

Fern Valley

FINANCIAL ANALYSIS

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	10.75%	Rental Escalation	7.50%	Levies - Rate per \$	38.82

Option 1: 100% Financing

Total No. of Units	Type	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 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Effluent Charge	Monthly Property Rates (incl Refuse & Maintenance)	Rental Management at 11.5 % incl VAT - 4 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
10	A	Ground	2Bed 1Bath	44.2	4.2	48.4	0	995,000	0	995,000	9,574	9,288	35,700	1,879.00	704.00	969.00	1,101	134,088	13.48%	-2,063	-2,474	-2,047	-2,154	-1,568
103	A1	First	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,199	9,288	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-3,203	-3,700	-3,366	-3,574	-3,096
201	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,024	9,288	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-2,550	-2,997	-2,609	-2,759	-2,218
202	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,024	9,288	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-2,550	-2,997	-2,609	-2,759	-2,218
203	A1	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,584	9,288	35,700	1,802.00	704.00	969.00	987	122,208	12.28%	-2,862	-3,334	-2,973	-3,151	-2,641
204	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,694	9,288	35,700	1,841.00	704.00	969.00	1,000	123,528	12.41%	-2,804	-3,270	-2,904	-3,076	-2,560
205	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,199	9,288	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-3,203	-3,700	-3,366	-3,574	-3,096
301	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,199	9,288	35,700	1,879.00	704.00	969.00	943	117,588	11.82%	-3,203	-3,782	-3,453	-3,666	-3,193
302	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,254	9,288	35,700	1,879.00	704.00	969.00	949	118,248	11.88%	-3,231	-3,729	-3,397	-3,605	-3,128
303	A1	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,694	9,288	35,700	1,802.00	704.00	969.00	1,000	123,528	12.41%	-2,765	-3,229	-2,860	-3,030	-2,511
304	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,199	9,288	35,700	1,841.00	704.00	969.00	943	117,588	11.82%	-3,242	-3,741	-3,410	-3,621	-3,145
305	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,024	9,288	35,700	1,802.00	704.00	969.00	1,038	127,488	12.81%	-2,473	-2,915	-2,523	-2,667	-2,121
306	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,244	9,288	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-2,317	-2,747	-2,341	-2,472	-1,910
307	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,199	9,288	35,700	1,879.00	704.00	969.00	943	117,588	11.82%	-3,280	-3,782	-3,453	-3,666	-3,193
308	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,199	9,288	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-3,203	-3,700	-3,366	-3,574	-3,096
309	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,244	9,288	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-2,317	-2,747	-2,341	-2,472	-1,910
310	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,584	9,288	35,700	1,841.00	704.00	969.00	987	122,208	12.28%	-2,901	-3,375	-3,016	-3,197	-2,690
311	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,024	9,288	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-2,550	-2,997	-2,609	-2,759	-2,218
312	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,244	9,288	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-2,317	-2,747	-2,341	-2,472	-1,910
313	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,464	9,288	35,700	1,879.00	704.00	969.00	1,088	132,768	13.34%	-2,160	-2,578	-2,159	-2,275	-1,698
314	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,584	9,288	35,700	1,879.00	704.00	969.00	987	122,208	12.28%	-2,939	-3,415	-3,059	-3,243	-2,738
315	A2	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,364	9,288	35,700	1,879.00	704.00	969.00	962	119,568	12.02%	-3,134	-3,625	-3,284	-3,484	-2,998
316	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	8,804	9,288	35,700	1,917.00	704.00	969.00	1,012	124,848	12.55%	-2,783	-3,246	-2,877	-3,046	-2,526
317	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	0	995,000	9,244	9,288	35,700	1,917.00	704.00	969.00	1,063	130,128	13.08%	-2,393	-2,828	-2,427	-2,562	-2,006

Option 2: 90% Financing

Total No. of Units	Type	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 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Effluent Charge	Monthly Property Rates (incl Refuse & Maintenance)	Rental Management at 11.5 % incl VAT - 4 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
10	A	Ground	2Bed 1Bath	44.2	4.2	48.4	0	995,000	99,500	895,500	9,574	8,359	35,700	1,879.00	704.00	969.00	1,101	134,088	13.48%	-1,134	-1,545	-1,118	-1,225	-639
103	A1	First	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,199	8,359	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-2,274	-2,771	-2,437	-2,645	-2,167
201	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,024	8,359	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-1,621	-2,068	-1,680	-1,830	-1,289
202	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,024	8,359	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-1,621	-2,068	-1,680	-1,830	-1,289
203	A1	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,584	8,359	35,700	1,802.00	704.00	969.00	987	122,208	12.28%	-1,933	-2,405	-2,044	-2,222	-1,712
204	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,694	8,359	35,700	1,841.00	704.00	969.00	1,000	123,528	12.41%	-1,875	-2,342	-1,975	-2,148	-1,632
205	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,199	8,359	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-2,274	-2,771	-2,437	-2,645	-2,167
301	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,199	8,359	35,700	1,879.00	704.00	969.00	943	117,588	11.82%	-2,351	-2,853	-2,524	-2,737	-2,265
302	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,254	8,359	35,700	1,879.00	704.00	969.00	949	118,248	11.88%	-2,303	-2,801	-2,468	-2,677	-2,200
303	A1	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,694	8,359	35,700	1,802.00	704.00	969.00	1,000	123,528	12.41%	-1,836	-2,300	-1,931	-2,101	-1,582
304	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,199	8,359	35,700	1,841.00	704.00	969.00	943	117,588	11.82%	-2,313	-2,813	-2,481	-2,692	-2,217
305	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,024	8,359	35,700	1,802.00	704.00	969.00	1,038	127,488	12.81%	-1,544	-1,986	-1,594	-1,738	-1,192
306	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,244	8,359	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-1,388	-1,818	-1,413	-1,543	-981
307	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,199	8,359	35,700	1,879.00	704.00	969.00	943	117,588	11.82%	-2,351	-2,853	-2,524	-2,737	-2,265
308	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,199	8,359	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-2,274	-2,771	-2,437	-2,645	-2,167
309	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,244	8,359	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-1,388	-1,818	-1,413	-1,543	-981
310	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,584	8,359	35,700	1,841.00	704.00	969.00	987	122,208	12.28%	-1,972	-2,446	-2,088	-2,269	-1,762
311	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,024	8,359	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-1,621	-2,068	-1,680	-1,830	-1,289
312	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,244	8,359	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-1,388	-1,818	-1,413	-1,543	-981
313	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	9,464	8,359	35,700	1,879.00	704.00	969.00	1,088	132,768	13.34%	-1,232	-1,649	-1,230	-1,346	-769
314	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,584	8,359	35,700	1,879.00	704.00	969.00	987	122,208	12.28%	-2,010	-2,487	-2,130	-2,314	-1,810
315	A2	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	99,500	895,500	8,364	8,359	35,700	1,879.00	704.00	969.00	962	119,568	12.02%	-2,205	-2,696	-2,355	-2,55	

10	A	Ground	2Bed 1Bath	44.2	4.2	48.4	0	995,000	199,000	796,000	9,574	7,431	35,700	1,879.00	704.00	969.00	1,101	134,088	13.48%	-206	-616	-189	-297	289
103	A1	First	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,199	7,431	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-1,345	-1,842	-1,509	-1,717	-1,239
201	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,024	7,431	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-692	-1,139	-751	-901	-361
202	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,024	7,431	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-692	-1,139	-751	-901	-361
203	A1	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,584	7,431	35,700	1,802.00	704.00	969.00	987	122,208	12.28%	-1,005	-1,476	-1,115	-1,293	-783
204	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,694	7,431	35,700	1,841.00	704.00	969.00	1,000	123,528	12.41%	-946	-1,413	-1,046	-1,219	-703
205	A	Second	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,199	7,431	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-1,345	-1,842	-1,509	-1,717	-1,239
301	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,199	7,431	35,700	1,879.00	704.00	969.00	943	117,588	11.82%	-1,422	-1,924	-1,595	-1,808	-1,336
302	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,254	7,431	35,700	1,879.00	704.00	969.00	949	118,248	11.88%	-1,374	-1,872	-1,539	-1,748	-1,271
303	A1	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,694	7,431	35,700	1,802.00	704.00	969.00	1,000	123,528	12.41%	-907	-1,372	-1,002	-1,172	-653
304	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,199	7,431	35,700	1,841.00	704.00	969.00	943	117,588	11.82%	-1,384	-1,884	-1,552	-1,763	-1,288
305	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,024	7,431	35,700	1,802.00	704.00	969.00	1,038	127,488	12.81%	-615	-1,058	-665	-810	-263
306	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,244	7,431	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-460	-890	-484	-614	-53
307	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,199	7,431	35,700	1,879.00	704.00	969.00	943	117,588	11.82%	-1,422	-1,924	-1,595	-1,808	-1,336
308	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,199	7,431	35,700	1,802.00	704.00	969.00	943	117,588	11.82%	-1,345	-1,842	-1,509	-1,717	-1,239
309	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,244	7,431	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-460	-890	-484	-614	-53
310	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,584	7,431	35,700	1,841.00	704.00	969.00	987	122,208	12.28%	-1,044	-1,518	-1,159	-1,340	-833
311	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,024	7,431	35,700	1,879.00	704.00	969.00	1,038	127,488	12.81%	-692	-1,139	-751	-901	-361
312	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,244	7,431	35,700	1,841.00	704.00	969.00	1,063	130,128	13.08%	-460	-890	-484	-614	-53
313	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,464	7,431	35,700	1,879.00	704.00	969.00	1,088	132,768	13.34%	-303	-721	-301	-417	159
314	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,584	7,431	35,700	1,879.00	704.00	969.00	987	122,208	12.28%	-1,082	-1,558	-1,201	-1,385	-881
315	A2	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,364	7,431	35,700	1,879.00	704.00	969.00	962	119,568	12.02%	-1,276	-1,767	-1,426	-1,627	-1,141
316	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	8,804	7,431	35,700	1,917.00	704.00	969.00	1,012	124,848	12.55%	-925	-1,389	-1,019	-1,188	-669
317	A	Third	2Bed 1Bath	44.2	3.5	47.7	0	995,000	199,000	796,000	9,244	7,431	35,700	1,917.00	704.00	969.00	1,063	130,128	13.08%	-536	-970	-569	-705	-149

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
10	9,574	10,202	11,064	11,894	12,786
103	8,199	8,814	9,475	10,186	10,950
201	9,024	9,701	10,428	11,210	12,051
202	9,024	9,701	10,428	11,210	12,051
203	8,584	9,228	9,920	10,664	11,454
204	8,694	9,346	10,047	10,801	11,611
205	8,199	8,814	9,475	10,186	10,950
301	8,199	8,814	9,475	10,186	10,950
302	8,254	8,873	9,539	10,254	11,023
303	8,694	9,346	10,047	10,801	11,611
304	8,199	8,814	9,475	10,186	10,950
305	9,024	9,701	10,428	11,210	12,051
306	9,244	9,937	10,683	11,484	12,345
307	8,199	8,814	9,475	10,186	10,950
308	8,199	8,814	9,475	10,186	10,950
309	9,244	9,937	10,683	11,484	12,345
310	8,584	9,228	9,920	10,664	11,454
311	9,024	9,701	10,428	11,210	12,051
312	9,244	9,937	10,683	11,484	12,345
313	9,464	10,174	10,937	11,757	12,639
314	8,584	9,228	9,920	10,664	11,454
315	8,364	8,991	9,666	10,391	11,170
316	8,804	9,464	10,174	10,937	11,757
317	9,244	9,937	10,683	11,484	12,345

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
10	1,879	1,992	2,111	2,238	2,372
103	1,802	1,910	2,025	2,146	2,275
201	1,879	1,992	2,111	2,238	2,372
202	1,879	1,992	2,111	2,238	2,372
203	1,802	1,910	2,025	2,146	2,275
204	1,841	1,951	2,069	2,193	2,324
205	1,802	1,910	2,025	2,146	2,275
301	1,879	1,992	2,111	2,238	2,372
302	1,879	1,992	2,111	2,238	2,372
303	1,802	1,910	2,025	2,146	2,275
304	1,841	1,951	2,069	2,193	2,324
305	1,802	1,910	2,025	2,146	2,275
306	1,841	1,951	2,069	2,193	2,324
307	1,879	1,992	2,111	2,238	2,372
308	1,802	1,910	2,025	2,146	2,275
309	1,841	1,951	2,069	2,193	2,324
310	1,841	1,951	2,069	2,193	2,324
311	1,879	1,992	2,111	2,238	2,372
312	1,841	1,951	2,069	2,193	2,324
313	1,879	1,992	2,111	2,238	2,372
314	1,879	1,992	2,111	2,238	2,372
315	1,879	1,992	2,111	2,238	2,372
316	1,917	2,032	2,154	2,283	2,420
317	1,917	2,032	2,154	2,283	2,420

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
10	35,700	1,600	725	650	0	0
103	35,700	1,600	725	650	0	0
201	35,700	1,600	725	650	0	0
202	35,700	1,600	725	650	0	0
203	35,700	1,600	725	650	0	0
204	35,700	1,600	725	650	0	0
205	35,700	1,600	725	650	0	0
301	35,700	1,600	725	650	0	0
302	35,700	1,600	725	650	0	0
303	35,700	1,600	725	650	0	0
304	35,700	1,600	725	650	0	0
305	35,700	1,600	725	650	0	0
306	35,700	1,600	725	650	0	0
307	35,700	1,600	725	650	0	0
308	35,700	1,600	725	650	0	0
309	35,700	1,600	725	650	0	0
310	35,700	1,600	725	650	0	0
311	35,700	1,600	725	650	0	0
312	35,700	1,600	725	650	0	0
313	35,700	1,600	725	650	0	0
314	35,700	1,600	725	650	0	0
315	35,700	1,600	725	650	0	0
316	35,700	1,600	725	650	0	0
317	35,700	1,600	725	650	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
10	969	1,027	1,089	1,154	1,223
103	969	1,027	1,089	1,154	1,223
201	969	1,027	1,089	1,154	1,223
202	969	1,027	1,089	1,154	1,223
203	969	1,027	1,089	1,154	1,223
204	969	1,027	1,089	1,154	1,223
205	969	1,027	1,089	1,154	1,223
301	969	1,027	1,089	1,154	1,223
302	969	1,027	1,089	1,154	1,223
303	969	1,027	1,089	1,154	1,223
304	969	1,027	1,089	1,154	1,223
305	969	1,027	1,089	1,154	1,223
306	969	1,027	1,089	1,154	1,223
307	969	1,027	1,089	1,154	1,223
308	969	1,027	1,089	1,154	1,223
309	969	1,027	1,089	1,154	1,223
310	969	1,027	1,089	1,154	1,223
311	969	1,027	1,089	1,154	1,223
312	969	1,027	1,089	1,154	1,223
313	969	1,027	1,089	1,154	1,223
314	969	1,027	1,089	1,154	1,223

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315	969	1,027	1,089	1,154	1,223
316	969	1,027	1,089	1,154	1,223
317	969	1,027	1,089	1,154	1,223

315	962	1,034	1,112	1,195	1,285
316	1,012	1,088	1,170	1,258	1,352
317	1,063	1,143	1,228	1,321	1,420