Ōku
64|OAK

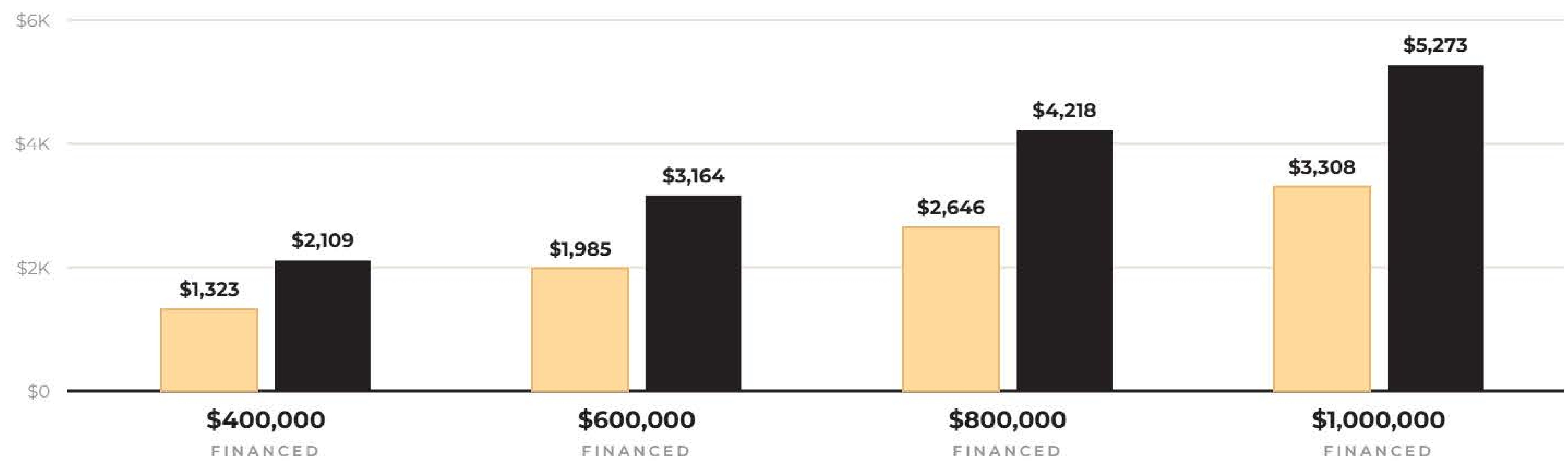
COMPLETED CONCRETE RESIDENCES
8030 OAK STREET, VANCOUVER

THE ŌKU 1.99% ADVANTAGE WEST SIDE · SOUTH OAK

A rate you can only get here.

The 1.99% three-year rate, held over a 35-year amortization, is exclusive to Ōku. Financing the same amount with a standard mortgage — a typical market rate over a 25-year amortization — costs materially more every month. All payments shown are principal & interest only, on the amount financed.

AT ŌKU · 1.99% / 35-YR   A STANDARD MORTGAGE · 3.99% / 25-YR   MONTHLY PAYMENT, P&I



AMOUNT FINANCED	AT ŌKU · 1.99%	STANDARD · 3.99%	ŌKU ADVANTAGE / MO	ŌKU ADVANTAGE / YR
$400,000	**$1,323**	$2,109	**+$786**	**+$9,434**
$600,000	**$1,985**	$3,164	**+$1,179**	**+$14,151**
$800,000	**$2,646**	$4,218	**+$1,572**	**+$18,867**
$1,000,000	**$3,308**	$5,273	**+$1,965**	**+$23,584**

THE ADVANTAGE COMPOUNDS

A lower rate means you qualify for more.

Canada's mortgage stress test qualifies you at the **higher** of your contract rate + 2% or the 5.25% qualifying floor. Ōku's 1.99% lands at the 5.25% floor, while a 3.99% standard mortgage tests at roughly 5.99%. A lower qualifying rate — combined with the 35-year amortization — lets the same income carry a larger mortgage.

+$86,000
MORE MORTGAGE · ~24%

A couple earning $100,000 qualifies for roughly **$450,000 at Ōku** versus roughly $364,000 with a standard mortgage — about 24% more buying power, or an ~$692,000 home instead of ~$560,000 at 35% down.

Illustrative only — $100,000 household income, 32% GDS, no other debts, ~$325/mo property tax, heat and strata. Qualifying rates are lender-set and depend on how a developer-paid rate buy-down is treated; confirm with a mortgage broker.

WHAT WE ASSUMED — EVERY NUMBER, PRINTED

- ŌKU — 1.99% · 35-YR AMORTIZATION
- STANDARD — 3.99% · 25-YR AMORTIZATION
- 1.99% IS A 3-YEAR, DEVELOPER-PAID RATE
- PRINCIPAL & INTEREST ONLY
- MONTHLY COMPOUNDING
- FIGURE = AMOUNT BORROWED

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