

PROJECT PROFORMA FOR INVESTORS					
PROJECT NAME		8 Plex		336 Bowmont Cresc NW Calgary (Bowness)	
Purchase Details		\$	Eligibility Requirements		
Purchase Price		\$2,897,789	Min. Liquidity	\$295,574	
Brokerage Underwriting & Lending Fee		\$57,956	Min. NetWorth	\$738,936	
TOTAL		\$2,955,745	BUILDER DEPOSIT	5%	
Deposit (\$)		\$147,787	Delivery Timeline	12-14 months	
Closing rebate		\$57,956	Lending Type	Take Out	
Unit Configuration		# of Units	Unit Price	Monthly	Annual
3 Beds Upper Level		4	\$2,550	\$10,200	\$122,400
2 Beds Lower Level		4	\$1,500	\$6,000	\$72,000
TOTAL		8		\$15,600	\$194,400
Other Income					
Source	# of Units	Usage	Avg Rent	Annual	
PARKING	4	100.00%	\$100	\$4,800	
PET	8	40.00%	\$50	\$1,920	
TOTAL				\$6,720	
GROSS INCOME				\$201,120	
Operating Expenses					
		Annual		Year 1 Annual	Ongoing Annual
Property Taxes		\$11,591	Management & salaries Y1	\$0.00	\$12,067
Insurance		\$4,600	Wear & Tear	\$4,022	
Utilities		\$0	Replacement Reserve	\$4,022.40	
Repairs and Maintenance		\$3,888	Vacancy & Bad Debt 3%	\$6,033.60	
			Total Operating Expense	\$34,158	\$46,225
			Net Operating Income	\$166,962	\$154,895
Debt Services					
Loan	Loan Amount	Interest	Amortization	Monthly	Annually
Mortgage	\$2,807,958	3.60%	50	\$10,049	\$120,592
CMHC Premium 5.3%	\$148,822	3.60%	50	\$533	\$6,391
TOTAL LOAN SIZE	\$2,956,779				
				Year 1	Ongoing
			Cash Flow After ALL Expenses	\$39,979	\$27,912
			Cash on Cash	27.05%	18.89%
			DSCR	124.81%	116.11%
			Cap Rate		5.76%
5 Year Projections					
Column1	Year 1	Year 2	Year 3	Year 4	Year 5
Building Value	\$3,187,568	\$3,283,195	\$3,381,691	\$3,516,958	\$3,692,806
Estimated Appreciation (%)	10.00%	3.00%	3.00%	4.00%	5.00%
Estimated Appreciation (\$)	\$289,779	\$95,627	\$98,496	\$135,268	\$175,848
Growth in YoY Cash Flow (%)		3.00%	3.00%	3.00%	3.00%
Estimated Total Cash Flow	\$39,979	\$27,912	\$28,749	\$29,612	\$30,500
Estimated Mortgage Paydown	\$20,590	\$21,338	\$22,113	\$22,917	\$23,749
Equity Per Year	\$350,348	\$144,877	\$149,359	\$187,796	\$230,097
Return on Downpayment	237.06%	98.03%	101.06%	127.07%	155.69%
TOTAL EQUITY GAINED	\$1,062,478				
ANNUALIZED 5 YEAR ROI	143.78%				
Mortgage Rate Sensitivity Analysis					
Input Rate %	Mortgage Rate	Monthly	Yearly	Cash Flow	DSCR
Current rate	3.60%	\$10,582	\$126,983	\$39,979	124.81%
-0.50%	3.10%	\$9,665	\$115,986	\$50,976	133.95%
-0.25%	3.35%	\$10,119	\$121,430	\$45,532	129.26%
0.25%	3.85%	\$11,053	\$132,640	\$34,323	120.58%
0.50%	4.10%	\$11,533	\$138,395	\$28,568	116.56%
Rent Sensitivity Analysis					
Input Rent	NET RENT	NOI	Mortgage	Cashflow	DSCR
0%	\$201,120	\$166,962	\$126,983	\$39,979	124.81%
5%	\$211,176	\$175,311	\$126,983	\$48,327	131.05%
-5%	\$191,064	\$158,614	\$126,983	\$31,631	118.57%
-10%	\$181,008	\$150,266	\$126,983	\$23,283	112.33%
Disclaimer: The projected rents shown in this proforma are based on current rates and are provided for illustrative purposes. Buyers are advised to conduct their due diligence to verify all information, Rents are not guaranteed. Multi IQ Consortium and its agents make no representations or warranties, express or implied, regarding the accuracy of completeness of the information contained herein and shall not be held responsible for any errors, omissions, or reliance placed upon the contents of this proforma.					