

Olea View Lofts

FINANCIAL ANALYSIS

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.75%	Rental Escalation	7.50%	Levies - Rate per sqm	25

Option 1: 100% Financing																									
Unit Number	Block	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 (Excl Effluent)	100% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl Effluent)	Utilities Recovered from Tenant (Effluent)	Effluent City Charge	Monthly Property Rates	Rental Management at 5.75 % incl VAT - 2 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
101	A	Ground	Studio	36	0	36	0	799,000	0	799,000	6,400	7,459	36,000	842	802	802	550	368	94,800	13.07%	-1,319	-1,700	-1,727	-2,080	-1,652
303	A	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	614	802	802	550	426	106,800	12.95%	-1,081	-1,378	-1,382	-1,643	-1,116
306	A	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,000	8,392	36,000	614	802	802	550	403	102,000	12.42%	-1,458	-1,784	-1,791	-2,082	-1,588
307	A	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	614	802	802	550	426	106,800	12.95%	-1,081	-1,378	-1,382	-1,643	-1,116
312	A	2nd	2Bed 1Bath	41	0	41	0	899,000	0	899,000	7,400	8,392	36,000	583	802	802	550	426	106,800	12.95%	-1,050	-1,345	-1,347	-1,606	-1,076
313	A	2nd	2Bed 1Bath	41	0	41	0	899,000	0	899,000	7,400	8,392	36,000	583	802	802	550	426	106,800	12.95%	-1,050	-1,345	-1,347	-1,606	-1,076
314	A	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
315	A	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
318	B	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
322	B	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
323	B	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
330	C	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	614	802	802	550	426	106,800	12.95%	-1,081	-1,378	-1,382	-1,643	-1,116
331	C	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	614	802	802	550	426	106,800	12.95%	-1,081	-1,378	-1,382	-1,643	-1,116
334	C	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
335	C	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,400	8,392	36,000	598	802	802	550	426	106,800	12.95%	-1,065	-1,361	-1,364	-1,623	-1,095
337	C	2nd	2Bed 1Bath	41	0	41	0	899,000	0	899,000	7,400	8,392	36,000	568	802	802	550	426	106,800	12.95%	-1,035	-1,329	-1,330	-1,588	-1,057
338	C	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,000	8,392	36,000	598	802	802	550	403	102,000	12.42%	-1,442	-1,767	-1,773	-2,063	-1,568
339	C	2nd	2Bed 1Bath	42	0	42	0	899,000	0	899,000	7,000	8,392	36,000	598	802	802	550	403	102,000	12.42%	-1,442	-1,767	-1,773	-2,063	-1,568

Option 2: 90% Financing																									
Unit Number	Block	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 (Excl Effluent)	90% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl Effluent)	Utilities Recovered from Tenant (Effluent)	Effluent City Charge	Monthly Property Rates	Rental Management at 5.75 % incl VAT - 2 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
101	A	Ground	Studio	36	0	36	0	799,000	79,900	719,100	6,400	6,713	36,000	842	802	802	596	368	94,800	13.07%	-618	-954	-981	-1,334	-906
303	A	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	614	802	802	692	426	106,800	12.95%	-385	-539	-542	-803	-276
306	A	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,000	7,553	36,000	614	802	802	692	403	102,000	12.42%	-762	-944	-952	-1,243	-749
307	A	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	614	802	802	692	426	106,800	12.95%	-385	-539	-542	-803	-276
312	A	2nd	2Bed 1Bath	41	0	41	0	899,000	89,900	809,100	7,400	7,553	36,000	583	802	802	692	426	106,800	12.95%	-354	-506	-508	-766	-237
313	A	2nd	2Bed 1Bath	41	0	41	0	899,000	89,900	809,100	7,400	7,553	36,000	583	802	802	692	426	106,800	12.95%	-354	-506	-508	-766	-237
314	A	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
315	A	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
318	B	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
322	B	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
323	B	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
330	C	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	614	802	802	692	426	106,800	12.95%	-385	-539	-542	-803	-276
331	C	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	614	802	802	692	426	106,800	12.95%	-385	-539	-542	-803	-276
334	C	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
335	C	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,400	7,553	36,000	598	802	802	692	426	106,800	12.95%	-369	-522	-525	-784	-256
337	C	2nd	2Bed 1Bath	41	0	41	0	899,000	89,900	809,100	7,400	7,553	36,000	568	802	802	692	426	106,800	12.95%	-339	-490	-491	-749	-218
338	C	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,000	7,553	36,000	598	802	802	692	403	102,000	12.42%	-746	-927	-934	-1,224	-729
339	C	2nd	2Bed 1Bath	42	0	42	0	899,000	89,900	809,100	7,000	7,553	36,000	598	802	802	692	403	102,000	12.42%	-746	-927	-934	-1,224	-729

Option 3: 80% Financing																									
Unit Number	Block	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 (Excl Effluent)	80% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate (Excl Effluent)	Utilities Recovered from Tenant (Effluent)	Effluent City Charge	Monthly Property Rates	Rental Management at 5.75 % incl VAT - 2 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
101	A	Ground	Studio	36	0	36	0	799,000	159,800	639,200	6,400	5,967	36,000	842	802	802	596	368	94,800	13.07%	128	-208	-235	-588	-160
303	A	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	614	802	802	692	426	106,800	12.95%	454	300	297	36	563
306	A	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,000	6,714	36,000	614	802	802	692	403	102,000	12.42%	77	-105	-112	-404	90
307	A	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	614	802	802	692	426	106,800	12.95%	454	300	297	36	563
312	A	2nd	2Bed 1Bath	41	0	41	0	899,000	179,800	719,200	7,400	6,714	36,000	583	802	802	692	426	106,800	12.95%	485	333	332	73	602
313	A	2nd	2Bed 1Bath	41	0	41	0	899,000	179,800	719,200	7,400	6,714	36,000	583	802	802	692	426	106,800	12.95%	485	333	332	73	602
314	A	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
315	A	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
318	B	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
322	B	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
323	B	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
330	C	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	614	802	802	692	426	106,800	12.95%	454	300	297	36	563
331	C	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	614	802	802	692	426	106,800	12.95%	454	300	297	36	563
334	C	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
335	C	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,400	6,714	36,000	598	802	802	692	426	106,800	12.95%	470	317	315	55	583
337	C	2nd	2Bed 1Bath	41	0	41	0	899,000	179,800	719,200	7,400	6,714	36,000	568	802	802	692	426	106,800	12.95%	500	349	348	91	621

338	C	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,000	6,714	36,000	598	802	802	692	403	102,000	12.42%	93	-88	-94	-385	110
339	C	2nd	2Bed 1Bath	42	0	42	0	899,000	179,800	719,200	7,000	6,714	36,000	598	802	802	692	403	102,000	12.42%	93	-88	-94	-385	110

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
101	6,400	6,880	7,390	7,951	8,547
303	7,400	7,955	8,552	9,193	9,882
306	7,000	7,525	8,089	8,696	9,348
307	7,400	7,955	8,552	9,193	9,882
312	7,400	7,955	8,552	9,193	9,882
313	7,400	7,955	8,552	9,193	9,882
314	7,400	7,955	8,552	9,193	9,882
315	7,400	7,955	8,552	9,193	9,882
318	7,400	7,955	8,552	9,193	9,882
322	7,400	7,955	8,552	9,193	9,882
323	7,400	7,955	8,552	9,193	9,882
330	7,400	7,955	8,552	9,193	9,882
331	7,400	7,955	8,552	9,193	9,882
334	7,400	7,955	8,552	9,193	9,882
335	7,400	7,955	8,552	9,193	9,882
337	7,400	7,955	8,552	9,193	9,882
338	7,000	7,525	8,089	8,696	9,348
339	7,000	7,525	8,089	8,696	9,348

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
101	550	583	618	655	694
303	550	583	618	655	694
306	550	583	618	655	694
307	550	583	618	655	694
312	550	583	618	655	694
313	550	583	618	655	694
314	550	583	618	655	694
315	550	583	618	655	694
318	550	583	618	655	694
322	550	583	618	655	694
323	550	583	618	655	694
330	550	583	618	655	694
331	550	583	618	655	694
334	550	583	618	655	694
335	550	583	618	655	694
337	550	583	618	655	694
338	550	583	618	655	694
339	550	583	618	655	694

DISCLAIMER

iGrow makes no warranties, whether expressed or implied, in regard to the websites, contents, accuracy, financial projections and/or assumptions nor availability. The User assumes all responsibility and risk for the use of the information and other material provided.

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projections/assumptions, whether direct or indirect. The User indemnifies iGrow and holds it harmless against any and all liability,

loss, damage, penalty, cost or claim of whatsoever nature suffered by any third party in relation to any act or omission by the User in relation to the information and the use thereof by the User. *Bond and attorney fees paid by Seller only where appointed attorney

attends to registration and transfer. Fees excluding any bank initiation fee, correspondent attorney fees and courier fees if applicable.

*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.

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
101	802	802	802	802	802
303	614	651	690	731	775
306	614	651	690	731	775
307	614	651	690	731	775
312	583	618	655	694	736
313	583	618	655	694	736
314	598	634	672	712	755
315	598	634	672	712	755
318	598	634	672	712	755
322	598	634	672	712	755
323	598	634	672	712	755
330	614	651	690	731	775
331	614	651	690	731	775
334	598	634	672	712	755
335	598	634	672	712	755
337	598	602	638	676	717
338	598	634	672	712	755
339	598	634	672	712	755

Utilities	Year 1	Year 2	Year 3	Year 4	Year 5
101	802	802	802	802	802
303	802	802	802	802	802
306	802	802	802	802	802
307	802	802	802	802	802
312	802	802	802	802	802
313	802	802	802	802	802
314	802	802	802	802	802
315	802	802	802	802	802
318	802	802	802	802	802
322	802	802	802	802	802
323	802	802	802	802	802
330	802	802	802	802	802
331	802	802	802	802	802
334	802	802	802	802	802
335	802	802	802	802	802
337	802	802	802	802	802
338	802	802	802	802	802
339	802	802	802	802	802

Effluent	Year 1	Year 2	Year 3	Year 4	Year 5
101	802	802	802	802	802
303	802	802	802	802	802
306	802	802	802	802	802
307	802	802	802	802	802
312	802	802	802	802	802
313	802	802	802	802	802
314	802	802	802	802	802
315	802	802	802	802	802
318	802	802	802	802	802
322	802	802	802	802	802
323	802	802	802	802	802
330	802	802	802	802	802
331	802	802	802	802	802
334	802	802	802	802	802
335	802	802	802	802	802
337	802	802	802	802	802
338	802	802	802	802	802
124	802	802	802	802	802

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
101	36,000	1,500	750	750	0	0
303	36,000	1,500	750	750	0	0
306	36,000	1,500	750	750	0	0
307	36,000	1,500	750	750	0	0
312	36,000	1,500	750	750	0	0
313	36,000	1,500	750	750	0	0
314	36,000	1,500	750	750	0	0
315	36,000	1,500	750	750	0	0
318	36,000	1,500	750	750	0	0
322	36,000	1,500	750	750	0	0
323	36,000	1,500	750	750	0	0
330	36,000	1,500	750	750	0	0
331	36,000	1,500	750	750	0	0
334	36,000	1,500	750	750	0	0
335	36,000	1,500	750	750	0	0
337	36,000	1,500	750	750	0	0
338	36,000	1,500	750	750	0	0
339	36,000	1,500	750	750	0	0

Rental Management	Year 1 (5% + VAT)	Year 2 (5% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
101	398	398	851	914	983
303	426	457	983	1,057	1,136
306	403	433	930	1,000	1,075
307	426	457	983	1,057	1,136
312	426	457	983	1,057	1,136
313	426	457	983	1,057	1,136
314	426	457	983	1,057	1,136
315	426	457	983	1,057	1,136
318	426	457	983	1,057	1,136
322	426	457	983	1,057	1,136
323	426	457	983	1,057	1,136
330	426	457	983	1,057	1,136
331	426	457	983	1,057	1,136
334	426	457	983	1,057	1,136
335	426	457	983	1,057	1,136
337	426	457	983	1,057	1,136
338	403	433	930	1,000	1,075
339	403	433	930	1,000	1,075