



Building your dreams one brick at a time

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Winnipeg Duplex Opportunity - ROI 38%

MONTHLY GROSS RENTAL INCOME		\$1,900
Rental Vacancy Rate	5%	\$95
MONTHLY GROSS OPERATING INCOME (GOI)		\$1,805
MONTHLY OPERATING EXPENSES		
Taxes		\$150
Insurance		\$120
Utilities		\$0
Repairs & Maintenance	5%	\$108
Property Management	12%	\$228
TOTAL NET OPERATING EXPENSES (NOE)		\$606
NET OPERATING INCOME (GOI - NOE)		\$1,199
MONTHLY DEBT SERVICE		
Mortgage Payment		\$402
TOTAL MONTHLY DEBT SERVICE		\$402
ESTIMATED NET MONTHLY CASH FLOW		\$797
TOTAL NET MONTHLY CASH FLOW		
(CASH FLOW + Principle Recapture)		\$998
by using revolving line of credit mortgage		



CASH REQUIRED TO CLOSE	
Down Payment (20%)	\$26,000
Initial Improvement	\$8,000
Building Inspection	\$800
Appraisal	\$800
Land Transfer Tax	\$1,049
Legal Fees	\$2,000
TOTAL CASH	\$38,649

Asking Price	\$137,000
Offering Price	\$130,000
Mortgage Amount	\$104,000
Interest Rate	2.35%
Amortization (years)	30
Monthly Payment	\$402

Total ROI		
Cash Flow		24.7%
Principle Recapture	\$2,416.00	6.3%
Passive Appreciation (2%)		6.7%
Active Appreciation		0.0%
Total ROI		37.7%

The forward-looking statements and information are based on certain key expectations and assumptions made by Hay2Brick, including expectations and assumptions concerning Hay2Brick's ability to identify, acquire and develop real estate properties in Canada and continue to generate positive cash flows from such real estate assets, complete its non-brokered private placement offering, the value of the Canadian dollar and Hay2Brick's ability to maintain its growth in the future. Although Hay2Brick believes that the expectations and assumptions on which such forward-looking statements and information are based to be reasonable, readers are cautioned not to place undue reliance on forward-looking statements, as there can be no assurance that the plans, intentions or expectations upon which they are based will occur. Since forward-looking statements and information address future events and conditions, by their very nature they involve inherent risks and uncertainties.

