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Subject: **Sink or Swim: Mortgage Update**  
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## Alberta Oil Sands Investment Real Estate News®

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### *Dear Friends and Partners,*

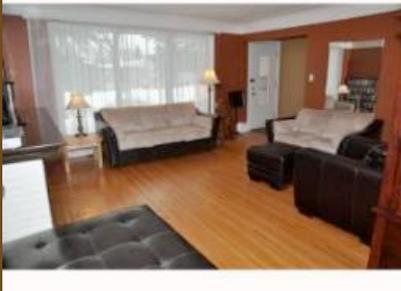
This month's newsletter is stuffed full of crucial information. You'll get the facts needed to guide you through today's real estate market. As much as reporters, neighbors and even relatives would like us to join them in the underground fear shelters, we must resist. Now isn't the time to hide.

Granted there is enough fear and confusion in the market to freeze the majority of people in inertia, it's also the time when you can leap ahead and build not just a solid base but a fortune if you invest smartly. Don't let stories speak louder than fact; mortgage rates are at historic lows, Edmonton is in a buyers market with many quality listings, rents and in-migration remain strong.

Here is a quote from Don Campbell that really rings true "*Just because the economy has taken its inevitable breather, which it always does, doesn't mean your goals and your plans should take a back seat... rather it is during these turbulent times that you must dig deep to get even clearer and more focused on your long term vision.*"

If you are wondering where mortgage rates are headed and just what the heck is going on with the Canadian and U.S. lenders listen to Russell Westcott of REIN interview Canada's top investment mortgage broker Peter Kinch in this just released [audio download](#) ▲

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## North East Edmonton: Cashflowing Casselman Suited Bungalow In High Growth Area

Turbo charge your portfolio. Stylish 4 bedroom 2 bath suited home has over 1135 sq ft of rental space plus a double detached garage. The pictures show the detail and care that went into remodeling this home. Separate self contained 1 bedroom suite pulls in extra cash flow.

Comes complete with great tenants making this a totally turn-key property for you. Convenient area with nearby access to the new Ring Road and refinery row. Excellent neighborhood and **HUGE** upside potential due to the great purchase price, strong economic fundamentals and the growing expansion of Edmonton's North East neighborhoods.

Produces \$235 positive cash flow per month using an investor's mortgage plan - taking advantage of current low rates.

Poised for massive growth. This home rents for top dollar and has everything arranged, including financing structure and incredible tenants. Your investment includes: financial analysis, professional inspection, insurance, financing set-up, legal fees, basic accounting, reserve fund, CMA, bi-annual statements, strategic market planning to ensure successful entry and exit, plus much more!

**Purchase price: \$350K Total Investment: \$97.5K. Your Estimated 5 Year Profit \$59K.**  
**Your pre-tax Total ROI is 61% or 12% per year. + Cash Flow in Your Pocket Every Month**

"Get into action and realize secure, long-term profits"

Already producing a great RETURN. Visit [HERE](#) for the full FEATURE sheet and call 1-888-780-5940 to get started.

-Please remember: All investments carry RISK. Be sure to seek your own independent legal advice-

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### Worthwhile Canadian Initiative

Canadian banks are typically leveraged at 18 to 1-compared with U.S. banks at 26 to 1.

Published Feb 7, 2009  
From Newsweek the magazine issue dated Feb 16, 2009

The legendary editor of The New Republic, Michael Kinsley, once held a "Boring Headline Contest" and decided that the winner was "Worthwhile Canadian Initiative." Twenty-two years later, the magazine was rescued from its economic troubles by a Canadian media company, which should have taught us Americans to be a bit more humble.

Now there is even more striking evidence of Canada's virtues. Guess which country, alone in the industrialized world, has not faced a single bank failure, calls for bailouts or government intervention in the financial or mortgage sectors. Yup, it's Canada. In 2008, the World Economic Forum ranked Canada's banking system the healthiest in the world. **GRAB THIS STORY**

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### Edmonton's Economic Future: Good to Great 2009

January 2009 Presentaion  
By Ron Gilbertson CEO of Edmonton Economic Development Corp.

Fantastic must see presentation that addresses the challenges and opportunities moving forward in the city of Edmonton.  
[DOWNLOAD HERE](#)

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## CMHC National Housing Report: Q1

Go straight to page 6 for Edmonton and page 10 for an overview of Alberta. [GET THE FULL REPORT](#)

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Well, there you have it. If you listen to Peter Kinch's audio interview and download the Edmonton Economic PDF you'll possess a powerful amount of knowledge. Mix that with the action of buying quality investment property and you have a sure-fire recipe that will create success.

*"If you're serious about getting rich, now is the time. We've entered a period of mass-produced pessimism, when bad news is everywhere, and the best time to invest is when optimists become pessimists."* – Robert Kiyosaki

Thank you,

Todd and Danielle Millar-

P.S. Stay ahead by checking out Danielle's daily blog at [Edmonton Real Estate Investor](#) for all your cutting edge market news and information.

P.P.P.S. Don't forget to visit our website and take advantage of the [Resource Tools](#) and product section including REIN's #1 real estate books and Quick Start homestudy sets at a discount. Get your copy of the Canadian Success Stories book and the Top Ten Investment Towns of Alberta and Ontario.

👉 REIN's ACRE Investment Event will be held March 7th and 8th. Get your discounted tickets [HERE](#).

