



Purchase Price:  
\$ 664,900.00

Furniture Package Included

7 Year Cash Return:  
\$ 457,629.94

Percentage Return:  
125%

2 BEDROOMS    VIEW: OCEAN    MODEL: SUNSET    TOTAL AREA: 1382 sqft.

INVESTMENT ANALYSIS

FINANCING	YEAR 1 TOTAL
Down Payment (50%) note*1	\$ 332,450.00
Mortgage Amount	\$ 332,450.00
Acquisition Cost, Legal, Loan Fees & Closing Cost 5% note*2	\$ 33,245.00
Amortization (years)	30
Annual Interest Rate (see Note 5) note*3	6%
Initial Investment	\$ 365,695.00
Monthly Mortgage Payment (PI)	\$ 1,993.21
Estimated Annual Capital Gain note*4	

OPERATING EXPENSES (Before Debt Service)	YEAR 1 TOTAL
Commission for Rent	\$ 1,260.00
Administrative Expenses Utilities note*5	\$300.00
Property Manager	\$150.00
Municipal Taxes	\$83.33
HOA - Condo Fee note*6	\$ 780.00
Annual Inflation for Expenses	3%
Total Monthly Operating Expenses	\$ 1,313.33
OPERATING INCOME	
Price per Night	\$ 350.00
Occupancy Nights per Month	18
Monthly Rental Income	\$ 6,300.00
Annual Inflation for Rents	3%

PROJECTED CASH FLOW AND RETURN ON INVESTMENT								
	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
INCOME								
Income for Rent		\$ 75,600.00	\$ 77,868.00	\$ 80,204.04	\$ 82,610.16	\$ 85,088.47	\$ 87,641.12	\$ 90,270.35
EXPENSES								
Income Commission		\$ 15,120.00	\$ 15,573.60	\$ 16,040.81	\$ 16,522.03	\$ 17,017.69	\$ 17,528.22	\$ 18,054.07
Administration Expenses		\$ 15,759.96	\$ 15,759.96	\$ 15,759.96	\$ 15,759.96	\$ 15,759.96	\$ 15,759.96	\$ 15,759.96
Loan Payment		\$ 23,918.47	\$ 23,918.47	\$ 23,918.47	\$ 23,918.47	\$ 23,918.47	\$ 23,918.47	\$ 23,918.47
TOTAL EXPENSES		\$ 54,798.43	\$ 55,252.03	\$ 55,719.24	\$ 56,200.46	\$ 56,696.12	\$ 57,206.65	\$ 57,732.50
ANNUAL OPERATING CASH		\$ 20,801.57	\$ 22,615.97	\$ 24,484.80	\$ 26,409.70	\$ 28,392.34	\$ 30,434.47	\$ 32,537.85
ANNUAL CASH RETURN %		5.69%	6.18%	6.70%	7.22%	7.76%	8.32%	8.90%
CASH ON CASH 7-YEAR ROI CALCULATION								
Market value of the Apartment	\$ 664,900.00	\$ 698,145.00	\$ 733,052.25	\$ 769,704.86	\$ 808,190.11	\$ 848,599.61	\$ 891,029.59	\$ 935,581.07
Loan Balance	\$ 332,450.00	\$ 328,358.79	\$ 324,015.24	\$ 319,403.79	\$ 314,507.91	\$ 309,310.07	\$ 303,791.64	\$ 297,932.84

Note\*1: Based on a 50% down-payment/interest rate 6%. Note\*2: Estimated closing costs. Note\*3: Annual inflation rate for rents is assumed at 3%. Note\*4: Annual inflation rate for home values is estimated at 5%. Note\*5: Includes electricity, water and high-speed internet. Depending on usage. Note \*6: Condominium fees are estimated based on a 1-year operating budget prepared by the Property Manager. Annual inflation rate for home value is estimated at 5%. 5-year term mortgage fixed at time of building completion. Parking stalls and lockers are not included in this analysis. As per Canadian Bank Mortgage Calculator. Assumed 18 days rented per month. The purchase price, incentives, revenues, expenses, profits, market values and investment returns set out herein (the "Information") is for general informational purposes only and is subject to change without further notice. The Information does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy. Anyone wishing to act on this information should consult with their advisor before proceeding. All figures are in USD. Prices and specifications subject to change without notice. E. & O. E. November, 2024. 7 year cash return is rounded to the nearest cent.

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Purchase Price:  
**\$ 434,900.00**

Furniture Package Included

7 Year Cash Return:  
**\$ 332,703.64**

Percentage Return:  
**139%**

**1 BEDROOM**      **VIEW:** OCEAN      **MODEL:** TIDE      **TOTAL AREA:** 762 sq ft.

## INVESTMENT ANALYSIS

FINANCING	YEAR 1 TOTAL
Down Payment (50%) note*1	\$ 217,450.00
Mortgage Amount	\$ 217,450.00
Acquisition Cost, Legal, Loan Fees & Closing Cost 5% note*2	\$ 21,745.00
Amortization (years)	30
Annual Interest Rate (see Note 5) note*3	6%
Initial Investment	\$ 239,195.00
Monthly Mortgage Payment (PI)	\$ 1,303.72
Estimated Annual Capital Gain note*4	

OPERATING EXPENSES (Before Debt Service)	YEAR 1 TOTAL
Commission for Rent	\$990.00
Administrative Expenses Utilities note*5	\$300.00
Property Manager	\$150.00
Municipal Taxes	\$83.33
HOA - Condo Fee note*6	\$ 654.00
Annual Inflation for Expenses	3%
<b>Total Monthly Operating Expenses</b>	<b>\$ 1,187.33</b>
OPERATING INCOME	
Price per Night	\$275.00
Occupancy Nights per Month	18
Monthly Rental Income	\$4,950.00
Annual Inflation for Rents	3%

PROJECTED CASH FLOW AND RETURN ON INVESTMENT								
	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
INCOME								
Income for Rent		\$59,400.00	\$61,182.00	\$63,017.46	\$64,907.98	\$66,855.22	\$68,860.88	\$70,926.71
EXPENSES								
Income Commission		\$11,880.00	\$12,236.40	\$12,603.49	\$12,981.60	\$13,371.04	\$13,772.18	\$14,185.34
Administration Expenses		\$ 14,247.96	\$ 14,247.96	\$ 14,247.96	\$ 14,247.96	\$ 14,247.96	\$ 14,247.96	\$ 14,247.96
Loan Payment		\$ 15,644.67	\$ 15,644.67	\$ 15,644.67	\$ 15,644.67	\$ 15,644.67	\$ 15,644.67	\$ 15,644.67
<b>TOTAL EXPENSES</b>		<b>\$ 41,772.63</b>	<b>\$ 42,129.03</b>	<b>\$ 42,496.12</b>	<b>\$ 42,874.23</b>	<b>\$ 43,263.68</b>	<b>\$ 43,664.81</b>	<b>\$ 44,077.97</b>
<b>ANNUAL OPERATING CASH</b>		<b>\$ 17,627.37</b>	<b>\$ 19,052.97</b>	<b>\$ 20,521.34</b>	<b>\$ 22,033.76</b>	<b>\$ 23,591.55</b>	<b>\$ 25,196.07</b>	<b>\$ 26,848.73</b>
<b>ANNUAL CASH RETURN %</b>		<b>7.37%</b>	<b>7.97%</b>	<b>8.58%</b>	<b>9.21%</b>	<b>9.86%</b>	<b>10.53%</b>	<b>11.22%</b>
CASH ON CASH 7-YEAR ROI CALCULATION								
Market value of the Apartment	\$ 434,900.00	\$ 456,645.00	\$ 479,477.25	\$ 503,451.11	\$ 528,623.67	\$ 555,054.85	\$ 582,807.59	\$ 611,947.97
Loan Balance	\$ 217,450.00	\$ 214,779.72	\$ 211,944.74	\$ 208,934.91	\$ 205,739.44	\$ 202,346.88	\$ 198,745.08	\$ 194,921.12

Note\*1: Based on a 50% down-payment/interest rate 6%. Note\*2: Estimated closing costs. Note\*3: Annual inflation rate for rents is assumed at 3%. Note\*4: Annual inflation rate for home values is estimated at 5%. Note\*5: Includes electricity, water and high-speed internet. Depending on usage. Note \*6: Condominium fees are estimated based on a 1-year operating budget prepared by the Property Manager. Annual inflation rate for home value is estimated at 5%. 5-year term mortgage fixed at time of building completion. Parking stalls and lockers are not included in this analysis. As per Canadian Bank Mortgage Calculator. Assumed 18 days rented per month. The purchase price, incentives, revenues, expenses, profits, market values and investment returns set out herein (the "Information") is for general informational purposes only and is subject to change without further notice. The Information does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy. Anyone wishing to act on this information should consult with their advisor before proceeding. All figures are in USD. Prices and specifications subject to change without notice. E. & O. E. November. 2024. 7 year cash return is rounded to the nearest cent.

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Purchase Price:  
**\$ 279,900.00**

Furniture Package Included

7 Year Cash Return:  
**\$ 209,805.00**

Percentage Return:  
**136%**

1 BEDROOM

VIEW: PARTIAL OCEAN & VALLEY

MODEL: VALLEY

TOTAL AREA: 703 sq ft.

## INVESTMENT ANALYSIS

FINANCING	YEAR 1 TOTAL
Down Payment (50%) note*1	\$ 139,950.00
Mortgage Amount	\$ 139,950.00
Acquisition Cost, Legal, Loan Fees & Closing Cost 5% note*2	\$ 13,995.00
Amortization (years)	30
Annual Interest Rate (see Note 5) note*3	6%
Initial Investment	\$ 153,945.00
Monthly Mortgage Payment (PI)	\$ 839.07
Estimated Annual Capital Gain note*4	

OPERATING EXPENSES (Before Debt Service)	YEAR 1 TOTAL
Commission for Rent	\$ 720.00
Administrative Expenses Utilities note*5	\$300.00
Property Manager	\$150.00
Municipal Taxes	\$83.33
HOA - Condo Fee note*6	\$ 654.00
Annual Inflation for Expenses	3%
Total Monthly Operating Expenses	\$ 1,178.33
OPERATING INCOME	
Price per Night	\$ 200.00
Occupancy Nights per Month	18
Monthly Rental Income	\$ 3,600.00
Annual Inflation for Rents	3%

PROJECTED CASH FLOW AND RETURN ON INVESTMENT								
	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
INCOME								
Income for Rent		\$ 43,200.00	\$ 44,496.00	\$ 45,830.88	\$ 47,205.81	\$ 48,621.98	\$ 50,080.64	\$ 51,583.06
EXPENSES								
Income Commission		\$ 8,640.00	\$ 8,899.20	\$ 9,166.18	\$ 9,441.16	\$ 9,724.40	\$ 10,016.13	\$ 10,316.61
Administration Expenses		\$ 14,139.96	\$ 14,139.96	\$ 14,139.96	\$ 14,139.96	\$ 14,139.96	\$ 14,139.96	\$ 14,139.96
Loan Payment		\$ 10,068.85	\$ 10,068.85	\$ 10,068.85	\$ 10,068.85	\$ 10,068.85	\$ 10,068.85	\$ 10,068.85
TOTAL EXPENSES		\$ 32,848.81	\$ 33,108.01	\$ 33,374.99	\$ 33,649.97	\$ 33,933.21	\$ 34,224.94	\$ 34,525.42
ANNUAL OPERATING CASH		\$ 10,351.19	\$ 11,387.99	\$ 12,455.89	\$ 13,555.83	\$ 14,688.77	\$ 15,855.70	\$ 17,057.64
ANNUAL CASH RETURN %		6.72%	7.40%	8.09%	8.81%	9.54%	10.30%	11.08%
CASH ON CASH 7-YEAR ROI CALCULATION								
Market value of the Apartment	\$ 279,900.00	\$ 293,895.00	\$ 308,589.75	\$ 324,019.24	\$ 340,220.20	\$ 357,231.21	\$ 375,092.77	\$ 393,847.41
Loan Balance	\$ 139,950.00	\$ 138,231.41	\$ 136,406.82	\$ 134,469.69	\$ 132,413.09	\$ 130,229.64	\$ 127,911.52	\$ 125,450.42

Note\*1: Based on a 50% down-payment/interest rate 6%. Note\*2: Estimated closing costs. Note\*3: Annual inflation rate for rents is assumed at 3%. Note\*4: Annual inflation rate for home values is estimated at 5%. Note\*5: Includes electricity, water and high-speed internet. Depending on usage. Note \*6: Condominium fees are estimated based on a 1-year operating budget prepared by the Property Manager. Annual inflation rate for home value is estimated at 5%. 5-year term mortgage fixed at time of building completion. Parking stalls and lockers are not included in this analysis. As per Canadian Bank Mortgage Calculator. Assumed 18 days rented per month. The purchase price, incentives, revenues, expenses, profits, market values and investment returns set out herein (the "Information") is for general informational purposes only and is subject to change without further notice. The Information does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy. Anyone wishing to act on this information should consult with their advisor before proceeding. All figures are in USD. Prices and specifications subject to change without notice. E. & O. E. November, 2024. 7 year cash return is rounded to the nearest cent.

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