

## Residential Property Management ...

to maximize owner return, & eliminate management hassles on investment: houses; condos; apartments; townhouses; or apartment buildings.

If you're thinking of an investment property, you'll want a professional manager.

We'll do our best to meet or exceed your expectations.

**coffee is always hot  
at the office**

**come on in  
for a chat...**

**AXFORD  
PropertyManagement.com**

**778.355.0116**

#13—201 Morrissey Road  
Port Moody, B. C., V3H 0E5

## Finance Options ... a second opinion from VERICO Complete Mortgage Services

***We offer value added mortgage services to help you understand your mortgage to make the best choices for mortgage repayment ...***

- ✓ A strategy to save you thousands in interest.
- ✓ An **Inflation Hedge Strategy** to eliminate payment shock when your mortgage term renews.
- ✓ Choices reviewed to help you understand your options.
- ✓ Discount rates for variable, and fixed term financing.



**complete**  
mortgage services

**Call Bill Babcock  
604 230-9392**

Mortgage Debt Specialist  
VERICO Complete Mortgage Services

Brochure by Bill Babcock, Port Moody Realtor ..... Revised: Feb. 18 '15



## Why buy or sell a home with the Axford Group ???

- ✓ **Experience ...**
- ✓ **Know-how, and,**
- ✓ **a Full Array of  
Real Estate Services**



**Prudential**

Sterling Realty

**Bill Babcock  
604.230.9392  
Sales & Rental Services**



## Pick One of 30 - 2 Bedroom 2 Bath Apartments For Sale \*

### 7 in Newport Village & 23 in Suter Brook /Klahanie

You'll love this transit focused community providing residents with the perfect mix of nature and urban living. Apartments & Townhomes are steps away from shopping, restaurants, grocery stores, doctors, dentists, & more. All beside recreation: Rocky Point Park; walking trails; lakes; &, seaside parks.

## Example: Suite Investment

So, you want a place at Suter Brook or Klahanie for future use. You've decided to buy now and rent before prices rise with demand when the Evergreen Line is completed.

**2 Bedroom suite cost** \$420,000.  
**80% 1st mortgage** (\$336,000.)  
**20% Cash to purchase** \$84,000.  
**Property Purchase Taxes** \$6,400.  
**Allowance for legal costs** \$700.  
**Total cash to complete** \$91,100.

Assume suite rental is ... \$1,650.  
 less strata fees (approx.) (\$289.)  
 Allowance for prop. taxes (\$192.)  
 Allowance for management (\$110.)  
**Net Operating Income** \$1,059.  
 (no allowance for vacancy)

1st Mortgage 5 yr. fixed rate \$1,394.  
 Interest cost ... (\$797.)  
 Principal pay down (\$597.)

Your return is derived **from** paying down your mortgage. Net then becomes \$262. per month or \$3,144. per year which is a return of 3.4% per year on invested cash. No Allowance for appreciation.  
**Capital gain is coming along with the demand when the Evergreen Transit service is available in the Fall of '16.**

Living here offers the convenience of commuting to Vancouver by Transit, West Coast Express, or the new Evergreen Skytrain line in the Fall of 2016.



\* verify suites for sale to confirm available inventory