

Our team has over 20 years of experience in Real Estate investing. We acquire properties under market value and renovate for significant gain or look for buy and hold properties that will produce cash flow and meet the 7 Profit Centers of investing strategy. We believe in ethical investing. By targeting cosmetically distressed homes in areas of revitalization our projects improve neighbourhoods, provide decent housing for our buyers and realize substantial profits for our investors.

We look for partners to invest in the following ways:

1. **Joint Venture Partnerships:** By working together, we can help you find the most effective property for your investment needs. We will conduct market research, locate the property, manage the repairs and renovations, and handle the sale. You provide the down payment, closing costs, and mortgage for procuring the property. Clients see Joint Venturing as a successful alternative to managing the full responsibility of real estate investing.
2. **Straight Financing:** We pay up to 10% interest for these funds, thereby giving incentive for us to liquidate your funds quickly. If you have a Line Of Credit or GIC's, this is a great way to generate a strong liquid return. It's also wonderful introduction to investing in Real Estate. Some of our clients make funds available for this type of financing while waiting for the right time to get involved in a long term project.

We have partners looking for short term projects (fix and flip projects: 2 to 6 months) or longer term projects (buy and hold for cash flow and equity return: 3 to 5 years)

Why invest in Real Estate?

Leverage

Real Estate is a "hard asset" and is easily financed. This means that you, the investor, can benefit from leveraging our time and expertise and your funds to substantially increase your ROI. Based on a typical 20% to 25% down payment, the return is substantially higher than that of non-leveraged investments such as stocks or mutual funds which involve a considerably higher risk.

Wealth Creation

Real Estate values have increased significantly over the last 25 years and have proven to be a powerful method of creating wealth. The seven profit centers (equity, leverage, appreciation, principle reduction, cash flow, tax benefits, and reinvesting your equity) working in conjunction ensures that Real Estate is a secure investment with an above average Rate Of Return.

Low Risk

In today's precarious world of the stock market many investors are transferring money's held in risky mutual funds and other consumer stocks to more secure Canadian Real Estate. And although the crash of the US markets has scared a lot of people, the Canadian mortgage system is different than that of our neighbours to the south and we are not in the same

position. Mike Lathigee, Chairman and CEO of the Freedom Investment Club (which holds over \$80 million in assets) warns his investors, "Leaving your money in bank accounts right now is the path to financial bankruptcy."

Why Carpe Diem? Track Record

Our investments to date have included purchasing raw land which has appreciated over 400% in a five year period, fix and hold that has shown a gain of 120% in three years and many fix and flips that have reached up to 300% ROI in an eighteen month period or less. We live on Vancouver Island, have access to properties and private sellers and have the motivation, experience and passion to make Real Estate Investing a lucrative long term career goal.

Why invest in Vancouver Island/Nanaimo?

Population Growth

City planners anticipate 20 years of growth to 2031 and beyond fueled by the aging Canadian population. Most of the immigration to Vancouver Island and Nanaimo comes from other parts of Canada and as the baby boomers retire this is expected to increase. Close proximity to Vancouver and Victoria, the mild west coast weather and a warm, vibrant community makes Mid Vancouver Island/ Nanaimo a popular choice. The 2010 Olympics being held in Vancouver is expected to produce spin off growth to Vancouver Island similar to that experienced after Expo 86 in Vancouver.

Location

Called "The Harbour City" Nanaimo boasts the second highest amount of waterfront property on Vancouver Island, next to Victoria. It is known as "the hub of Vancouver Island" with two ferry terminals to Vancouver, a regional airport, a seaplane terminal with regular service to downtown Vancouver, and a thriving port facility.

Ladysmith, also known as "Heritage By the Sea," was named one of the 10 prettiest towns in Canada by Harrowsmith Country Life Magazine. Tucked-in at the base of hillsides and fronted by the beautiful Ladysmith Harbour, this turn-of-the century town is a sought-after place to live, work and play. Ladysmith is a growing community both in its population as well as its business base. In 2006, the Town issued twice as many business licenses than in 2000

Economics

Both former coal-mining towns, Nanaimo and Ladysmith have diversified into major tourist destinations. **Travel + Leisure Magazine** consistently names Vancouver Island as North America's Top Island Destination!

In addition, Vancouver Island has been named by *Conde Nast Traveler Magazine* to be "The Best Temperate Island in the World."

Nanaimo is also home to an expanding retail, service and technological sector. It has a new and very successful 800-seat Port Theatre, an expanding university campus, and will soon see a new Convention Centre and Hotel complex completed in the newly revitalized downtown area.

At the January 08 Building Construction Industry Forum it was determined that building on Mid-Vancouver Island and particularly in the Nanaimo area is expected to continue with emphasis on high density projects (condo units) and high-end retirement/recreation projects. Currently under planning and development, construction, and/or first sales are:

Georgia View Village – 89 suite upscale condominium complex,
Lantzville Foothills – 730 sustainable homes in a “green community” plan,
Origin Retirement Village – 170 units (already fully leased),
Longwood – 800 units,
Sandstone - 3,000 residential homes with mixed use commercial and light industrial parcels
at Duke Point,
A new shopping center in South Nanaimo, currently under construction
Cable Bay Golf Resort and Spa - 1,800 high end luxury homes in a sustainable village
setting. (prices start at one to two million dollars and have been pre-selling)
And the mega Sage Hills/Raven/Trilogy Project in Courtney – 2,000 acre project that
includes a school, 1 to 2 golf courses, a university and sports academy

Completion dates for these projects run from 2008 to 2028 indicating that long term growth is
inevitable.

