

Projected 5-year
profit of 111% or

\$93,555¹

David Sandbrand
Cobblestone Investments

Dear Investor,

Cobblestone Investments is a boutique investment firm specializing in real estate investments that provide a monthly cash dividend to the investor. We are unlike the 'big guys' since we only profit if we can make you money first and your slice of the profits are much larger than other investment companies are willing to provide you.

Our proven and unique system of finding and buying properties in fundamentally strong markets in transitional neighborhoods allows us to find some of the best cash flowing properties in a city, while still ensuring long-term equity appreciation due to increasing demand.

We are a vertically integrated firm and provide completely hands-free investments for our partners. This allows ordinary Canadians to truly own revenue real estate, collect regular dividend payments, all the while never having to worry about the headaches that managing tenants and properties bring.

For your consideration, here are the details of our last Joint Venture partnership. We have other properties and opportunities available to suit your unique investment needs, and would be pleased to discuss those needs with you in a 1-on-1 setting to ensure a proper fit.



Paving your path to financial freedom.

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The Property

Very spacious, clean 3-bedroom bungalow home, plus a huge basement suite and oversized double detached garage located in the very desirable Forest Heights area of Forest Lawn, Calgary.

Constructed	1961
Sq ft	1,043 sq ft above grade.
Rooms	6 rooms, 3 Bedrooms, 1 bathroom on main level 3 rooms, 1 Bedrooms, 1 en-suite bathroom on basement level
Appliances	Oversized double detached garage, separated into two sections. (31' x 22')
Taxes	2x Refrigerator, 2x Stove, 1x Dishwasher, 1x Washer and 1x Dryer
Foundation	\$1,600 (2008)
Construction	Concrete
Roof	Frame
Furnace	Asphalt shingles, replaced on house & garage in 1999
Exterior	Furnace was replaced in 2002
	Stucco with wood trim

The Numbers

Provided here are some critical numbers from our last partnership.

Investment Funds Required	\$84,000
Purchase Price	\$340,000
Annual Rental Income	\$31,200
Yield ("Cash Flow Zone")	9.18 %
Monthly distribution to investor (Positive cash flow) for year 1	\$292.97
Cash-on-cash return on investment for year 1	4.19%

<u>Investment Distributions</u>	<u>First Year Monthly Cash Flow</u>
Down Payment	
\$ 69,000.00	
Immediate Renovations	
\$ 8,000.00	
Closing costs	
\$ 575.00	
\$ 375.00	
\$ 1,500.00	
Tenant marketing costs	
\$ 500.00	
Staying Power Fund	
<u>\$ 4,050.00</u>	
Total Investment	
<u>\$ 84,000.00</u>	
¹ Projected 5-year return is based on 7% per year appreciation, and includes 50% of the profits (\$68,433) plus 50% of principal reduction (\$7,543), plus \$292.97 cash flow monthly for 5 years. (\$17,578). It presumes no increases to rental income or insurance and property taxes.	
	<u>Rental Income</u>
	Upstairs suite 1,400.00
	Basement suite 900.00
	Garage 300.00
	Total Rental Income 2,600.00
	<u>Expenses</u>
	Vacancy hedge (5%) 130.00
	Maintenance fund (5%) 130.00
	Property Management (10%) 260.00
	Property Taxes 139.00
	Insurance 87.53
	Mortgage 1267.53
	Total Expenses 2014.06
	Net Cash Flow <u>\$585.94</u>
	Investor's 50% Share per month \$292.97