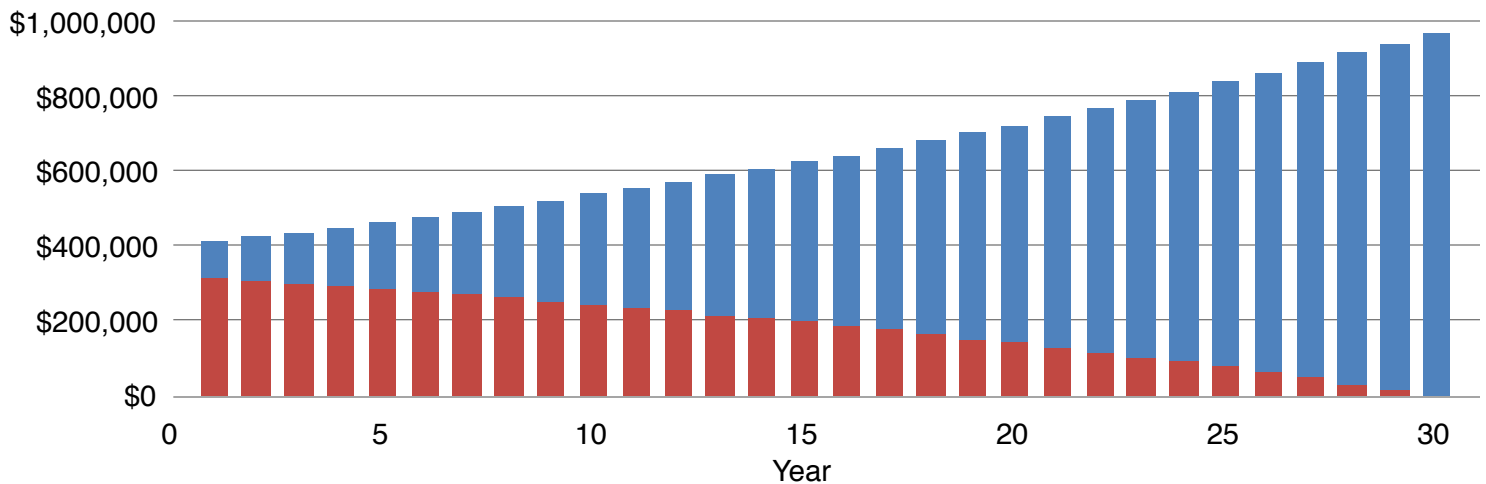
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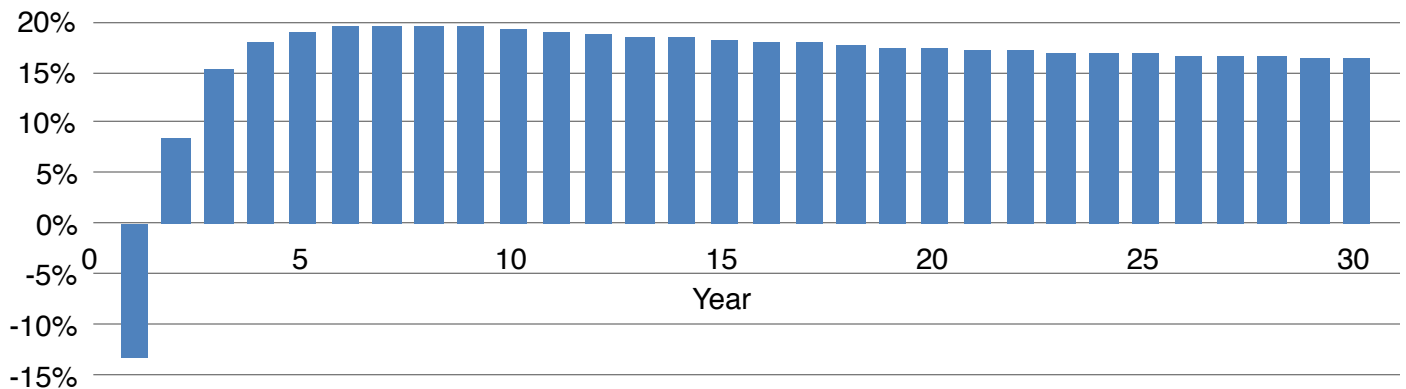
Monthly Cash Flow



■ 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 Suite	615	1	\$1,050 Per Month
Upper Unit	1,512	1	\$1,950 Per Month
Totals for Year 1			
Total Number of Units			2
Total Area (Sum of Units)			2,127 Square Feet
Total Rent (Sum of Units)			\$3,000 Per Month, \$36,000 Per Year

Photos

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Exterior Front



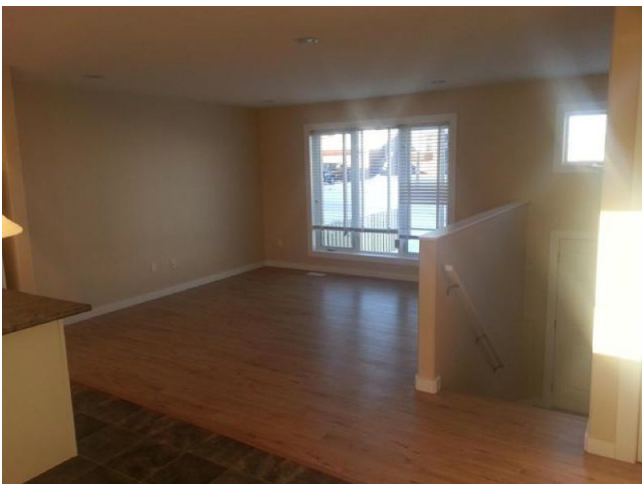
Exterior Front



Upstairs Kitchen



Upstairs Kitchen and Dining Room



Upstairs Living Room



Walk In His & Her Closets

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Upstairs Bathroom



Bedroom



Downstairs Kitchen



Downstairs Bathroom



Downstairs Bedroom



Laundry

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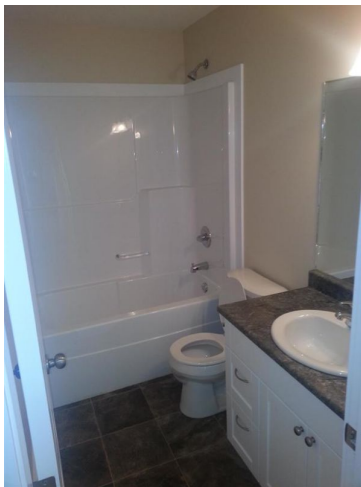
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Double Car Heated Garage



Seperate Hot Water and Heating



Downstairs Bathroom