

PRIVATE PROPERTY INVESTMENT REVIEW

Financing & Project & Resale Comparison for [Client Name]

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Profile & Investment Objective

- 1

AGE / STATUS

XX, Single
- 2

PURPOSE

First property — investment
- 3

UNIT TYPE

XXX-Bedroom (no study)
- 4

TARGET BUDGET

Up to \$X.XM
- 5

TIMELINE

Looking to commit within ~XXX weeks
- 6

FINANCING

Bank loan previously approved — likely needs renewal (~XXX month lapsed)

FUNDS AVAILABLE (CASH + CPF)	
CPF OA balance	\$XX,XXX
CPF invested (CPFIS)	\$XX,XXX
Immediate cash	\$XXX,XXX
Total available	\$XXX,XXX
<i>This funds pool needs to cover the downpayment (min. XXX% for a XXXnd loan / cash-CPF mix), Buyer's Stamp Duty, and legal costs — see the Reality Check slide for the full picture against their \$X.XM target.</i>	

REALITY CHECK

Funds Gap Against the \$XXX M Target

At \$XXX M purchase price, XXX% LTV caps any bank's loan at \$XXX M — Buyer's Stamp Duty is ~\$XXX (no ABSD assumed, single Singapore Citizen, first property).

If UOB (loan capped by XXX% LTV) Downpayment \$XXX + BSD \$XXX + legal ~\$XXX	LOAN \$XXX	CASH/CPF NEEDED \$XXX	GAP vs. \$XXX K -\$XXX
If DBS or OCBC (both quote ~\$XXX K at XXX yr) Downpayment \$XXX + BSD \$XXX + legal ~\$XXX	LOAN \$XXX	CASH/CPF NEEDED \$XXX	GAP vs. \$XXX K -\$XXX

NEXT STEPS

Comparison of Projects

NEW LAUNCH OPTIONS

1

Union Square Residences (USR) — is a defensive play — it can command higher rent thanks to the Grade A offices within the USR community, drawing a built-in pool of corporate tenants. As a new launch, payment is staged progressively rather than paid upfront (see BUC Progressive Payment, p.XXX) — a comfortable option if [Client Name] can wait for TOP, since they won't be carrying the full mortgage from day one.

RESALE / COMPARABLE OPTIONS

2

Wallich Residence — launched at \$X,XXX psf (\$X,XXX,XXX for a XXX sqft XXX-bedroom). Today's resale comparables for the same layout sit at \$X,XXX,XXX-\$X,XXX,XXX (\$X,XXX-\$X,XXX psf) — a saving of roughly \$XXX,XXX-\$XXX,XXX (XX-XX%) off the original launch price.

Figures calculated from the launch and current comparable prices shown on this slide.

3

Marina Bay Residence — launched in X XXX at an average of \$X,XXX psf; TOP in X XXX, in the Downtown Core (D XXX). Today's resale averages \$X,XXX psf (\$X,XXX,XXX) across XX transactions on file — up about XX% since launch. Rental demand is strong and liquid too: XX rental transactions on file averaging \$X,XXX/mo (\$X.XX psf), a gross yield of about X.XX% (p.XXX).

Launch price and TOP year from public listings; transaction and rental figures from the Sales & Rental Data slide (p.XXX).