

**FINANCIAL ANALYSIS**

Term in Years	30	Inflation	6.00%	VAT	15.00%
Interest Rate	11.50%	Rental Escalatic	6.00%	Levies - Rate per £	25



Woodlands Lane - 18 Oct 2024

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 11.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT (No fee Yr 1 )	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow (excl rental insurance year 1)	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
12	A	GF	2B2B	55	6.6	61.6	27 - 63	1,349,000	0	1,349,000	8,500	13,359	36,000	1,541	1,127.78	0	120,000	8.90%	-6,027	-5,724	-7,905	-7,578	-7,231
12	A	FF	2B2B	55	6.6	61.6	0	1,299,000	0	1,299,000	8,000	12,864	36,000	1,541	1,079.41	0	114,000	8.78%	-5,984	-5,116	-7,853	-7,552	-7,233
12	A	SF	2B2B	55	6.6	61.6	0	1,329,000	0	1,329,000	8,250	13,161	36,000	1,541	1,108.43	0	117,000	8.80%	-6,060	-5,475	-7,934	-7,620	-7,288
12	B	GF	1B1B	40	3.0	43.0	0	1,049,000	0	1,049,000	7,000	10,388	36,000	1,075	837.53	0	103,200	9.84%	-3,701	-2,869	-5,576	-5,288	-4,982
12	B	FF	1B1B	40	3.0	43.0	0	999,000	0	999,000	7,000	9,893	36,000	1,075	789.16	0	102,000	10.21%	-3,257	-2,222	-5,027	-4,735	-4,425
12	B	FF	1B1B	40	3.0	43.0	0	1,019,000	0	1,019,000	7,000	10,091	36,000	1,075	808.51	0	84,000	8.24%	-3,775	-2,141	-5,247	-4,956	-4,648

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 11.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT (No fee Yr 1 )	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow (excl rental insurance year 1)	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
12	A	GF	2B2B	55	6.6	61.6	27 - 63	1,349,000	134,900	1,214,100	8,500	12,023	36,000	1,540.63	1,127.78	0	120,000	8.90%	-4,692	-4,388	-6,569	-6,242	-5,895
12	A	FF	2B2B	55	6.6	61.6	0	1,299,000	129,900	1,169,100	8,000	11,577	36,000	1,540.63	1,079.41	0	114,000	8.78%	-4,698	-3,830	-6,566	-6,266	-5,947
12	A	SF	2B2B	55	6.6	61.6	0	1,329,000	132,900	1,196,100	8,250	11,845	36,000	1,540.63	1,108.43	0	117,000	8.80%	-4,744	-4,159	-6,618	-6,304	-5,972
12	B	GF	1B1B	40	3.0	43.0	0	1,049,000	104,900	944,100	7,000	9,349	36,000	1,075.00	837.53	0	103,200	9.84%	-2,662	-1,830	-4,538	-4,249	-3,943
12	B	FF	1B1B	40	3.0	43.0	0	999,000	99,900	899,100	7,000	8,904	36,000	1,075.00	789.16	0	102,000	10.21%	-2,268	-1,233	-4,038	-3,746	-3,436
12	B	FF	1B1B	40	3.0	43.0	0	1,019,000	101,900	917,100	7,000	9,082	36,000	1,075.00	808.51	0	84,000	8.24%	-2,765	-1,132	-4,238	-3,947	-3,639

Option 3: 80% 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*	80% Finance over 30 Years at a 11.50% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT (No fee Yr 1 )	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow (excl rental insurance year 1)	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
12	A	GF	2B2B	55	6.6	61.6	27 - 63	1,349,000	269,800	1,079,200	8,500	10,687	36,000	1,540.63	1,127.78	0	120,000	8.90%	-3,356	-3,052	-5,233	-4,906	-4,559
12	A	FF	2B2B	55	6.6	61.6	0	1,299,000	259,800	1,039,200	8,000	10,291	36,000	1,540.63	1,079.41	0	114,000	8.78%	-3,411	-2,544	-5,280	-4,979	-4,661
12	A	SF	2B2B	55	6.6	61.6	0	1,329,000	265,800	1,063,200	8,250	10,529	36,000	1,540.63	1,108.43	0	117,000	8.80%	-3,428	-2,842	-5,302	-4,988	-4,655
12	B	GF	1B1B	40	3.0	43.0	0	1,049,000	209,800	839,200	7,000	8,311	36,000	1,075.00	837.53	0	103,200	9.84%	-1,623	-791	-3,499	-3,210	-2,904
12	B	FF	1B1B	40	3.0	43.0	0	999,000	199,800	799,200	7,000	7,914	36,000	1,075.00	789.16	0	102,000	10.21%	-1,279	-244	-3,048	-2,756	-2,447
12	B	FF	1B1B	40	3.0	43.0	0	1,019,000	203,800	815,200	7,000	8,073	36,000	1,075.00	808.51	0	84,000	8.24%	-1,756	-123	-3,228	-2,938	-2,630

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
A	8,900	10,000	9,551	10,124	10,731
A	8,000	10,000	8,989	9,528	10,100
A	8,250	10,000	9,270	9,826	10,415
B	7,000	9,000	7,865	8,337	8,837
B	7,000	9,000	7,865	8,337	8,837
B	7,000	9,000	7,865	8,337	8,837

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
A	1,541	1,633	1,731	1,835	1,945
A	1,541	1,633	1,731	1,835	1,945
A	1,541	1,633	1,731	1,835	1,945
B	1,075	1,140	1,208	1,280	1,357
B	1,075	1,140	1,208	1,280	1,357
B	1,075	1,140	1,208	1,280	1,357

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
A	36,000	1,500	1,500	0	0	0
A	36,000	1,500	1,500	0	0	0
A	36,000	1,500	1,500	0	0	0
B	36,000	1,600	1,400	0	0	0
B	36,000	1,500	1,500	0	0	0
B	36,000	1,200	1,800	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
A	1,128	1,195	1,267	1,343	1,424
A	1,079	1,144	1,213	1,286	1,363
A	1,108	1,175	1,245	1,320	1,399
B	838	888	941	998	1,057
B	789	837	887	940	996
B	809	857	908	963	1,021

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 Woodlands Lane  
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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. Appliance pack only applicable to primary purchases and from 18 October 2024.

Rental Management	Year 1 (Free)	Year 2 (Free)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
A	0	1,096	1,096	1,164	1,234
A	0	975	1,034	1,096	1,161
A	0	1,006	1,066	1,130	1,198
B	0	853	904	959	1,016
B	0	853	904	959	1,016
B	0	853	904	959	1,016