

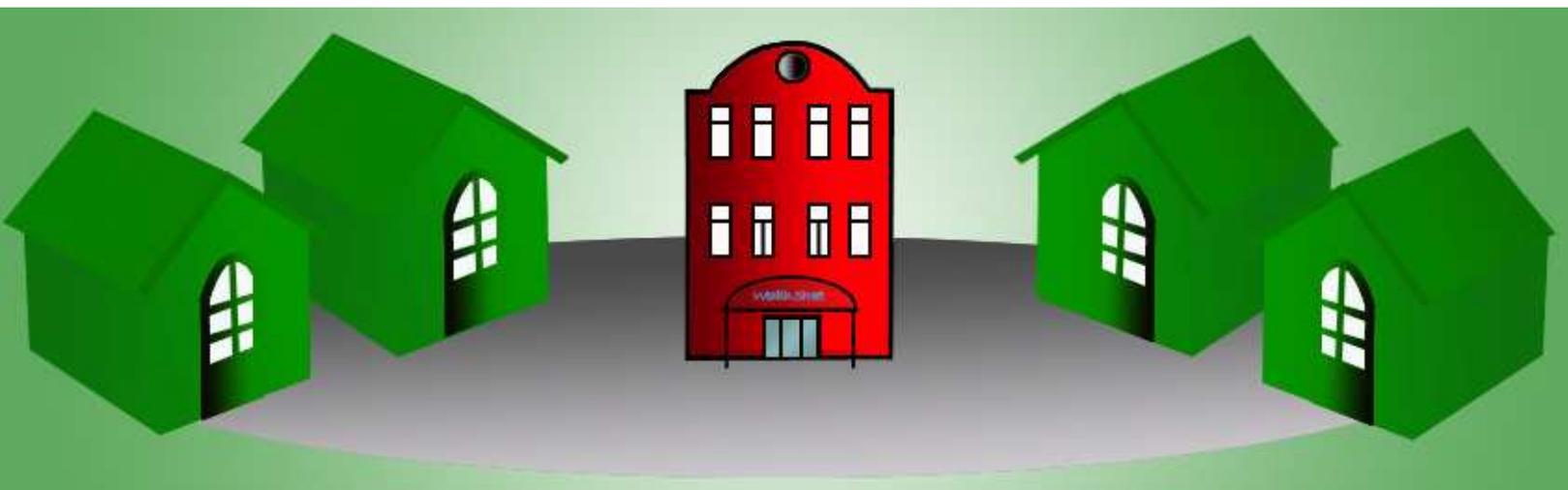
Wealth Street Properties

How to Profit in Real Estate

Along the

Calgary-Edmonton Corridor

Issued May 6, 2008



Real Estate Investment with the Wealth Street Properties Team

The Wealth Street Property Team would like to invite potential investors as well as current partners to meet our team, learn about our investment strategies, and learn how to partner with us to create long-term relationship that will create wealth through real estate.

Our vision is to be one of the premier real estate investment businesses in Alberta with a foundation of health, wealth and wisdom as our core values.

Why should you work with Wealth Street Property? Our partnership comes down to one simple truth: We only make money if you make money!

Table of Contents:

Why Real Estate Instead of Stock?

Real Estate Fundamentals

Investment Options

What is the Cost to You?

What are Our Responsibilities?

Areas of Investment Opportunity

Edmonton

Calgary

Red Deer

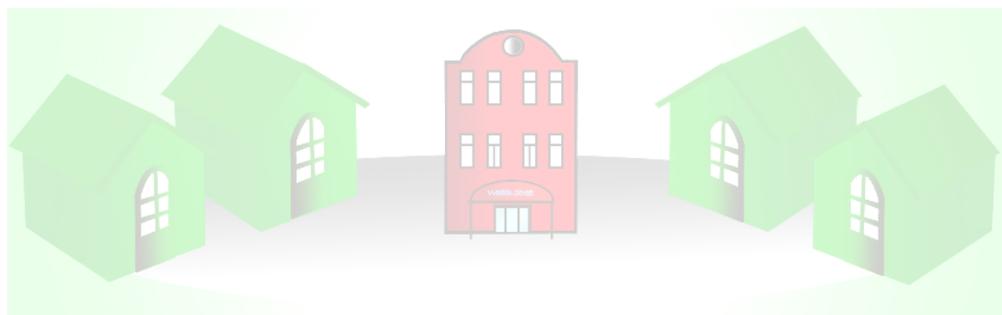
Mission Statement & Strategy

Meet Our Team

The Right Candidates for Joint Partnership

Expression of Interest

Conclusion

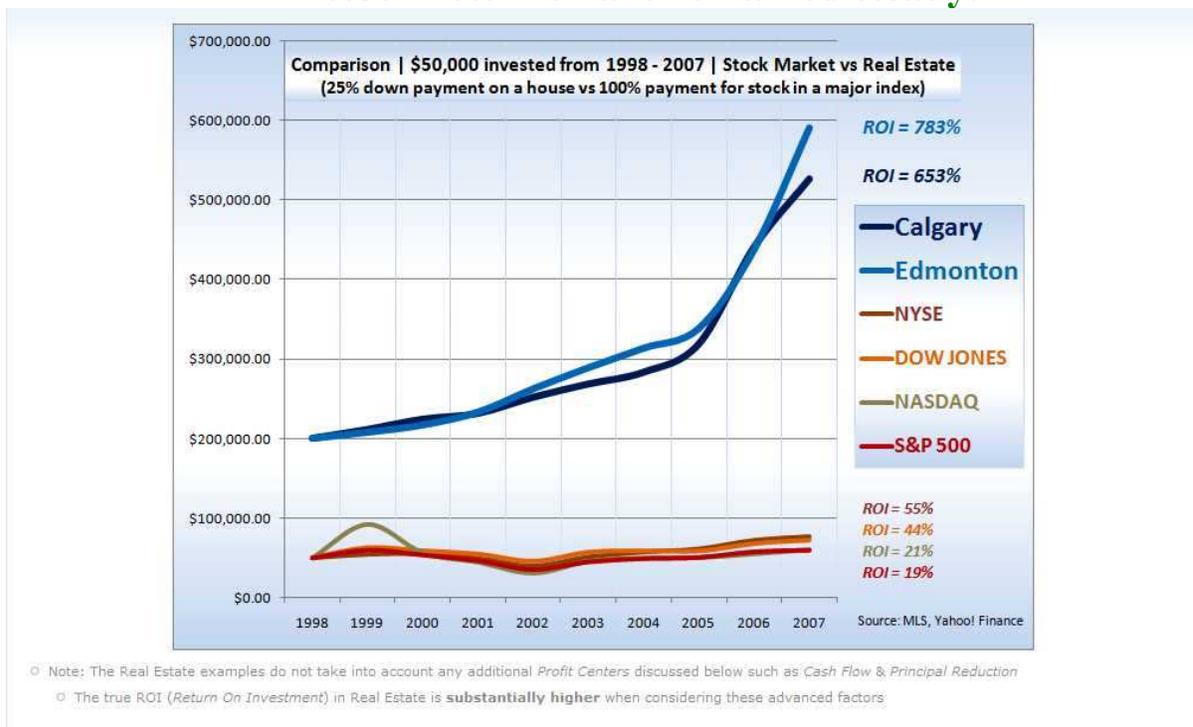


Real Estate Investment with the Wealth Street Properties Team

Why should you invest in real estate rather than stock?

- * When you invest in a piece of real estate, the price you pay up front is about a quarter of the total worth of the property. With stock, if you want an investment worth \$25,000, you pay \$25,000.
- * Your tenants are going to pay down your principal balance, essentially buying the investment for you.
- * Each time you make a mortgage payment, your ROI, Return on Investment, will increase.
- * Your property's worth is going to increase, so you'll be getting a return on the growth of the property total value.
- * Property appreciation is taxed at 50% of regular income as a capital gain until it is sold.

How does leveraged real estate compare to unleveraged stock investment over an extended time period? As the chart below illustrates, real estate returns (ROI) have increased dramatically over the past ten years, while stock returns have remained steady.



Real Estate Investment with the Wealth Street Properties Team

There are four main reasons why you should invest in real estate.

- * **Leverage** – Real estate investments may be leveraged. Banks are willing to lend an investor 75% or more of the total investment price. For instance, if a property is worth \$100,000, you'll be able to buy it with a \$25,000 down payment... possibly less if it's CMHC insured!
- * **Appreciation** – When a market has strong fundamentals, property tends to increase in value each year while the debt owed on the property decreases.
- * **Cash Flow** – A sound property will cause a positive cash flow from the beginning of the investment and continue to increase over time as the mortgage is paid down and rents rise.
- * **Predictability** – Real Estate is far more predictable than stocks, which means less risk.

The Fundamentals of Real Estate

The Real Estate market is driven by supply and demand, giving us a clear view of the fundamental facts of our potential investment properties.

- * **Employment & Job Growth** – Above-average job growth and strong employment are crucial to a market's expansion. If a market has excellent job growth but unemployment is high, the local population will fill jobs, negating the need for in-migration.
- * **In Migration** – Growing markets with above-average population growth because of a large number of people moving into the region increases the housing demand.
- * **Wage Increases** – Markets experiencing above-average increases in salaries and wages allow people to pay more for housing.
- * **Affordability of Housing** – Markets with an affordability index between 25% - 40% are important to our investment strategy. The affordability index is the percentage a household's pays of its pre-tax income that goes to home ownership costs, such as mortgage payments, utilities, and taxes.
- * **Housing Starts** – A higher-than-average housing start is an indication that all real estate prices will be increasing in a market.
- * **Number of Homes for Sale** – If the ratio of sales to listings is less than 45%, it is considered a buyers market and easier to make a deal.
- * **New Home Price Index** – The price of resale homes will increase as the cost of building new homes increases.
- * **Vacancy Rates & Rents** – We want to acquire positive cash flow properties, and look for markets that show indications of increasing rents and continued low vacancy rates.
- * **Diverse Economies** – Markets with a large number of small businesses are better than smaller markets with one or two major employers. If one of these large employers closes, the housing demand will drop, such as in a coal mining town.
- * **Local Government** – Areas with pro-active governments that focus on creating growth in their region are important targets.

Real Estate Investment with the Wealth Street Properties Team

Investment Options

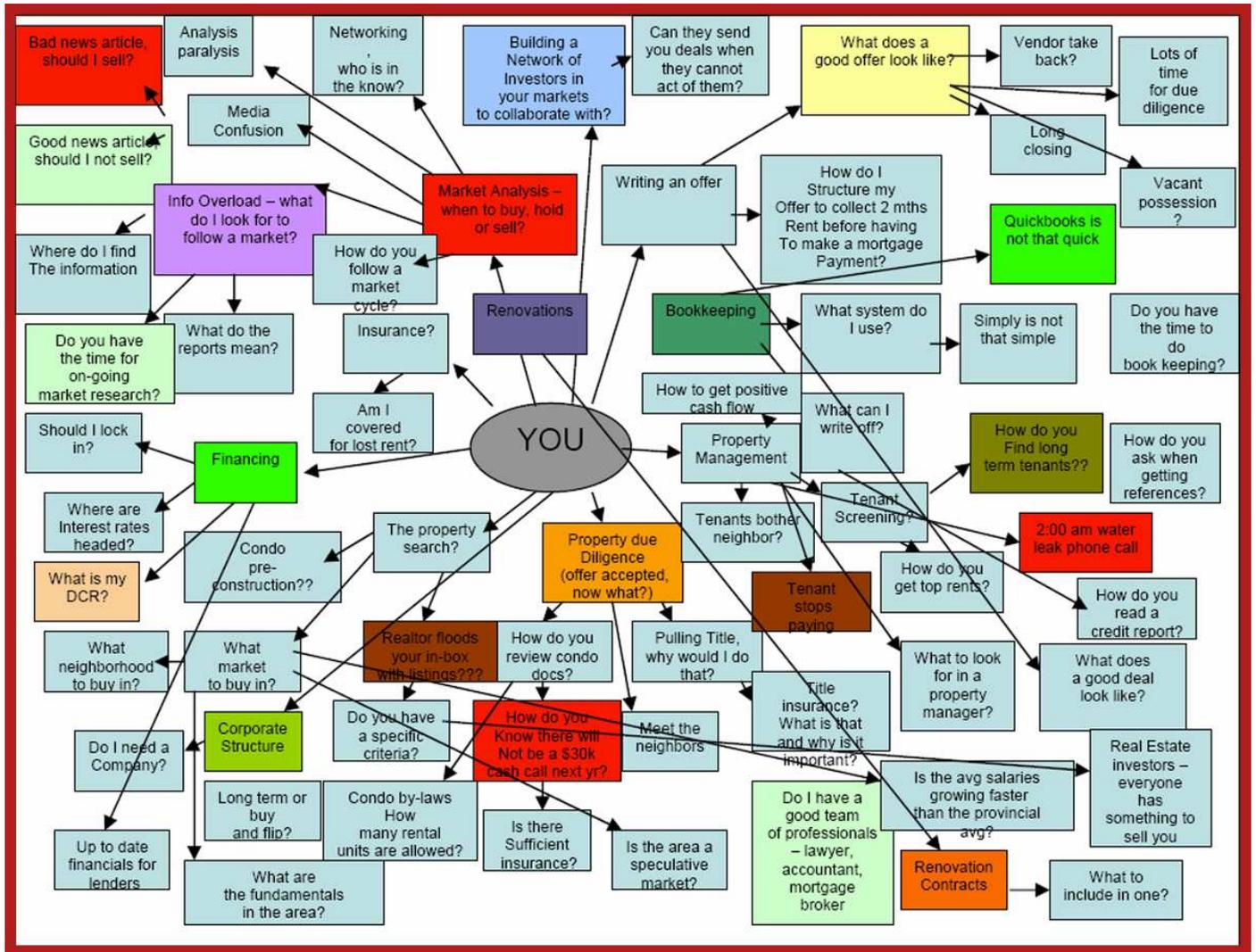
RRSP Investments are a great option if your RRSPs are NOT earning consistent returns secured against a tangible asset. If you want to increase your retirement savings and ensure your nest egg is safe, investing your RRSP funds in a second mortgage position may be the option for you.

Joint Venture Partnerships with Wealth Street will give you the opportunity to invest in real estate using our experience and expertise. Many people don't invest in real estate because they don't have the time, knowledge or expertise. With Wealth Street, you don't need to have all these, because we're offering an easy solution with solid returns.

You provide the down payment and closing costs for the investment, and we'll handle the rest. A joint venture partnership will pay you back the initial investment, and equity appreciation will be split 50/50. The profits and costs are also split equally. Both parties will hold the property title. All terms will be included in the Joint Venture Partner agreement.

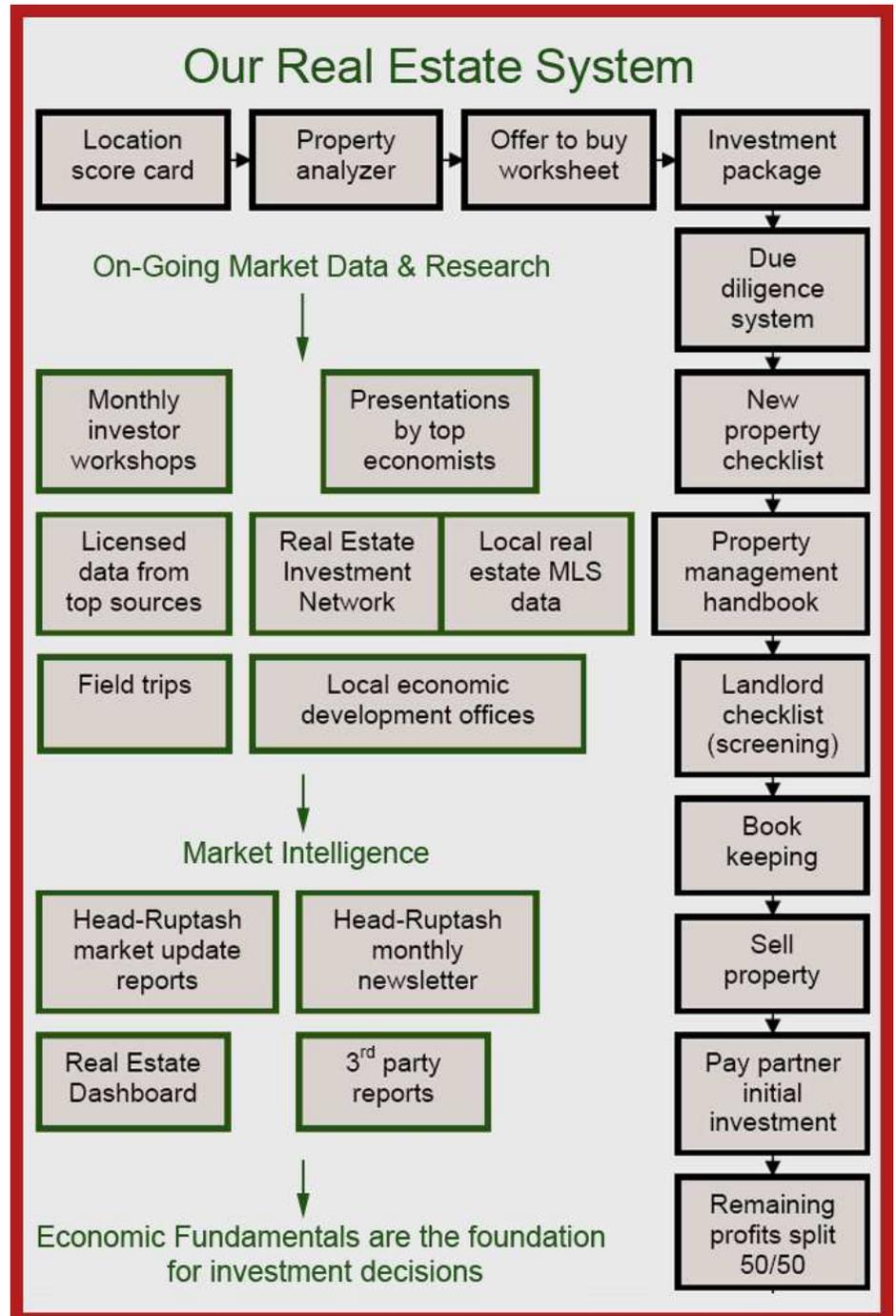
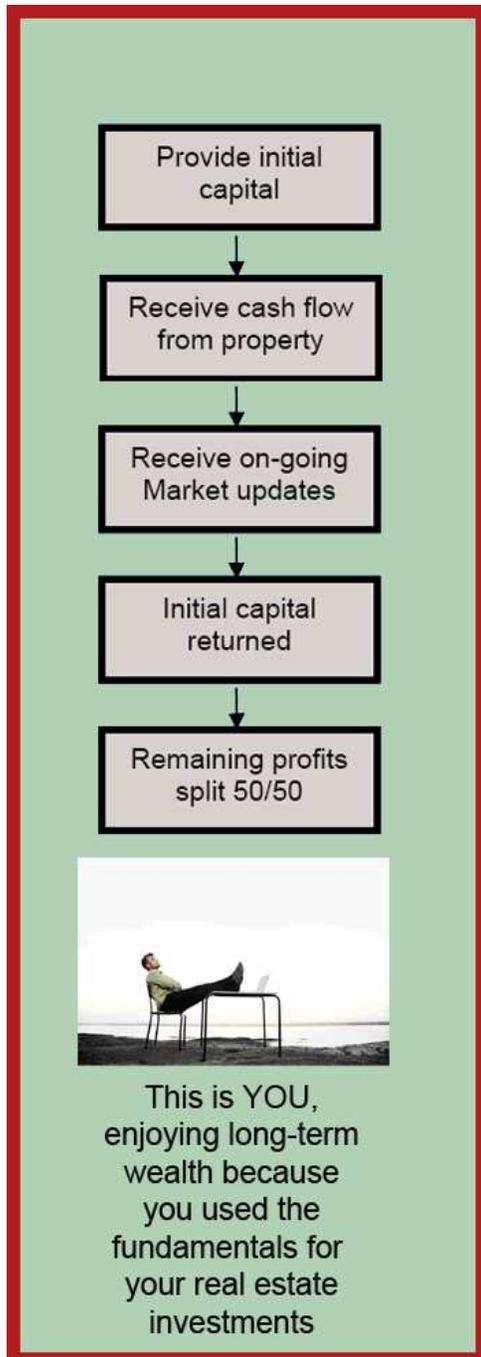
Real Estate Investment with the Wealth Street Properties Team

Why is Everything 50/50?



Real Estate Investment with the Wealth Street Properties Team

Because getting started in real estate can be time-consuming, overwhelming, and emotional. At Wealth Street, we're offering a better way. This is what investing in real estate looks like for our partners:



Real Estate Investment with the Wealth Street Properties Team

What will it cost?

This program will cost you nothing up front, except for the down payment on the property and the closing costs. We don't even take payment until the property is sold and the property increases in value. We only make money when the property turns a profit, and we do almost all the work. You'll be able to spend your time how YOU want to, and still receive a steady income. Our team will provide you with an easy, hands-off investment experience via a Joint Venture Partnership, and splitting the profits 50/50 upon sale of the property.

The Services We Provide Save You Time and Money!

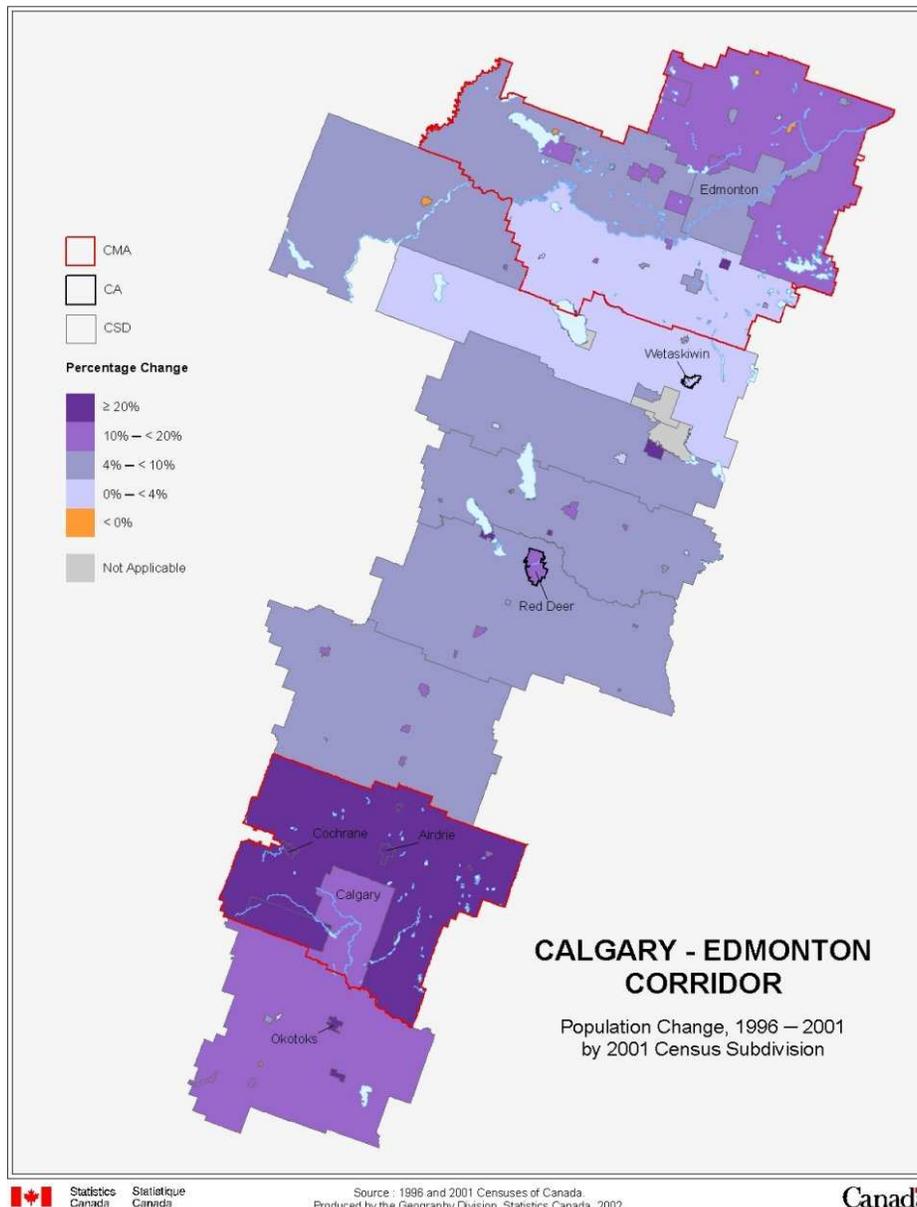
- * Property searches – We find the perfect property for your needs
- * Due diligence – Figuring out the details before we invest
- * Making and Writing the Offers
- * Deal with the Realtors
- * Upgrades and Repairs
- * Securing the Financing
- * Dealing with the Lawyers
- * Managing the Investment Property
- * Selling the Investment at the Most Opportune Moment

So what is your job?

To invest the capital for the purchase of the property and the closing costs.

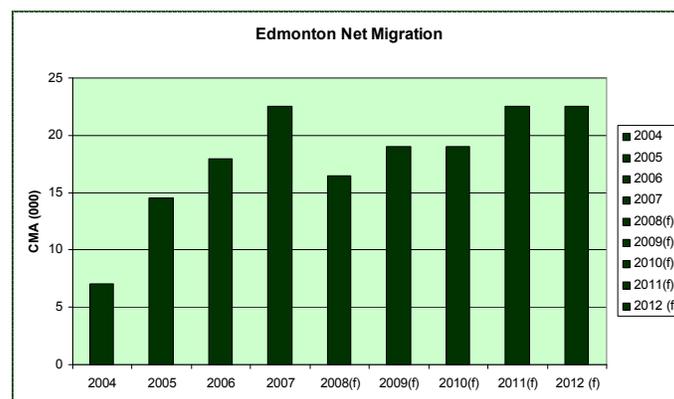
Areas of Investment

Wealth Street Properties is concentrating on three areas of property growth: Edmonton, Calgary, and Red Deer. These areas are experiencing growing populations with major economic growth. Newcomers to the region all have one thing in common... they all need someplace to call home, whether it's a family, a business, or even a non-profit organization. Finding the perfect match for your investment is crucial, so read on to find out vital statistics for each expanding area.



Edmonton

- * According to the Edmonton Corporate Business Planning Department, high energy prices, strong consumer spending, and economic spin-offs from Northern Alberta are going to keep economic conditions strong in the Edmonton area over the next five years.
- * \$40 billion dollars in proposed regional projects, including new petrochemical facilities and increased government spending on transportation and infrastructure over the next five years will cause a drop in the amount of affordable and available housing, rising construction costs, and a tight labor market will increase the local economy by 4.5% through 2012.
- * The strong economy will keep housing prices high and apartment vacancy rates low over the next five years.
- * New condominium construction will remain strong because of the relative affordability compared to single family homes. Because of the tight labor market conditions and rising construction costs, the demand for new homes will continue to increase to an average of 13,200 per year through 2012
- * The average residential sale price was \$338,009 in 2007, with sale prices increasing each year since 1996.



Calgary

- * A strong energy sector, robust consumer spending, and low unemployment rates have given Calgary one of the top five Canadian cities in growth rates for the past 10 years. This booming city is now recognized as the strongest market for country and international investors, institutions, and private syndicates.
- * Since 2003, the total dollar volume for sales of office, retail, industrial, multi-family, residential, and ICI (industrial, commercial, institutional) land has risen from \$2 billion per year to a market where the office investment sector alone exceeded \$2 billion in 2007.
- * Increased government spending on infrastructural projects such as the expansion of the Calgary Airport Authority will continue to fuel the local economy. The increasing population will need places to live, shop, and work.
- * Employment rates are projected to continue to rise according to Calgary Economic Development, with a forecast of up to 244,000 jobs over the next ten years.
- * Calgary ranks second in potential economic growth as measured by population, employment, unemployment, bankruptcies, housing sales and starts, and non-residential building permits with a total forecasted growth of 4.3% in 2008. Predictions through 2011 settle on expansions of between 4.2% to 4.3% per year.
- * Calgary's city committee is looking 50 to 60 years ahead to determine housing needs, with anticipation a population of 2.3 million people in the next fifty years.

Red Deer

- * Red Deer has the highest employment rate of any Canadian city, with a rate of 75.3 in comparison to Canada's overall rate of 62.4% in 2006, yet there is still a demand for more employees.

- * Affordable housing is needed for the local residents as hundreds of jobs stand waiting for employees who can't afford to live close by to where they work.

- Once reasonably-priced new housing is built, more employees will be able to move into Red Deer to fill the waiting jobs.

Real Estate Investment with the Wealth Street Properties Team

Wealth Street Property's Mission Statement: to create, maintain and pass on wealth with our partners by investing in fundamentally strong real estate.

Our Strategy Is Simple but Effective:

- * Match each team member's natural strengths to their best role
- * Maintain open and clear communication
- * Use our successful real estate strategy to execute profitable business deals
- * Treat our tenants as important assets
- * Be responsible stewards of wealth for all parties
- * Practice flawless property management
- * Make money when our partners make money

Real Estate Investment with the Wealth Street Properties Team

Investment Summary

These are some of the properties the Wealth Street Properties Team has worked with. We've included summaries of these investments to date. If you purchased these properties at 25% down using our 50/50 profit sharing partnership terms, this money would be yours!



Red Deer, Multi-unit Home, Purchased 2006

- * Purchase Price = \$195,000
 - * Investment = \$48,750 (Down Payment + Closing Costs)
 - * JV Partner's Current Monthly Cash Flow = \$224.14
 - * JV Partner's Annual ROI @ Today's Market Value = 43.03%
- (Note: Cash Flow Not Included in Return)



Red Deer, Multi-unit Home, Purchased 2006

- * Purchase Price = \$224,514
 - * Investment = \$33,600 (Down Payment + Closing Costs)
 - * JV Partner's Current Monthly Cash Flow = \$226.94
 - * JV Partner's Annual ROI @ Today's Market Value = 69.67%
- (Note: Cash Flow Not Included in Return)



Red Deer, Multi-unit Home, Purchased 2007

- * Purchase Price = \$271,500
 - * Investment = \$40,725 (Down Payment + Closing Costs)
 - * JV Partner's Current Monthly Cash Flow = \$8.95
 - * JV Partner's Annual ROI @ Today's Market Value = 53.86%
- (Note: Cash Flow Not Included in Return)



Red Deer, Multi-unit Home, Purchased 2008

- * Purchase Price = \$276,000
 - * Investment = \$55,200 (Down Payment + Closing Costs)
 - * JV Partner's Current Monthly Cash Flow = \$124.23
 - * JV Partner's Annual ROI @ Today's Market Value = 45.40%
- (Note: Cash Flow Not Included in Return)

Meet Our Team:

Randy Bett: Randy is President of Bett'R Investments Inc and Wealth Street Properties. Randy is a full-time Realtor who focuses on the sale and purchase of investment properties along the Alberta Corridor. Randy deals with commercial, multi-family and single family real estate. He is an active Real Estate Investor in his private life.

Chad Bett: Chad is a Partner in Wealth Street Prosperities and owner of Supra Investments Inc. Chad is a full-time Realtor who also invests in Alberta Real Estate. He assists investors in their purchases of real estate investment property in Red Deer and Calgary. His focus is positive cash flow/equity building properties.

Nicole Bett: Nicole is a full-time Realtor in Red Deer who also invests in Alberta Real Estate. Nicole works with both buyers and sellers in Red Deer and the surrounding area. Her specialties are marketing for rental properties and keeping a pulse on the local real estate market.

Dennis Epp: Dennis is a veteran Realtor in Edmonton. Dennis brings market knowledge and expertise to our investors who are looking at the Edmonton market place. His nearly two decades of experience make him an invaluable resource to the team.

Abdul Moosa: Accountant extraordinaire! Abdul's experience with the Federal Taxation department, a large private firm, and most recently, his own firm, brings the expertise and advice needed for the structure and analysis of real estate investments as well as business taxation knowledge.

Justin O'Connell: A Real Estate Lawyer, Justin handles both small and large real estate transactions. His knowledge of the structure and details of the joint venture agreement is extensive. He will work hand-in-hand with your lawyer to ensure that the joint venture process goes smoothly.

We Work with the Best!

Classic Property Management, Simco Property Management & Libertas Property Management are our top picks for property management teams. They take care of the details in Calgary, Red Deer, and Edmonton.

Andre Gaudreau and Neil Corbett, two independent general contractors, have worked with us successfully in Edmonton, Red Deer, and Calgary. Should the investment property require additional repairs aside from construction and finishing, they will complete the “extras,” or call in someone who can.

What Makes Someone the Right Candidate for a Joint Partnership?

- * A desire to build massive passive income streams
- * A wish to invest in Real Estate, but limited knowledge of how to do so
- * Willingness to invest to potentially create a large income
- * Money that is available but is not currently making returns, such as by retirees
- * Significant equity in a personal residence that is not producing consistent returns on that equity
- * A desire for a new career or a part-time supplement in income
- * A need for independence and a business that can include the whole family
- * **You!** If you want to learn the truth about Real Estate and are committed to working in the market.

This is what we're talking about:

If you bought a house in Edmonton on January 1, 2001 and sold it December 31, 2003, you would have made a \$34,645 profit (based on the average house price). That's a 91% ROI on your \$37,718 investment with a 25% down payment.

Real Estate Investment with the Wealth Street Properties Team

-- REAL ESTATE INVESTOR -- Expression of Interest

Signature

Witness

Name: _____

Address: _____

Phone: _____ Email: _____

Current employment _____

Do you own your home? _____ Equity? \$ _____

Current Value of RRSP's? _____ Happy with Current Return? Yes No

To:

I'm interested in forming a joint venture with you for Investment Real Estate. I have funds available, not to exceed _____ dollars for a suitable investment and where I will commit my money for a minimum initial period of not less than Five (5) years.

I understand and acknowledge the following:

1. This expression of interest is not to be construed as a solicitation of funds;
2. My expression of interest is just that; it is not binding on either you or me and is not intended to create a legal relationship of any sort;
3. I am not committing to paying any funds to you or any third party;
4. Although you are under no obligation to do so, Please keep me advised if suitable investment properties come to your attention. I understand that as joint ventures, we each will have a personal financial interest in any such investment opportunities;

5. In the event that you are able to introduce me to an investment opportunity which is of interest to me,

- (a) I will be solely responsible for evaluating the merits of any such opportunity as well as its appropriateness to my specific financial circumstances; and
- (b) The decision whether or not to proceed with any such opportunity will be mine alone and I will not hold you responsible for that decision in any manner; and
- (c) I will seek independent legal advice to review the joint venture process.

6. I recognize that your time and efforts are valuable and I agree to promptly notify you in the event my interest or intentions change.

7. I will not sign any fraudulent legal document for the purpose of securing financing for real estate acquisitions. We wish to work with institutions and brokers operating with a high standard of integrity

Dated this ____ day of _____, 2006.

Please provide responses to the following questions as openly and freely as you are able. This will provide the framework for determining how compatible you are with our investing programs, and which of those programs best suits your situation.

1. If we were meeting five years from today and you were looking back over those five years, what must have happened both personally and professionally, for you to feel contented today with your progress?

2. What first hand real estate related experience do you have already? Have you participated in the market? What aspects of it? And what size of deals have you been involved in?

3. How "hands on" do you wish to be with the investment? What decisions do you want to be a part of?

Purchase decisions __

Financing decisions __

Property Management decisions __

4. What is your primary focus in investing? Are you seeking to become a sophisticated investor yourself, or do you simply need a good return on your dollars and are happy to let someone else manage the problems?

5. What returns are you seeking? Are you seeking cash flow per month and/or a solid Return on Investment on an annual basis?

6. How soon do you need to realize those returns?

7. What, if any are your expectations for monthly cash flow?

8. What financial resources do you bring to the table? How much money can you invest in a single project and what is your total investment capability? Are you prepared to sign personal guarantees? (This is a pre-requisite as lenders do not operate without guarantees)

9. Are the funds you are using cash, borrowed, line of credit, or RSP funds?

10. How available are your investment resources? Are they readily available or, if not, how much notice will you require to access funds?

11. Is there someone in your life who will be participating in your decisions related to investments, and do you expect that person to be named as a beneficiary of the investment?

12. What is your personal risk tolerance?

13. Are you prepared to take action? Or just wanting information?

14. Do you know anyone else that may be interested in investing?

15. Do you own any other investments, if so what does your portfolio consist of?

16. What are your goals and how do they fit with Real Estate investing?

Additional Comments:

Real Estate Investment with the Wealth Street Properties Team

If you would like to discuss building a successful partnership, please call to set up a meeting with one of our dedicated team members, where you will discuss the following:

- * Your goals and objectives
- * A clarification of our systems and procedures
- * An overview of the best real estate market for your interests
- * Previous investment work
- * Current opportunities in partnership

We look forward to hearing from you!

