



FINANCIAL ANALYSIS

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	7.00%	Rental Escala	7.00%		

Option 1: 100.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2023)	100% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Montly BC Levy Estimate(No levies first 12 months*)	Property Rates	Rental Management at 11.5% incl VAT	Gross Income per annum	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
Type 1	Ground	2B1B	55	Juliet	30	55	1,119,900	0	1,119,900	8,000	7,451	0	1,833.00	389.45	920	96,000	8.57%	-2,593	-2,231	-1,842	-1,424	-976
Type 1	First	2B1B	55	Juliet	0	55	989,900	0	989,900	7,500	6,586	0	1,782.00	327.70	863	90,000	9.09%	-2,058	-1,720	-1,357	-967	-549
Type 1	Second	2B1B	55	Juliet	0	55	999,900	0	999,900	7,500	6,652	0	1,782.00	332.45	863	90,000	9.00%	-2,129	-1,792	-1,429	-1,039	-621
Type 2	Ground	2B1B	58,5	Juliet	30	58,5	1,169,900	0	1,169,900	8,000	7,783	0	1,833.00	413.20	920	96,000	8.21%	-2,950	-2,589	-2,201	-1,785	-1,339
Type 2	First	2B1B	58,5	Juliet	0	58,5	1,069,900	0	1,069,900	7,500	7,118	0	1,782.00	365.70	863	90,000	8.41%	-2,628	-2,293	-1,932	-1,545	-1,129
Type 2	Second	2B1B	58,5	Juliet	0	58,5	1,079,900	0	1,079,900	7,500	7,185	0	1,782.00	370.45	863	90,000	8.33%	-2,700	-2,364	-2,004	-1,617	-1,202

Option 2: 90.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2023)	90% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Montly BC Levy Estimate(No levies first 12 months*)	Property Rates	Rental Management at 11.5% incl VAT	Gross Income per annum	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
Type 1	Ground	2B1B	55	Juliet	30	55	1,199,900	119,990	1,079,910	8,000	7,185	0	1,833.00	427.45	920	96,000	8.00%	-2,365	-1,965	-1,576	-1,158	-710
Type 1	First	2B1B	55	Juliet	0	55	989,900	98,990	890,910	7,500	5,927	0	1,782.00	327.70	863	90,000	9.09%	-1,399	-1,061	-698	-309	110
Type 1	Second	2B1B	55	Juliet	0	55	999,900	99,990	899,910	7,500	5,987	0	1,782.00	332.45	863	90,000	9.00%	-1,464	-1,126	-764	-374	44
Type 2	Ground	2B1B	58,5	Juliet	30	58,5	1,169,900	116,990	1,052,910	8,000	7,005	0	1,833.00	413.20	920	96,000	8.21%	-2,171	-1,810	-1,423	-1,007	-560
Type 2	First	2B1B	58,5	Juliet	0	58,5	1,069,900	106,990	962,910	7,500	6,406	0	1,782.00	365.70	863	90,000	8.41%	-1,916	-1,581	-1,220	-833	-417
Type 2	Second	2B1B	58,5	Juliet	0	58,5	1,079,900	107,990	971,910	7,500	6,466	0	1,782.00	370.45	863	90,000	8.33%	-1,981	-1,646	-1,285	-899	-483

Option 3: 80.00% Financing

Type	Floor	Unit Type	Unit Size	Balcony / Patio size	Approx. Garden Area (Excl. use area)	Total Size	Selling Price(From)	Buyer's Deposit	Bond Amount	Rental Income (Estimate 2023)	80% Finance over 30 Years at a 7.00% Interest Rate	Rental Assist	Montly BC Levy Estimate(No levies first 12 months*)	Property Rates	Rental Management at 11.5% incl VAT	Gross Income per annum	Gross Yield	Year 1 Net Cash Flow	Year 2 Net Cash Flow	Year 3 Net Cash Flow	Year 4 Net Cash Flow	Year 5 Net Cash Flow
Type 1	Ground	2B1B	55	Juliet	30	55	1,199,900	239,980	959,920	8,000	6,386	0	1,833.00	427.45	920	96,000	8.00%	-1,567	-1,167	-778	-360	88
Type 1	First	2B1B	55	Juliet	0	55	989,900	197,980	791,920	7,500	5,269	0	1,782.00	327.70	863	90,000	9.09%	-741	-403	-40	350	768
Type 1	Second	2B1B	55	Juliet	0	55	999,900	199,980	799,920	7,500	5,322	0	1,782.00	332.45	863	90,000	9.00%	-799	-461	-98	291	709
Type 2	Ground	2B1B	58,5	Juliet	30	58,5	1,169,900	233,980	935,920	8,000	6,227	0	1,833.00	413.20	920	96,000	8.21%	-1,393	-1,032	-645	-229	218
Type 2	First	2B1B	58,5	Juliet	0	58,5	1,069,900	213,980	855,920	7,500	5,694	0	1,782.00	365.70	863	90,000	8.41%	-1,205	-869	-508	-121	295
Type 2	Second	2B1B	58,5	Juliet	0	58,5	1,079,900	215,980	863,920	7,500	5,748	0	1,782.00	370.45	863	90,000	8.33%	-1,263	-927	-567	-180	235

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	8,000	8,560	9,159	9,800	10,486
Type 1	7,500	8,025	8,587	9,188	9,831
Type 1	7,500	8,025	8,587	9,188	9,831
Type 2	8,000	8,560	9,159	9,800	10,486
Type 2	7,500	8,025	8,587	9,188	9,831
Type 2	7,500	8,025	8,587	9,188	9,831

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	0	1,942.98	2,059.56	2,183.13	2,314.12
Type 1	0	1,888.92	2,002.26	2,122.39	2,249.73
Type 1	0	1,888.92	2,002.26	2,122.39	2,249.73
Type 2	0	1,942.98	2,059.56	2,183.13	2,314.12
Type 2	0	1,888.92	2,002.26	2,122.39	2,249.73
Type 2	0	1,888.92	2,002.26	2,122.39	2,249.73

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	R0	R0	R0	R0	R0	R0
Type 1	R0	R0	R0	R0	R0	R0
Type 1	R0	R0	R0	R0	R0	R0
Type 2	R0	R0	R0	R0	R0	R0
Type 2	R0	R0	R0	R0	R0	R0
Type 2	R0	R0	R0	R0	R0	R0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	389.45	412.82	437.59	463.84	491.67
Type 1	327.70	347.36	368.21	390.30	413.72
Type 1	332.45	352.40	373.54	395.96	419.71
Type 2	413.20	437.99	464.27	492.13	521.66
Type 2	365.70	387.64	410.90	435.56	461.69
Type 2	370.45	392.68	416.24	441.21	467.69

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The 12 Month Zero Levies special only applies to the first 30 transactions.

Rental Manage ment	Year 1	Year 2	Year 3	Year 4	Year 5
Type 1	920.00	984.40	1053.31	1127.04	1205.93
Type 1	862.50	922.88	987.48	1056.60	1130.56
Type 1	862.50	922.88	987.48	1056.60	1130.56
Type 2	920.00	984.40	1053.31	1127.04	1205.93
Type 2	862.50	922.88	987.48	1056.60	1130.56
Type 2	862.50	922.88	987.48	1056.60	1130.56

1,199,900
989,900
999,900
1,169,900
1,069,900
1,079,900