Sunset Village

FINANCIAL ANALYSIS

6 August 2

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

Option 1: 100% Financing

Type	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	100% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Utilities Recovered from Tenant	Effluent City Charge	Monthly Property Rates	Rental Management	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
All	5	Ground	2Bed 1Bath	40	0	40	0	636,000	0	636,000	6,800	5,818	0	870	0	0	150	782	81,600	12.83%	-820	-430	-9	444	931
All	5	First	2Bed 1Bath	40	0	40	0	636,000	0	636,000	6,800	5,818	0	870	0	0	150	782	81,600	12.83%	-820	-430	-9	444	931
All	5	Second	2Bed 1Bath	40	0	40	0	636,000	0	636,000	6,800	5,818	0	870	0	0	150	782	81,600	12.83%	-820	-430	-9	444	931
All	5	Third	2Bed 1Bath	40	0	40	0	636,000	0	636,000	6,800	5,818	0	870	0	0	150	782	81,600	12.83%	-820	-430	-9	444	931

Option 2: 90% Financing

Type	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	90% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Utilities Recovered from Tenant	Effluent City Charge	Monthly Property Rates	Rental Management	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
All	5	Ground	2Bed 1Bath	40	0	40	0	636,000	63,600	572,400	6,800	5,236	0	870	0	0	438	391	81,600	12.83%	-135	152	573	1,025	1,513
All	5	First	2Bed 1Bath	40	0	40	0	636,000	63,600	572,400	6,800	5,236	0	870	0	0	438	391	81,600	12.83%	-135	152	573	1,025	1,513
All	5	Second	2Bed 1Bath	40	0	40	0	636,000	63,600	572,400	6,800	5,236	0	870	0	0	438	391	81,600	12.83%	-135	152	573	1,025	1,513
All	5	Third	2Bed 1Bath	40	0	40	0	636,000	63,600	572,400	6,800	5,236	0	870	0	0	438	391	81,600	12.83%	-135	152	573	1,025	1,513

Option 3: 80% Financing

Type	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area approx.	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	80% Finance over 30 Years at a 10.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Utilities Recovered from Tenant	Effluent City Charge	Monthly Property Rates	Rental Management	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
All	5	Ground	2Bed 1Bath	40	0	40	0	636,000	127,200	508,800	6,800	4,654	0	870	0	0	438	391	81,600	12.83%	447	734	1,154	1,607	2,095
All	5	First	2Bed 1Bath	40	0	40	0	636,000	127,200	508,800	6,800	4,654	0	870	0	0	438	391	81,600	12.83%	447	734	1,154	1,607	2,095
All	5	Second	2Bed 1Bath	40	0	40	0	636,000	127,200	508,800	6,800	4,654	0	870	0	0	438	391	81,600	12.83%	447	734	1,154	1,607	2,095
All	5	Third	2Bed 1Bath	40	0	40	0	636,000	127,200	508,800	6,800	4,654	0	870	0	0	438	391	81,600	12.83%	447	734	1,154	1,607	2,095

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
All	6,800	7,310	7,858	8,448	9,081
All	6,800	7,310	7,858	8,448	9,081
All	6,800	7,310	7,858	8,448	9,081
All	6,800	7,310	7,858	8,448	9,081

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
All	870	922	978	1,036	1,098
All	870	922	978	1,036	1,098
All	870	922	978	1,036	1,098
All	870	922	978	1,036	1,098

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
All	150	159	169	179	189
All	150	159	169	179	189
All	150	159	169	179	189
All	150	159	169	179	189

Rental Management	Year 1 (10% + VAT)	Year 2 (10% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
All	782	841	904	971	1,044
All	782	841	904	971	1,044
All	782	841	904	971	1,044
All	782	841	904	971	1,044