

**ROYAL WHARF
CASHFLOW / RENTAL YIELD ANALYSIS**

	£	S\$	
E.g. 1-Bedder, 622 sqft	350,000	735,000	
Based on 70% Financing (<i>subject to approval by bank</i>)	245,000	514,500	
Purchase Price of 1-Bedroom	350,000	735,000	
30% Cash Outlay	105,000	220,500	
70% Loan	245,000	514,500	
Monthly P+I Repayment @ 2.8% pa over 25 years	1,136	2,386	Estimated
Interest Portion to offset Rental Income	571	1,199	
Estimated Gross Monthly Rental Income (*£370/wk)	1,603	3,367	per month
less Letting and Management Fee (12%)	192	404	
Less Service Charge (£3.50 psf)	181	381	(£2,177/12 months)
Less Ground Rent	33	70	(£400/12 months)
Estimated Nett Monthly Rental Income	1,196	2,512	
Less Interest Portion	571	1,199	
Nett Rental Income Subject to Tax	625	1,313	
Estimated Current Gross Rental Yield	%	5.50	5.50
Estimated Current Nett Rental Yield	%	4.10	4.10
<u>Estimated Purchasing Cost</u>			
Stamp Duty @ 3% payable on completion (2016)	10,500	22,050	
Legal Fee (£1750 - £1000) = 750+VAT	900	1,890	Pay 50% upon exchange of contract and remaining 50% on completion

*Note: All the above figures are based on estimation and strictly for information only. It does not form any part of the contract whatsoever.
For loan matters, please refer to the banker for approved loan-to-value, loan tenure & interest rate.*

* Rental projection by Johns & Co, UK

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