

# You put in the down payment. Your tenant buys the condo.

A completed West Side concrete home you can rent the week you close. The rent covers the mortgage — so every month your loan shrinks and your equity grows, largely on someone else's dime.

01 YOUR MONEY IN

**\$268,516**

The cash you bring to buy a completed \$639,800 home. A 35-year mortgage covers the rest.

02 YOUR TENANT PAYS

**\$2,400** / mo

Rent covers the mortgage, strata, taxes and insurance — with cash still left over each month.

03 YOU COME OUT AHEAD

**+\$12,614** / yr

\$4,308 in your pocket, plus \$8,306 of the mortgage paid down. That equity is yours.

YOUR YEAR-ONE GAIN

**+\$12,614**

ON \$268,516 INVESTED · PLAN K1

\$4,308 cash

\$8,306 equity you own

Two-thirds of your return is your mortgage being paid down — wealth you keep, not income you spend.

EVERY PLAN, SAME MATH

Sorted by year-one return

| PLAN                            | PRICE     | YOUR MONEY IN | RENT / MO | YEAR-ONE GAIN | RETURN ON CASH |
|---------------------------------|-----------|---------------|-----------|---------------|----------------|
| <b>Plan K1</b><br>K306 · 501 SF | \$639,800 | \$268,516     | \$2,400   | +\$12,614     | <b>4.7%</b>    |
| <b>Plan F</b><br>K403 · 582 SF  | \$649,800 | \$272,716     | \$2,450   | +\$12,480     | <b>4.6%</b>    |
| <b>Plan K</b><br>K205 · 501 SF  | \$669,800 | \$281,116     | \$2,400   | +\$12,139     | <b>4.3%</b>    |
| <b>Plan G</b><br>K304 · 573 SF  | \$688,800 | \$289,096     | \$2,450   | +\$11,921     | <b>4.1%</b>    |
| <b>Plan L</b><br>K307 · 582 SF  | \$698,800 | \$293,296     | \$2,450   | +\$11,705     | <b>4.0%</b>    |

WHAT WE ASSUMED — EVERY NUMBER, PRINTED

|                         |                    |                       |                      |                        |
|-------------------------|--------------------|-----------------------|----------------------|------------------------|
| 1.99% rate · 3-yr fixed | 35% down · 65% LTV | 35 yr amortization    | 4% vacancy           | 6% management          |
| Strata \$0.53/sf/mo     | Insurance \$40/mo  | Property tax 0.30%/yr | Renewal 3.65% · yr 4 | GST + PTT paid in full |

This is not an offering for sale. Any such offering can only be made with a Disclosure Statement. Projections are for discussion purposes only, prepared as of July 2026 per the assumptions shown, and are not a guarantee of rent, occupancy, operating cost, or return. The return figure includes scheduled principal repayment, which builds equity but is not distributable income. The 1.99% interest rate is a developer-paid three-year fixed rate available on select homes; renewal is at prevailing market rates. Projected rents reflect current South Oak rental ranges for a one-bed-plus-flex configuration and are not guaranteed. A partitioned flex space is not a legal second bedroom; suite use is subject to strata bylaws. Investment involves risk, including the possible loss of capital. This material is not financial, legal, or tax advice. E.&O.E.