

Erand Creek

FINANCIAL ANALYSIS

21 July 2026

Term in Years	30
Interest Rate	10.50%

Inflation	6.00%
Rental Escalation	7.50%

VAT	15.00%
Levies - Rate per sqm	18.01

Option 1: 100% Financing																									
Quantity	Floor	Unit Type	Unit Size	Balcony / Patio size	Total Size	Garden area	Selling Price	Sqm Rate	Buyer's Deposit	Bond Amount	2027 Monthly Projected Rental Income (Excl Utilities Recovery)	100% Finance over 30 Years at a 10.50% Interest Rate	Green Bond Advantage (0.25%)	Rental Assist - See table below	Monthly BC Levy Estimate	Estimated Utilities Charge	Estimated Utility Recovery from Tenant	Estimated Monthly Property Rates	Estimated Rental Management Fee - See table below	Projected 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 Projected Net Monthly Cash Flow
8	Ground Floor	2Bed 1Bath	55	Included	55	0	899,900	16,362	0	899,900	8,600	8,232	168	17,400	1,375	802	802	750	851	12.73%	-1,430	-1422	-1427	-1140	-582
6	First Floor	2Bed 1Bath	55	Included	55	0	889,900	16,180	0	889,900	8,450	8,140	166	17,400	1,375	802	802	750	836	12.68%	-1,477	-1479	-1495	-1215	-670
23	Second & Third	2Bed 1Bath	55	Included	55	0	889,900	16,180	0	889,900	8,200	8,140	166	27,600	1,375	802	802	750	811	12.74%	-1,404	-1473	-1458	-1490	-966
31	Ground Floor	2Bed 1Bath	57	Included	57	0	929,900	16,314	0	929,900	8,750	8,506	173	20,400	1,425	802	802	750	865	12.71%	-1,463	-1498	-1596	-1304	-738
27	First Floor	2Bed 1Bath	57	Included	57	0	919,900	16,139	0	919,900	8,600	8,415	171	24,600	1,425	802	802	750	851	12.72%	-1,460	-1455	-1463	-1379	-825
66	Second & Third	2Bed 1Bath	57	Included	57	0	919,900	16,139	0	919,900	8,400	8,415	171	31,200	1,425	802	802	750	831	12.65%	-1,491	-1450	-1473	-1599	-1062
20	Ground Floor	2Bed 2Bath	65	Included	65	0	1,049,900	16,152	0	1,049,900	9,200	9,604	196	60,000	1,625	802	802	750	910	12.74%	-1,479	-1445	-1473	-1259	-1250
13	First Floor	2Bed 2Bath	65	Included	65	0	1,039,900	15,998	0	1,039,900	8,900	9,512	194	62,400	1,625	802	802	750	880	12.64%	-1,562	-1599	-1598	-1558	-1525
45	Second & Third	2Bed 2Bath	65	Included	65	0	1,039,900	15,998	0	1,039,900	8,800	9,512	194	74,400	1,625	802	802	750	870	12.75%	-1,453	-1496	-1503	-1471	-1446

239

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
8	8,600	9245	9938	10684	11485
6	8,450	9084	9765	10497	11285
23	8,200	8815	9476	10187	10951
31	8,750	9406	10112	10870	11685
27	8,600	9245	9938	10684	11485
66	8,400	9030	9707	10435	11218
20	9,200	9890	10632	11429	12286
13	8,900	9568	10285	11056	11886
45	8,800	9460	10170	10932	11752

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
8	1,375	1,458	1,545	1,638	1,736
6	1,375	1,458	1,545	1,638	1,736
23	1,375	1,458	1,545	1,638	1,736
31	1,425	1,511	1,601	1,697	1,799
27	1,425	1,511	1,601	1,697	1,799
66	1,425	1,511	1,601	1,697	1,799
20	1,625	1,723	1,828	1,935	2,052
13	1,625	1,723	1,828	1,935	2,052
45	1,625	1,723	1,828	1,935	2,052

Rental Assist						
Layout	Total	Year 1	Year 2	Year 3	Year 4	Year 5
2Bed 1Bath (55sqm - GF)	17400	950	900	0	0	0
2Bed 1Bath (55sqm - FF)	17400	950	900	0	0	0
2Bed 1Bath (55sqm - SF&TF)	27600	1250	750	300	0	0
2Bed 1Bath (57sqm - GF)	20400	1100	600	0	0	0
2Bed 1Bath (57sqm - FF)	24800	1150	700	200	0	0
2Bed 1Bath (57sqm - SF&TF)	31200	1300	900	400	0	0
2Bed 2Bath (65sqm - GF)	60000	1950	1500	950	800	0
2Bed 2Bath (65sqm - FF)	62400	2050	1550	1050	850	0
2Bed 2Bath (65sqm - SF&TF)	74400	2250	1750	1250	750	200

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
8	750	795	843	893	947
6	750	795	843	893	947
23	750	795	843	893	947
31	750	795	843	893	947
27	750	795	843	893	947
66	750	795	843	893	947
20	750	795	843	893	947
13	750	795	843	893	947
45	750	795	843	893	947

Utilities	Year 1	Year 2	Year 3	Year 4	Year 5
8	802	850	901	955	1,013
6	802	850	901	955	1,013
23	802	850	901	955	1,013
31	802	850	901	955	1,013
27	802	850	901	955	1,013
66	802	850	901	955	1,013
20	802	850	901	955	1,013
13	802	850	901	955	1,013
45	802	850	901	955	1,013

Rental Management						
Layout	Management Special	Year 1	Year 2	Year 3	Year 4	Year 5
2Bed 1Bath (55sqm - GF)	20% Discount for the first 3 Years	791	851	914	1229	1321
2Bed 1Bath (55sqm - FF)	20% Discount for the first 3 Years	777	836	898	1207	1298
2Bed 1Bath (55sqm - SF&TF)	20% Discount for the first 3 Years	754	811	872	1171	1259
2Bed 1Bath (57sqm - GF)	20% Discount for the first 3 Years	805	865	930	1250	1344
2Bed 1Bath (57sqm - FF)	20% Discount for the first 3 Years	791	851	914	1229	1321
2Bed 1Bath (57sqm - SF&TF)	20% Discount for the first 3 Years	773	831	893	1200	1290
2Bed 2Bath (65sqm - GF)	20% Discount for the first 5 Years	846	910	978	1051	1130
2Bed 2Bath (65sqm - FF)	20% Discount for the first 5 Years	819	880	946	1017	1093
2Bed 2Bath (65sqm - SF&TF)	20% Discount for the first 5 Years	810	870	936	1006	1081

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