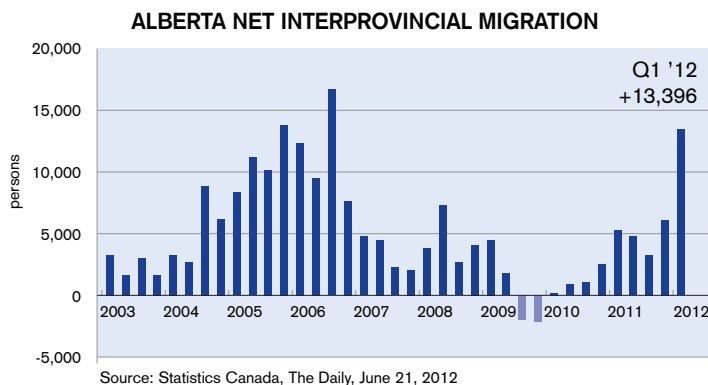


WHY YOU SHOULD BUY CONDOMINIUMS IN CALGARY

Canada's #1 Rated Condo Market! Earn a 350% Return in 10 Years!*

- The city's population reached 1,120,225 residents as of April 2012, increasing by 30,000 residents in the past year.
- Two-thirds of this population growth was from immigration.
- From 2002 when the population was 905,500, population growth has been 24% over the past ten years.



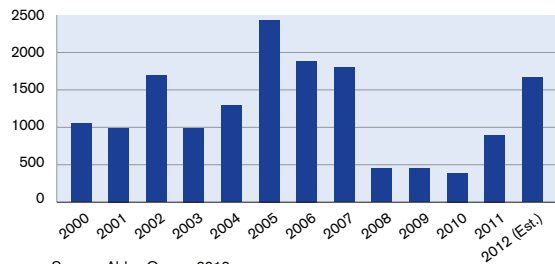
- CMHC has revised their estimate of net migration to Calgary to 20,000 in 2012, an increase of 79% compared to 11,200 in 2011
- Canada Mortgage and Housing Corp. is forecasting total housing starts in the Calgary census metropolitan area to finish at 12,400 units this year, an increase of more than 33 per cent from 2011 and the highest level since 2007.
- Presently, the unemployment rate sits at approximately 4.8%, down from over 6% in 2011.
- Wages have been steadily climbing. The average weekly wage in Alberta is now \$156 higher than in Ontario.
- Supply of investment capital to the province is currently estimated to be \$20 billion annually.
- Alberta has gained about six thousand migrants due to international migration in the first quarter, almost double what the province was recording just five years ago.



- With companies actively recruiting out-of-province workers, both nationally and internationally, and the prosperity gap still heavily in Alberta's favour, there's a good chance more people will be Alberta bound in the coming quarters. This will strain the city's ability to accommodate them.
- Calgary and Edmonton have displaced Toronto and Vancouver as the top-ranked cities for overall real estate prospects, according to the Emerging Trends in Real Estate 2013 report released recently.

- For residential real estate, Calgary is the top-ranked city in the country followed by Edmonton, Toronto, Vancouver, and Ottawa
- Absorption of prime properties has reached record levels, and rents are being pushed due to limited supply.
- Employment forecasts indicate growth of 2.8% per cent next year and 2.9 per cent in 2014.
- This growth, driven mostly by the oil and gas industry, has made it challenging to acquire high-quality real estate in this market.
- According to the Calgary Real Estate Board, year-to-date as of Monday (November 6, 2012), total MLS sales in the city are 18,905, which are up 15.56 per cent from the same period last year.

**NEW MULTI-FAMILY SALES
INNER-CITY CALGARY**



- RealNet Canada recently said Calgary has experienced the second best year ever for commercial real estate transactions for the first nine months of the year with \$3.394 billion in sales so far this year.
- For Canadian households with a net worth of \$500,000 or more, Calgarians average out at a net worth of \$3.3 million each. Toronto's high net worth households average \$2.2 million, while in metro Vancouver, the households that fall into that category have an average net worth of \$2.1 million.

	2009	2010	2011	2012 F
ECONOMIC INDICATORS				
Calgary GDP Growth	-4.41%	2.93%	2.55%	3.61%
Calgary Net Migration	22,092	11,055	20,000	20,333
Average Residential Mortgage Rate 5 Year	5.05%	4.82%	4.57%	4.66%
WTI Oil Price (USD)	\$61.65	\$79.40	\$94.81*	\$98.00
Henry Hub Gas Price (USD)	\$4.06	\$4.52	\$4.14*	\$3.81
Calgary Employment Growth	-0.67%	-1.25%	2.96%*	2.82%
MLS* RESALE HOMES				
Single Family Average Price	\$442,492	\$461,132	\$466,402	\$476,000
Condo Sales	6,320	5,176	5,382	5,700
Condo Listings	10,319	11,424	10,022	10,200
Condo Average Price	\$283,356	\$289,905	\$287,172	\$292,000

BUYING JR. 1 BEDROOM CONDO AS AN INVESTMENT

PURCHASE PRICE: \$225,900
DEPOSIT (25%) \$59,725, MORTGAGE OF \$179,175
 (MORTGAGE: 3.09%, 25 YEAR AMORTIZATION)
MONTHLY MORTGAGE AMOUNT: \$856.23 (monthly payments)
CONDOMINIUM FEES: \$202.00
MONTHLY TAXES: \$180.00

*capital gains are calculated using an annual appreciation of 4%
 *rental rates subject to 3% annual increase

YEAR	YEAR 1	YEAR 5	YEAR 10
Condo Value:	\$248,456.00	\$290,658.38	\$340,029.19
Capital Gain:	\$9,556.00	\$51,758.38	\$114,730.36
Total Monthly Cost:	\$1,238.23	\$1,238.23	\$1,316.23
Monthly Rent:	\$1,395.00	\$1,570.08	\$1,820.16
Annual Rent Profit:	\$1,881.24	\$3,982.20	\$6,047.16
Annual Mortgage Principle Paid:	\$4,842.81	\$5,474.46	\$6,380.20
Annual Return from Rent:	\$6,724.05	\$9,456.66	\$12,427.36
Rent Profit Over Term:	\$1,881.24	\$14,581.13	\$38,637.74
Mort. Principle Paid Over Term:	\$4,842.81	\$25,763.88	\$55,292.54
Total Profit:	\$16,280.05	\$92,103.39	\$208,660.64

Annual rate of return from rent: 11.3% 15.8% 20.8%
ANNUAL RATE OF RETURN FROM TOTAL PROFIT 27.3% 154.2% 349.4%

CALGARY IS CURRENTLY CANADA'S #1 CITY FOR REAL ESTATE INVESTMENT.

* This chart is a real life sample of how you can potentially earn up to 350% return in 10 years. To learn about this opportunity, attend a free investors workshop. Visit www.calgaryinvestmentcondos.com to find out how.



What does all this mean? It's a great time to buy a condo in Calgary.