

**PROPERTY DETAILS AT DATE OF TRANSFER**

**Location**

Unit Number	Example
Section Number	Example
Complex Name / Street No.	Example
Suburb / Area	Example

**Property Purchase**

Purchasing Entity	Example
Size / Floor Area	50 m2
Purchase Price	800,000
Market Valuation (at transfer)	1,050,000
Transfer Date (yyyy/mm/dd)	Fri 01 Feb 2019
Occupation Date (yyyy/mm/dd)	Fri 01 Feb 2019

**Upfront Costs**

Deposit	160,000
Transfer Duty/Fees	18,000
Improvements	50,000
Other	0
<b>Total Upfront Costs</b>	<b>228,000</b>

**Bond**

Purchase Price	800,000
+ Bond Registration	18,000
+ Transfer Duty (If Included)	0
+ Improvements / Renovation Cost (If Included)	0
- Deposit	<b>-160,000</b> (-ve no.)
<b>Bond Amount</b>	<b>658,000</b>
Duration (Months)	300 Mths
Interest Rate offered by bank (%)	10.25%
Monthly Repayment	6,096
Monthly Bond Fee at start (if applicable)	0
<b>Total Monthly Payment</b>	<b>6,096</b>

**Initial Monthly Costs**

Levies	1,150
Rates and Taxes	250
Property Insurance	0
Property Management Fee	0
Other	0
<b>Total Monthly Costs</b>	<b>7,496</b>
Annual estimated escalation of Levies (%)	8.0%
Annual estimated escalation of Rates (%)	6.5%
Annual estimated escalation of Insurance (%)	6.5%
Annual estimated escalation of Other (%)	6.5%

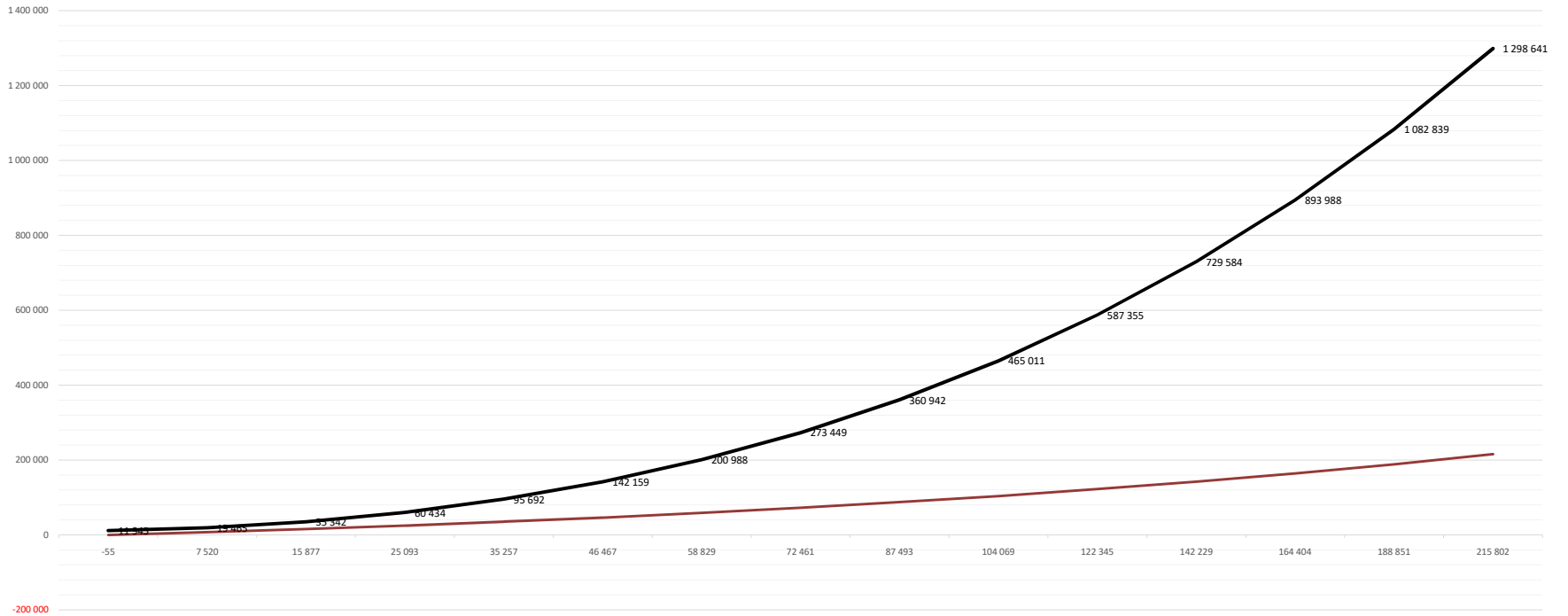
**Initial Rental**

Initial Monthly Rental	7,500
Annual estimated rental escalation (%)	10.0%
Rental Start Date	Fri 01 Mar 2019
Initial Yield	<b>8.61%</b>

**Capital Contribution**

Shareholder 1 Contribution >	Name 1	60,000
Shareholder 2 Contribution >	Name 2	60,000
Shareholder 3 Contribution >	Name 3	60,000
Shareholder 4 Contribution >	Name 4	60,000
Shareholder 5 Contribution >		0
Shareholder 6 Contribution >		0
Shareholder 7 Contribution >		0
Shareholder 8 Contribution >		0
Shareholder 9 Contribution >		0
Shareholder 10 Contribution >		0
<b>Total Funding</b>		<b>240,000</b>

### CASH POSITION



	AT TRANSFER	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10	YEAR 11	YEAR 12	YEAR 13	YEAR 14	YEAR 15
Year	Feb 2019	Feb 2020	Feb 2021	Feb 2022	Feb 2023	Feb 2024	Feb 2025	Feb 2026	Feb 2027	Feb 2028	Feb 2029	Feb 2030	Feb 2031	Feb 2032	Feb 2033	Feb 2034
<b>Rental Income</b>		<b>90,000</b>	<b>99,000</b> 10.0%	<b>108,900</b> 10.0%	<b>119,790</b> 10.0%	<b>131,769</b> 10.0%	<b>144,946</b> 10.0%	<b>159,440</b> 10.0%	<b>175,385</b> 10.0%	<b>192,923</b> 10.0%	<b>212,215</b> 10.0%	<b>233,437</b> 10.0%	<b>256,781</b> 10.0%	<b>282,459</b> 10.0%	<b>310,704</b> 10.0%	<b>341,775</b> 10.0%
<b>Property Expenses</b>		<b>-90,055</b> #DIV/0!	<b>-91,480</b> 1.6%	<b>-93,023</b> 1.7%	<b>-94,697</b> 1.8%	<b>-96,512</b> 1.9%	<b>-98,479</b> 2.0%	<b>-100,611</b> 2.2%	<b>-102,923</b> 2.3%	<b>-105,430</b> 2.4%	<b>-108,147</b> 2.6%	<b>-111,092</b> 2.7%	<b>-114,552</b> 3.1%	<b>-118,055</b> 3.1%	<b>-121,854</b> 3.2%	<b>-125,973</b> 3.4%
Bond Repayment		-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147	-73,147
Levies		-13,892	-15,103	-16,418	-17,848	-19,401	-21,088	-22,921	-24,912	-27,075	-29,425	-31,978	-34,982	-38,031	-41,344	-44,943
Rates & Taxes		-3,016	-3,230	-3,458	-3,702	-3,964	-4,244	-4,543	-4,864	-5,207	-5,574	-5,967	-6,422	-6,876	-7,362	-7,883
Property Insurance		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property Mgt Fee		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maintenance / Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Surplus / Deficit		-55	7,520	15,877	25,093	35,257	46,467	58,829	72,461	87,493	104,069	122,345	142,229	164,404	188,851	215,802
<b>Cumulative Cash Position</b>	<b>12,000</b>	<b>11,945</b>	<b>19,465</b>	<b>35,342</b>	<b>60,434</b>	<b>95,692</b>	<b>142,159</b>	<b>200,988</b>	<b>273,449</b>	<b>360,942</b>	<b>465,011</b>	<b>587,355</b>	<b>729,584</b>	<b>893,988</b>	<b>1,082,839</b>	<b>1,298,641</b>
Net Present Value @ CPIX	-228,000	187,818	278,713	375,660	478,418	586,784	700,591	819,706	944,027	1,073,483	1,208,031	1,347,655	1,492,232	1,641,923	1,796,787	1,956,901
Internal Rate of Return			13456.7%	13664.6%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%	13667.0%
Yield using Market Value		9.3%	9.2%	9.2%	9.1%	9.1%	9.0%	8.9%	8.9%	8.8%	8.8%	8.7%	8.7%	8.6%	8.6%	8.5%

\*Note : NPV is calculated by including all net future cashflows as well as the net effect of a sale and is discounted at CPIX (inflation)