

Theresa Park

FINANCIAL ANALYSIS

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.50%	Rental Escalation	7.50%	Levies - Rate per 1	25

100% Financing

Number of units	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	2026 Monthly Projected Rental Income	100% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates Estimate	Rental Management Estimate	Estimated Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 ProjectedNet Monthly Cash Flow
33	Ground	1Bed 1Bath	36	0	36	0	544,900	0	544,900	5,775	4,984	3,000	575	142	664	72,300	13.27%	-341	-250	116	511	936
1	Ground	1Bed 1Bath	53	0	53	0	644,900	0	644,900	5,775	5,899	12,000	575	142	664	78,300	12.14%	-631	-915	-799	-404	21
34	First	1Bed 1Bath	36	0	36	0	544,900	0	544,900	5,565	4,984	3,000	575	142	640	69,780	12.81%	-526	-450	-99	280	688
31	Ground	2Bed 1Bath	53	0	53	0	644,900	0	644,900	6,405	5,899	10,800	852	386	737	87,660	13.59%	-569	-1,118	-740	-332	108
4	Ground	2Bed 1Bath	54	0	54	0	644,900	0	644,900	6,405	5,899	10,800	852	386	737	87,660	13.59%	-569	-1,118	-740	-332	108
53	Ground	2Bed 1Bath	58	0	58	0	684,900	0	684,900	6,405	6,265	27,000	933	437	737	91,860	13.41%	-717	-1,124	-754	-855	-425
31	First	2Bed 1Bath	53	0	53	0	644,900	0	644,900	6,195	5,899	15,600	852	386	712	85,140	13.20%	-755	-1,118	-754	-563	-140
8	First	2Bed 1Bath	54	0	54	0	644,900	0	644,900	6,195	5,899	15,600	852	386	712	85,140	13.20%	-755	-1,118	-754	-563	-140
47	First	2Bed 1Bath	58	0	58	0	684,900	0	684,900	6,195	6,265	34,800	933	437	712	91,140	13.31%	-752	-1,223	-869	-786	-673

90% Financing

Number of units	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	2026 Monthly Projected Rental Income	90% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates Estimate	Rental Management Estimate	Estimated Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 ProjectedNet Monthly Cash Flow
33	Ground	1Bed 1Bath	36	0	36	0	544,900	54,490	490,410	5,775	4,486	3,000	575	350	332	72,300	13.27%	282	248	615	1,009	1,434
1	Ground	1Bed 1Bath	53	0	53	0	644,900	64,490	580,410	5,775	5,309	12,000	575	447	332	78,300	12.14%	-138	-325	-209	186	611
34	First	1Bed 1Bath	36	0	36	0	544,900	54,490	490,410	5,565	4,486	3,000	575	350	320	69,780	12.81%	84	48	400	778	1,186
31	Ground	2Bed 1Bath	53	0	53	0	644,900	64,490	580,410	6,405	5,309	10,800	852	447	368	87,660	13.59%	329	-528	-150	258	698
4	Ground	2Bed 1Bath	54	0	54	0	644,900	64,490	580,410	6,405	5,309	10,800	852	447	368	87,660	13.59%	329	-528	-150	258	698
53	Ground	2Bed 1Bath	58	0	58	0	684,900	68,490	616,410	6,405	5,639	27,000	933	485	368	91,860	13.41%	230	-497	-127	-228	202
31	First	2Bed 1Bath	53	0	53	0	644,900	64,490	580,410	6,195	5,309	15,600	852	447	356	85,140	13.20%	131	-528	-164	27	450
8	First	2Bed 1Bath	54	0	54	0	644,900	64,490	580,410	6,195	5,309	15,600	852	447	356	85,140	13.20%	131	-528	-164	27	450
47	First	2Bed 1Bath	58	0	58	0	684,900	68,490	616,410	6,195	5,639	34,800	933	485	356	91,140	13.31%	182	-597	-242	-159	-46

80% Financing

Number of units	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	2026 Monthly Projected Rental Income	80% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates Estimate	Rental Management Estimate	Estimated Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Projected Net Monthly Cash Flow	Year 2 Projected Net Monthly Cash Flow	Year 3 Projected Net Monthly Cash Flow	Year 4 Projected Net Monthly Cash Flow	Year 5 ProjectedNet Monthly Cash Flow
33	Ground	1Bed 1Bath	36	0	36	0	544,900	108,980	435,920	5,775	3,988	3,000	575	350	332	72,300	13.27%	781	747	1,113	1,508	1,974
1	Ground	1Bed 1Bath	53	0	53	0	644,900	128,980	515,920	5,775	4,719	12,000	575	447	332	78,300	12.14%	452	265	381	776	1,242
34	First	1Bed 1Bath	36	0	36	0	544,900	108,980	435,920	5,565	3,988	3,000	575	350	320	69,780	12.81%	583	547	898	1,277	1,396
31	Ground	2Bed 1Bath	53	0	53	0	644,900	128,980	515,920	6,405	4,719	10,800	852	447	368	87,660	13.59%	919	62	440	848	1,349
4	Ground	2Bed 1Bath	54	0	54	0	644,900	128,980	515,920	6,405	4,719	10,800	852	447	368	87,660	13.59%	919	62	440	848	1,252
53	Ground	2Bed 1Bath	58	0	58	0	684,900	136,980	547,920	6,405	5,012	27,000	933	485	368	91,860	13.41%	856	129	499	398	992
31	First	2Bed 1Bath	53	0	53	0	644,900	128,980	515,920	6,195	4,719	15,600	852	447	356	85,140	13.20%	721	62	425	617	1,100
8	First	2Bed 1Bath	54	0	54	0	644,900	128,980	515,920	6,195	4,719	15,600	852	447	356	85,140	13.20%	721	62	425	617	1,004
47	First	2Bed 1Bath	58	0	58	0	684,900	136,980	547,920	6,195	5,012	34,800	933	485	356	91,140	13.31%	808	30	384	467	1,758

Year 1	Year 2	Year 3	Year 4	Year 5
5,775	6,208	6,674	7,174	7,712
5,775	6,208	6,674	7,174	7,712
5,565	5,982	6,431	6,913	7,432
6,405	6,885	7,402	7,957	8,554
6,405	6,885	7,402	7,957	8,554
6,405	6,885	7,402	7,957	8,554
6,195	6,660	7,159	7,696	8,273
6,195	6,660	7,159	7,696	8,273
6,195	6,660	7,159	7,696	8,273

Year 1	Year 2	Year 3	Year 4	Year 5
142	151	160	169	178
142	151	160	169	178
142	151	160	169	178
386	409	434	460	487
386	409	434	460	487
437	463	491	520	552
386	409	434	460	487
386	409	434	460	487
437	463	491	520	552

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
33	575	610	646	685	726
1	575	610	646	685	726
34	575	610	646	685	726
31	852	903	957	1,015	1,076
4	852	903	957	1,015	1,076
53	933	989	1,048	1,111	1,178
31	852	903	957	1,015	1,076
8	852	903	957	1,015	1,076
47	933	989	1,048	1,111	1,178

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*Rental assist only applicable where buyer signs a rental mandate with iGrow Rentals for the duration of the rental assist offering.

*Cash discount offering subject to terms and conditions as set out in documentation available for perusal.

Total	Year 1	Year 2	Year 3	Year 4	Year 5
3,000	250	0	0	0	0
12,000	750	250	0	0	0
3,000	250	0	0	0	0
10,800	900	0	0	0	0
10,800	900	0	0	0	0
27,000	1,250	500	500	0	0
15,600	900	200	200	0	0
15,600	900	200	200	0	0
34,800	1,400	600	600	300	0

Rental Management	Year 1 (10% + VAT)	Year 2 (10% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
33	664	714	767	825	887
1	664	714	767	825	887
34	640	688	740	795	855
31	737	792	851	915	984
4	737	792	851	915	984
53	737	792	851	915	984
31	712	766	823	885	951
8	712	766	823	885	951
47	712	766	823	885	951