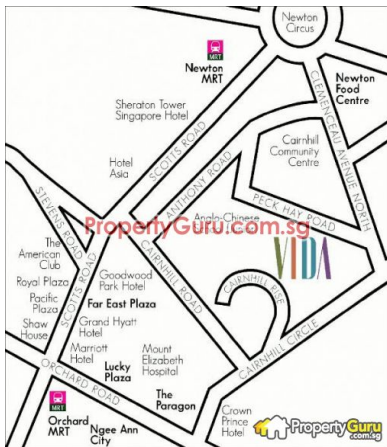


PROPERTY ANALYSIS REPORT - SUMMARY

#03-08, Vida, 5 Peck Hay Road, (S) 228307

This report is designed to help buyers, sellers and industry experts to make better informed property decisions. It includes detailed analysis of the property, sales prices, rental prices, investment potential and current asking prices - for #03-08, Vida, 5 Peck Hay Road



2 bedrooms
861 sqft / 80 sqms
Freehold



Benson Koh
Senior Group District Partner (SRI5000)

(+65) 90915000

Report produced for Ms Ha by Benson Koh on Jun 2, 2011

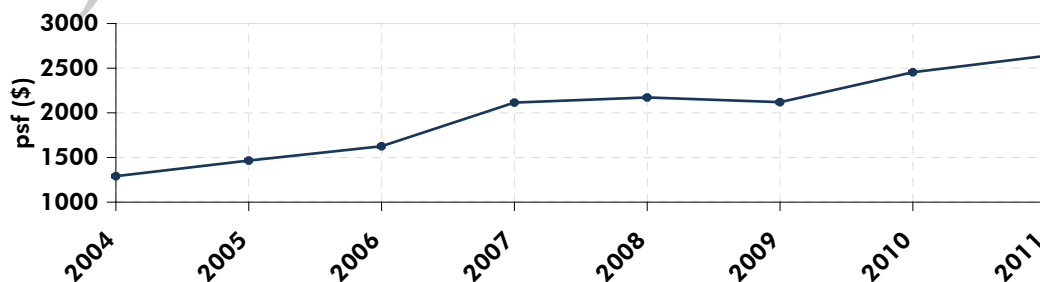
Key Figures

Estimated sales price for this unit based on current asking prices	\$2,029,783 - \$2,480,846	(\$2,619 psf) ¹
Previous transaction for the same unit (23 Apr 2009)	\$1,570,000	(\$1,823 psf)
Latest price for a similar unit in Vida (11 Mar 2011)	\$2,270,740	(\$2,670 psf)
Estimated rental for the unit based on current asking prices	\$6,722 / month	(\$7.8 psf) ¹
Historic annualized average Capital Gains for this project	+4.7%	
Estimated gross rental yield based on current asking prices	+3.6%	

*psf=Price per Square Foot.

1) Comparable price based on unit size of 861 sqft

PSF Trend at Vida since 2004



Latest Transactions at Vida

Date	Block / Unit	Price	Size	PSF
11/03/11	5 / #15-02	\$2,270,740	850 sqft	\$2,670
04/03/11	5 / #18-01	\$1,800,000	840 sqft	\$2,144
13/01/11	5 / #17-04	\$1,513,000	527 sqft	\$2,869
03/12/10	5 / #05-06	\$1,200,000	517 sqft	\$2,323
18/11/10	5 / #04-05	\$1,050,000	517 sqft	\$2,032
12/11/10	5 / #15-01	\$2,152,831	840 sqft	\$2,564

Summary of comparable projects

Project Name	PSF	Capital Gains	Rental Yield
Vida	\$2,670	+4.7%	+3.6%
Trilight	\$1,792	+7.7%	N / A
Cairnhill Plaza	\$1,641	+8.4%	+1.9%
Four Seasons Park	\$2,661	+6.3%	+1.9%
The Pier At...	\$1,843	+10.9%	+3.3%
WaterScape @...	\$1,919	N / A	



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PROPERTY ANALYSIS REPORT

#03-08, Vida,

5 Peck Hay Road, (S) 228307

Report produced for Ms Ha by
Benson Koh on Jun 2, 2011

Benson Koh
SLP REAL ESTATE EMPIRE PTE.
LTD.
Call: 90915000
www.bensonkoh.com



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Benson Koh
90915000

#03-08, Vida,

5 Peck Hay Road, (S) 228307

Report produced for Ms Ha by
Benson Koh on Jun 2, 2011

1.1 Property Details

Floors:	18
# of Units:	137
Property Type:	Apartment
Developer:	Far East Organization
TOP:	Uncompleted
Tenure:	Freehold

This unit is **bigger** in size and on a **low** floor compared to the average units in Vida. Buyers and sellers should note that higher floor and smaller units generally fetch a higher PSF.

Property Facilities

BBQ pits	Basement car park	Gymnasium room
Lap pool	Pool Deck	24 hours security
Wading pool		

Property Description

Vida is a freehold apartment development located at **5 Peck Hay Road, Singapore 228307**, in **District 09**, minutes walk to Newton MRT Station. Completed in 2009, it comprises 137 units. **Vida** is close to the famous **Newton Hawker Centre** and **Mount Elizabeth Hospital**. **The Orchard Road** shopping belt is also within walking distance.

Condo Facilities at Vida

Facilities at **Vida** include BBQ pits, basement car park, gymnasium room, lap pool, pool deck, 24 hours security, and wading pool.

Condo Amenities near Vida

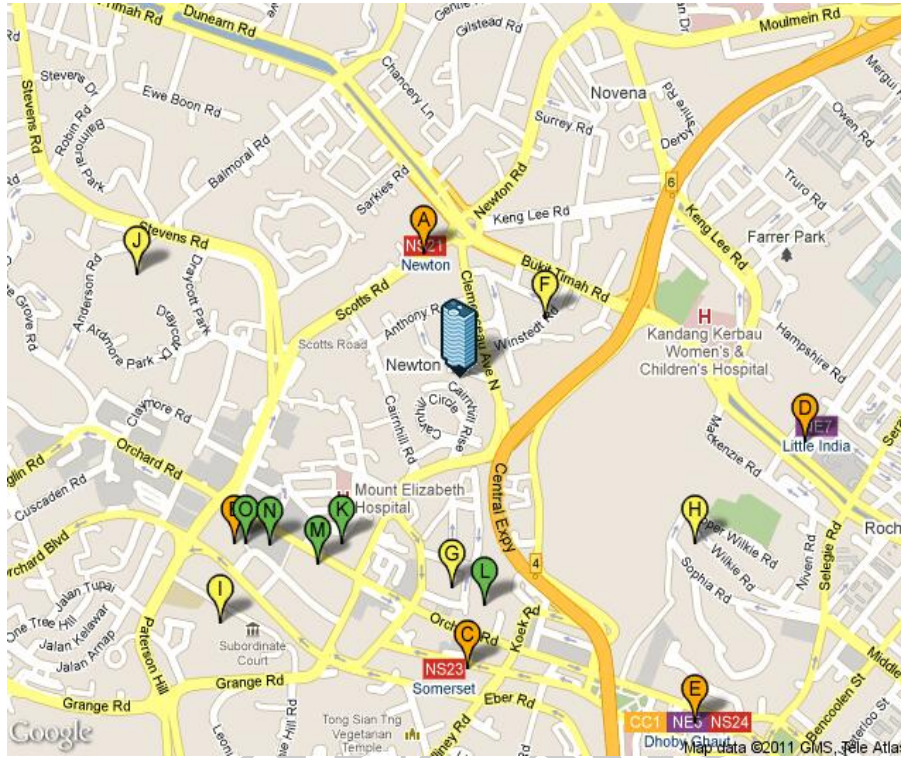
Numerous feeder bus services are available near **Vida**. Schools are mostly a short drive away, such as **ISS International School**, **Overseas Family School**, and **Anglo-Chinese School**.

Vida's proximity to Orchard Road means residents are close to several one-stop shopping destinations, such as **Ion Orchard**, **Takashimaya**, **Tangs**, and **The Paragon**. In addition, it is close to prestigious clubs, such as **Tanglin Club** and **American Club**.

For vehicle owners, driving to the business hub from **Vida** takes about 15 minutes, via **Orchard Road**.



1.2 Location and Nearby Amenities



- Vida

Distances to:

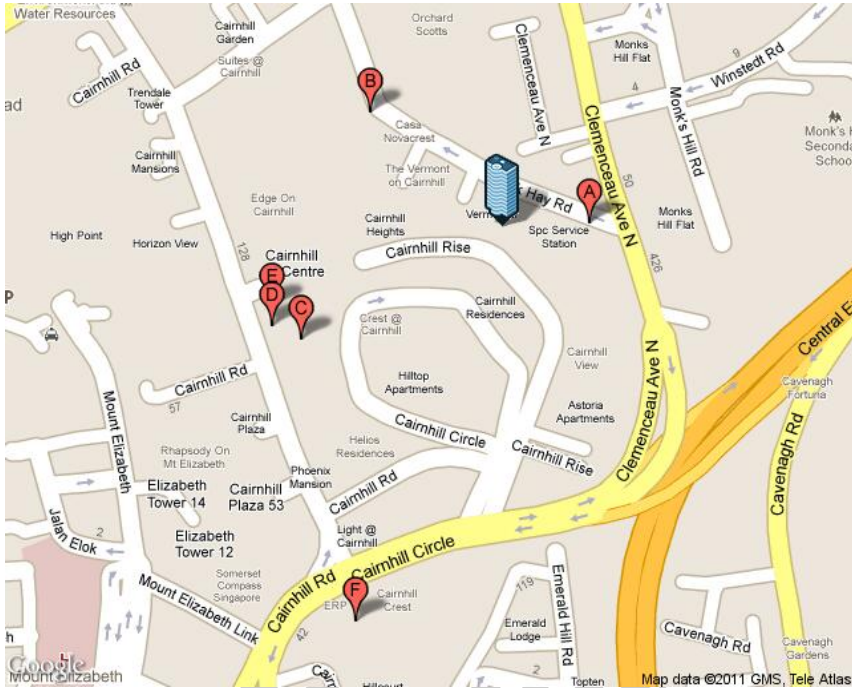
- Raffles Place: **3.0 km**
- Orchard Road: **0.9 km**
- Changi Airport: **17.8 km**
- Nearest MRT: **0.4 km**
- Nearest School: **0.4 km**
- Nearest Supermarket: **0.7 km**



Category	Place	Distance
A - MRT / LRT	Newton MRT Station	0.42 km
B - MRT / LRT	Orchard MRT Station	0.93 km
C - MRT / LRT	Somerset MRT Station	0.94 km
D - MRT / LRT	Little India MRT Station	1.18 km
E - MRT / LRT	Dhoby Ghaut MRT Station	1.37 km
F - Schools	Anglo-Chinese Junior School (Newton)	0.35 km
G - Schools	Chatsworth International School	0.68 km
H - Schools	St Margaret's Primary School	0.96 km
I - Schools	Oversea Family School	1.13 km
J - Schools	Raffles Girls' Secondary School	1.14 km
K - Supermarkets	Paragon Market Place	0.67 km
L - Supermarkets	Cold Storage @ Centerpoint	0.74 km
M - Supermarkets	Cold Storage @ Takashimaya	0.77 km
N - Supermarkets	Isetan Katong	0.84 km
O - Supermarkets	ThreeSixty Market Place	0.89 km

1.3 Nearby Construction Activity

Current Construction Activity Nearby



- Vida

The Construction Map on the left gives an aerial view of construction activity near Vida.



Date Approved	Address	Description	Estd. Duration
N/A 	451 Clemenceau Avenue North Singapore 229493 (0.08 km)	Proposed demolition works on lot 456p ts27 at 451 clemenceau avenue north	3 month(s)
N/A 	21 Peck Hay Road Singapore 228314 (0.16 km)	Proposed condominium housing development comprising 1-block of 20 storey apartment (total 70 units) with basement carpark and a swimming pool on lot 00613c & 00614m ts27 at peck hay road	3 month(s)
N/A 	106 Cairnhill Road Singapore 229697 (0.21 km)	Proposed additions and alterations to the existing 2-storey with an attic floor terrace and 3-storey rear extension with swimming pool at roof level on lot 431k ts27 at 106 cairnhill road	12 month(s)
N/A 	114 Cairnhill Road Singapore 229701 (0.22 km)	Proposed additions and alterations to the existing 2-storey conservation house with attic and new rear extension swimming pool and swimming pool on lot 00956c ts27 at 114 cairnhill road	3 month(s)
N/A 	120 Cairnhill Road Singapore 229704 (0.22 km)	Proposed additions and alterations to the existing 2-storey shophouse building with swimming pool on lot 00809p ts27 at 120 cairnhill road	7 month(s)



Major Building Projects Planned Nearby

Date Approved	Address	Description	Estd. Duration
21/09/2006 	42 Cairnhill Road Singapore 229661 (0.38 km)	Conservation of 2-storey existing building and addition of 1 block of 20-storey residential building (total: 17 units) with 1 level of basement car parks, swimming pool and communal facilities on lot(s) 00884c ts27 at 42 cairnhill road	N/A

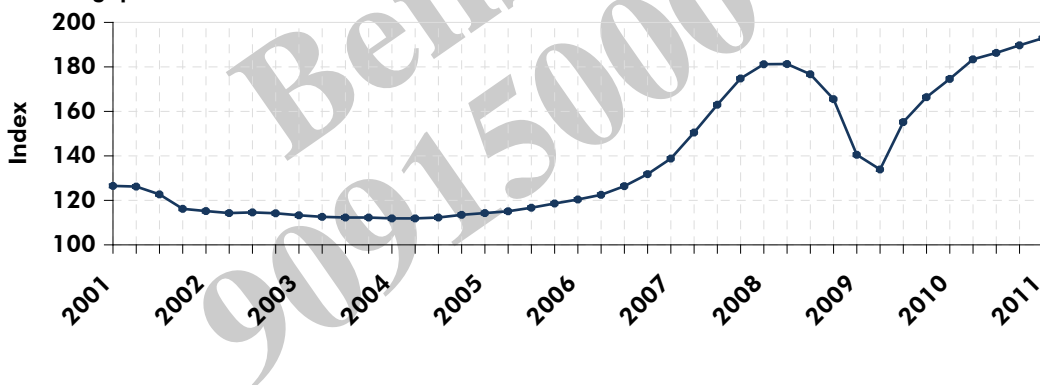
Benson Koh
90915000

2. Sales Price Analysis

This section compares average sales and rental prices for condos in district 09 (where Vida is located) against all condos and the Singapore private residential market as a whole. This will help you to get an overview how the market has performed more recently and over the past years.

Sales Price Analysis - Summary		
Estimated sales price for this unit based on current asking prices	\$2,255,314	(\$2,619 psf) ¹
Previous Transaction for the same Unit (23 Apr 2009)	\$1,570,000	(\$1,823 psf) ¹
Latest Transaction for a similar Unit in the Project (11 Mar 2011)	\$2,270,740	(\$2,670 psf) ¹
Recent Prices for Units in comparable Projects	\$1,725-\$2,610 psf	
Average sales price of Condos in District 9 this month	\$2,407 psf	
Change in Singapore Property Market Index in last 12 months	+10.5%	
1) Comparable price based on floor area of 861.12 sqft		

2.1 Singapore Private Market Index

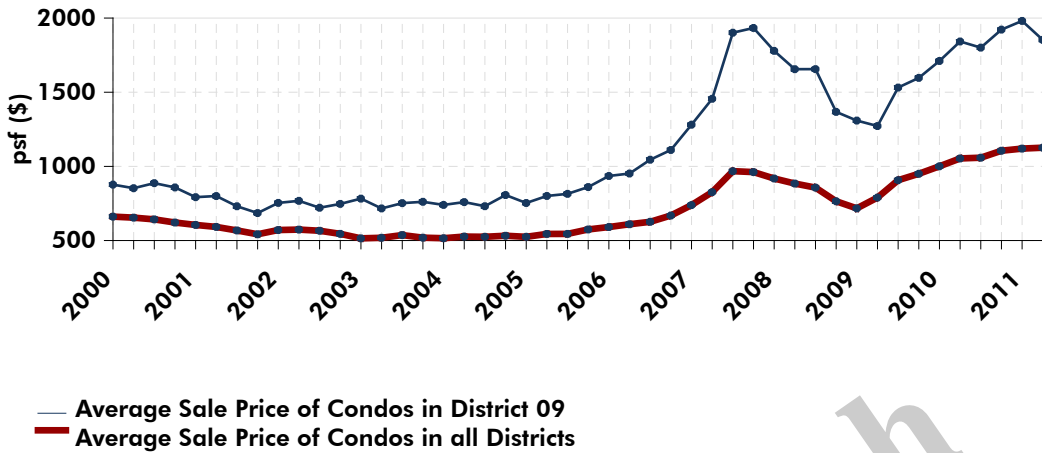


The index has growth from 189.7 in Q4 2010 to 192.9 in Q1 2011. An overall growth of **+1.7%** over the period. In the last year the index increased by **+10.5%**.

Singapore Private Residential Property Index is published quarterly by the Urban Redevelopment Authority (URA). It is based on property transaction caveats lodged in the specific quarter. As a result, there may be a lag between the booking of the unit transaction and when caveat is officially lodged. En-bloc (collective) sales are excluded from the market index.

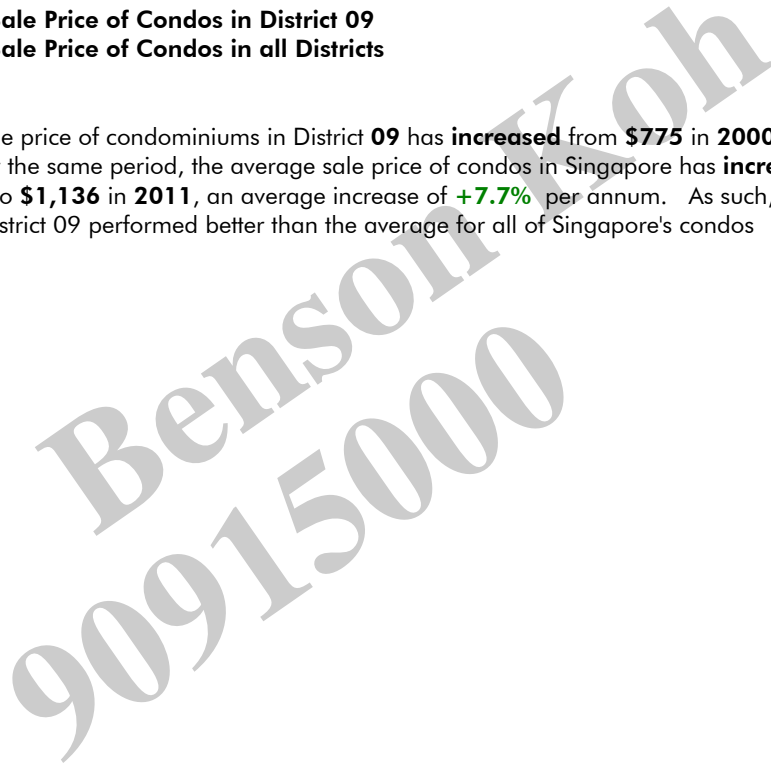


2.2 Average Sale Price of Condominiums in District 09 (Condo)



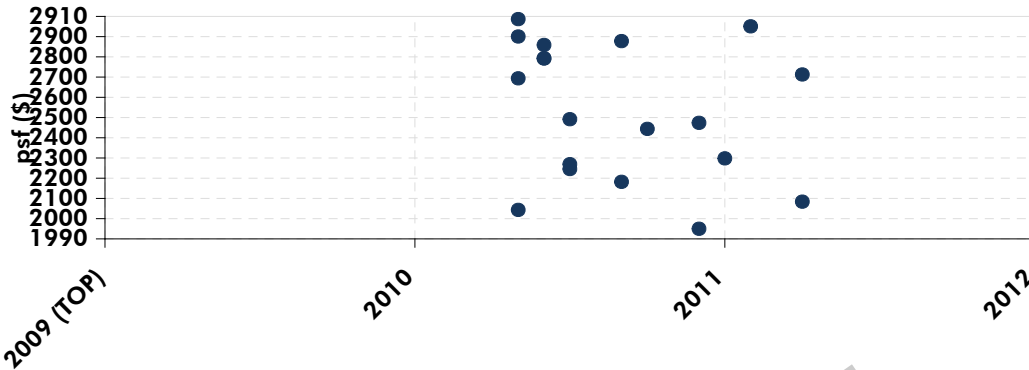
Average Sale Price of Condominiums in District 09 is the average price per square foot for all transactions in the quarter for properties in this district. It gives you a view of level of prices people are generally paying in the district, but it should not be used for comparing like-for-like prices as it can be distorted by higher prices paid for new launches.

The average sale price of condominiums in District 09 has **increased** from **\$775** in **2000** to **\$2,063** in **2011**. Over the same period, the average sale price of condos in Singapore has **increased** from **\$539** in **2000** to **\$1,136** in **2011**, an average increase of **+7.7%** per annum. As such, sales prices for condos in district 09 performed better than the average for all of Singapore's condos



2.3 Latest 20 transactions at Vida

These are recent transactions of similar sized units in the property.



Address	Size	Date	Price	PSF	Sale Type
5 Peck Hay Road #15-02	850sqft	11/03/2011	\$2,270,740	\$2,670	Resale
5 Peck Hay Road #18-01	840sqft	04/03/2011	\$1,800,000	\$2,144	Resale
5 Peck Hay Road #15-01	840sqft	12/11/2010	\$2,152,831	\$2,564	Resale
5 Peck Hay Road #13-02	850sqft	12/11/2010	\$2,100,000	\$2,470	Resale
5 Peck Hay Road #13-01	840sqft	09/09/2010	\$2,053,000	\$2,445	Resale
5 Peck Hay Road #16-03	861sqft	30/08/2010	\$2,418,000	\$2,808	Resale
5 Peck Hay Road #09-03	861sqft	18/06/2010	\$1,980,000	\$2,299	Resale
5 Peck Hay Road #13-08	861sqft	11/06/2010	\$2,140,000	\$2,485	Resale
5 Peck Hay Road #09-02	850sqft	02/06/2010	\$1,938,000	\$2,279	Resale
5 Peck Hay Road #17-08	861sqft	14/05/2010	\$2,357,000	\$2,737	Resale
5 Peck Hay Road #17-03	861sqft	28/04/2010	\$2,496,000	\$2,899	Resale
5 Peck Hay Road #09-08	861sqft	16/11/2009	\$1,720,000	\$1,997	Sub Sale
5 Peck Hay Road #06-08	861sqft	02/09/2009	\$1,620,000	\$1,881	Sub Sale
5 Peck Hay Road #12-02	850sqft	02/09/2009	\$1,742,500	\$2,049	New Sale
5 Peck Hay Road #13-03	861sqft	02/09/2009	\$1,832,208	\$2,128	New Sale
5 Peck Hay Road #14-08	861sqft	24/08/2009	\$1,895,922	\$2,202	New Sale
5 Peck Hay Road #16-08	861sqft	07/08/2009	\$1,958,775	\$2,275	New Sale
5 Peck Hay Road #11-08	861sqft	03/08/2009	\$1,650,000	\$1,916	Sub Sale
5 Peck Hay Road #15-03	861sqft	28/07/2009	\$1,890,000	\$2,195	New Sale
5 Peck Hay Road #12-01	840sqft	24/07/2009	\$1,720,000	\$2,049	New Sale

The row highlighted yellow above represents the selected unit.

Between 2004 and 2011 there were 129 transactions for similar sized units at Vida and the sales PSF ranged from **\$1,233.0** to **\$2,958.0**.

Prices of similar size units even within the same project can vary based on various other factors. Some of the common factors affecting individual prices are: *high vs. low floor, facing of the unit, condition of the unit, and/or any special renovation / interior design done*

New Sale means the first sale of the particular unit. This is usually before the property receives TOP (Temporary Occupation Permit)

Sub Sale - As long as the property sellers do not have the property title and do not need to notify the developers to issue a fresh Sale and Purchase (S&P) Agreement to the subsequent purchaser, the sale is considered a sub-sale

Resale - When the property seller has the title in hand and is able to sign the Transfer Document and release the Title to the buyer upon legal completion, the sale is called Resale.

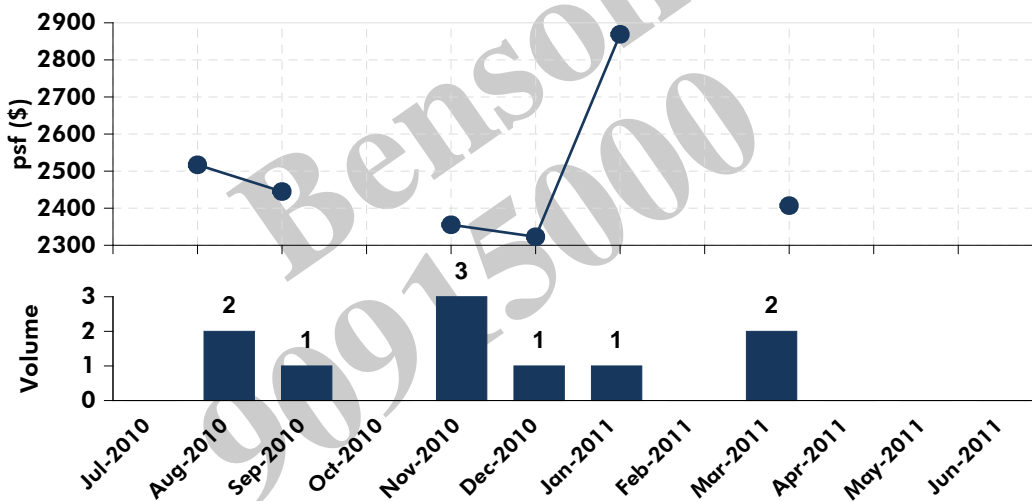
2.4 Property Market Index Summary

	Last 12 months		Last quarter	
	Q1/2010	Q1/2011	Q4/2010	Q1/2011
All Residential (Index)	174.6	192.9 (10.5%)	189.7	192.9 (1.7%)
09	\$1,899	\$1,832 (-3.5%)	\$1,997	\$1,832 (-8.3%)
Rental Median (Index)	11.9	13.9 (17.4%)	12.0	13.9 (15.8%)

2.5 Summary of transactions in Vida in the last 12 months

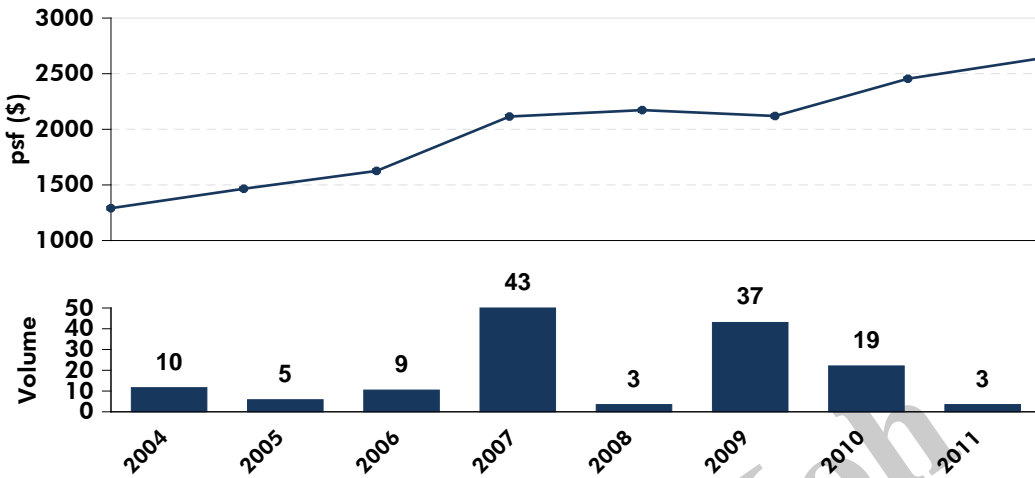
of transactions: 10
Average sales price: \$2,486psf
Price range: \$2,032psf - \$2,869psf

The PSF values indicated in the graph represent the average PSF of transactions made in the Vida for the last 12 months.



Over the past 12 months, there were 10 transactions in Vida. The sales prices ranged from \$2,032 PSF to \$2,869 PSF

2.6 Summary of transactions in Vida since 2004



The average sales price was \$1,291 PSF in 2004 and \$2,638 PSF in 2011 an average change of **+11%** per annum over the same period.

The sales history shows transactions for the specific unit since 1995, where a caveat has been lodged. Note that lodging caveats is not mandatory, but is common in Singapore and carried out to protect the interests of the buyer.

Sales History: In your negotiations it is useful to understand whether the present owner is selling at profit or loss as it may be one of the factors on how flexible the owner is with the price.

2.7 Sales History for Unit #03-08, Vida

Date	Price	PSF	Sale Type	Profit
23/04/2009	\$1,570,000	\$1,823	New Sale	N/A

2.8 Monthly Mortgage Payments

Assuming a 1.50% interest capital repayment based mortgage with 30 years repayment period and a 80% loan taken on the \$2,255,314 purchase price then the monthly installments would be N/A

Type Of Loan	20 years	30 years	Interest Only
0.50%	\$7,901	\$5,398	\$752
1.00%	\$8,298	\$5,803	\$1,504
1.50%	\$8,706	\$6,227	\$2,255
2.00%	\$9,127	\$6,669	\$3,007
2.50%	\$9,561	\$7,129	\$3,759

The row highlighted yellow above represents the selected mortgage rate.

2.9 Minimum Cash Requirements

The following table shows the minimum cash needed to complete the purchase based on different levels of borrowing. We have excluded legal fees as many banks offer legal subsidies as part of the mortgage.

	70% loan	80% loan
Purchase Price	\$2,255,314	\$2,255,314
Down payment	\$676,594	\$451,063
Stamp duty	\$62,259	\$62,259
Total Cash Required	\$738,854	\$513,322

Assuming a 80% loan, approximately **\$513,322** cash would be required to fund the \$2,255,314 property purchase.

Cash payment can be combination of money from CPF account and cash savings. You should check how much you have in your CPF account, so you know how much cash you exactly need to purchase the property.

If you are taking a HDB concessionary loan, you can use up to 100% of your CPF Ordinary Account savings to pay the initial 10% deposit as well as the balance of the purchase price.

If you are taking a bank loan, you can use your Ordinary Account savings, and the future monthly CPF contributions in your Ordinary Account to buy the flat and/or to pay the monthly instalments on the housing loan up to 100% of the Valuation Limit (VL). The VL is the lower of the purchase price or the value of the property at the time of purchase.

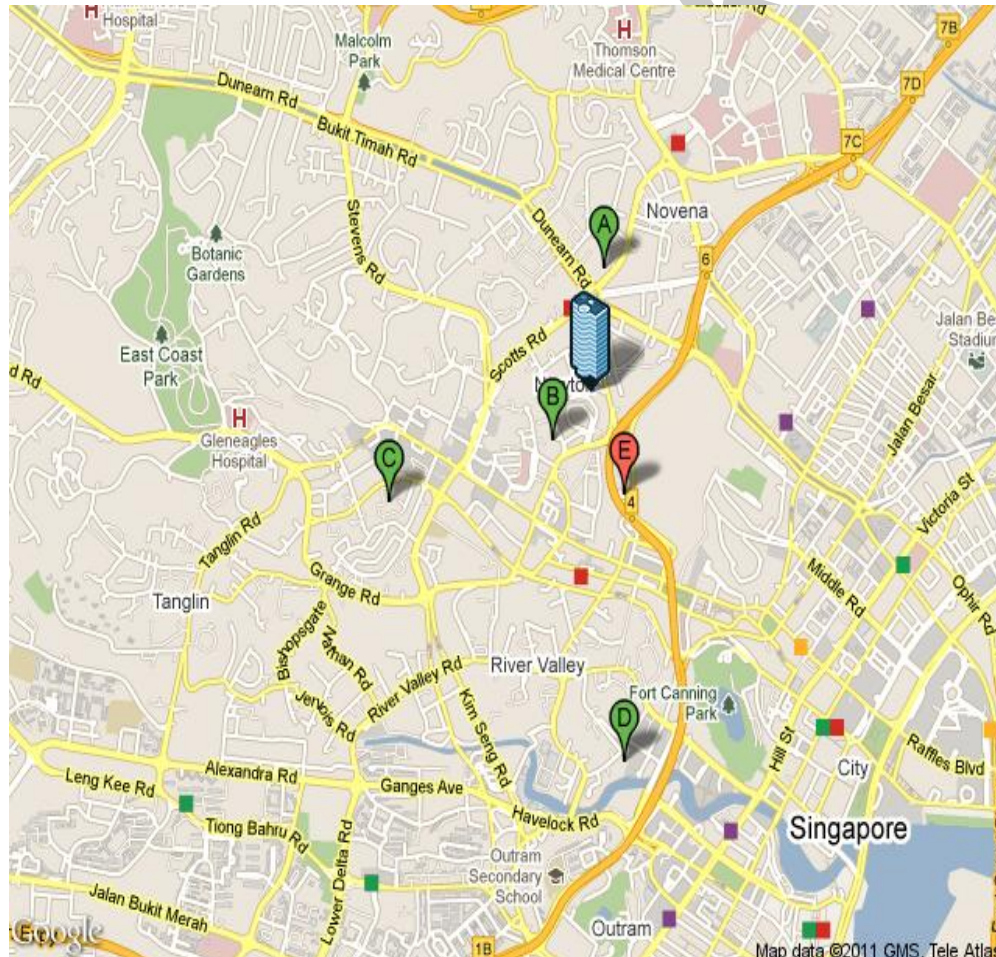
2.10 Comparative Analysis

Nearby Projects similar to Vida

The table below compares Vida with five other nearby and similar age and size properties

Name	Address	District	Tenure	TOP	Units	Distance
Vida	5 Peck Hay Road	Orchard / River Valley	Freehold	Uncompleted	137	-
Trilight	9 Newton Road	Newton / Novena	Freehold	2013	205	0.64km
Cairnhill Plaza	53 Cairnhill Road	Orchard / River Valley	Freehold	1978	204	0.33km
Four Seasons Park	8 Cuscaden Walk	Tanglin / Holland	Freehold	1994	202	1.34km
The Pier At Robertson	80 Muhamed Sultan Road	Orchard / River Valley	Freehold	2006	201	1.89km
WaterScape @ Cavenagh	65-65A Cavenagh Road	Orchard / River Valley	Freehold	2014	200	0.56km

The row highlighted yellow above represents the selected project.



Map Legend

- Vida
- Trilight
- Cairnhill Plaza
- Four Seasons Park
- The Pier At Robertson
- WaterScape @ Cavenagh

Condos with green markers on the map represent Positive Capital Gains value.

2.11 Sales Summary of Comparative Projects in the last 12 months

Name	Average PSF	# of Transactions
Vida	\$2,486	10
Trilight	\$1,792	106
Cairnhill Plaza	\$1,641	7
Four Seasons Park	\$2,661	16
The Pier At Robertson	\$1,843	37
WaterScape @ Cavenagh	\$1,919	117

Average PSF's range from \$1,641 to \$2,661 for the sales in comparable properties near Vida over the last 12 months - compared to \$2,486 for Vida.

Latest Asking price of Comparative Projects

Name	Asking Price	PSF
Vida	\$1,450,000	\$2,751
Four Seasons Park	\$5,800,000	\$2,616
Trilight	\$9,996,000	\$1,723
The Pier at Robertson	-	-
WaterScape @ Cavenagh	-	-
Cairnhill Plaza	-	-

2.12 Latest Sales Transactions in Comparative Projects

Project	Unit	Size (sqft)	Date	Price	PSF
Vida	#15-02	850	11/03/2011	\$2,270,740	\$2,670
The Pier At Robertson	#04-07	1,023	04/05/2011	\$2,100,000	\$2,054
Four Seasons Park	#03-04	2,260	18/04/2011	\$5,900,000	\$2,610
Trilight	#11-05	1,195	12/04/2011	\$2,360,125	\$1,975
Cairnhill Plaza	#30-01	3,305	24/01/2011	\$5,700,000	\$1,725
Waterscape At Cavenagh	#02-27	1,389	20/12/2010	\$2,601,000	\$1,873

Highlighted yellow above represents the selected unit's latest transaction price.

Average PSF's range from \$1,725 to \$2,610 for the sales in comparable Projects and similar-sized units near Vida recently - compared to \$2,670 for Vida.



2.13 Market Activity - Units Advertised for Sale

This market activity section is based on properties listed and searched on PropertyGuru.com.sg.

of listings advertised for sale within last 30 days:

Average asking price: **\$2,619psf**

Latest 10 listings for sale for similar* Units:

Date Listed	Size	Asking Price (psf)
02/06/2011	840sqft - 2 bedrooms	\$2,200,000 (\$2,619.0)
02/06/2011	861sqft - 2 bedrooms	\$2,423,000 (\$2,814.2)
01/06/2011	840sqft - 2 bedrooms	\$2,352,000 (\$2,800.0)
01/06/2011	861sqft - 2 bedrooms	\$2,238,600 (\$2,600.0)
30/05/2011	840sqft - 2 bedrooms	\$2,276,000 (\$2,709.5)
28/05/2011	861sqft - 2 bedrooms	\$2,188,000 (\$2,541.2)
27/05/2011	896sqft - 2 bedrooms	\$2,580,000 (\$2,879.5)
26/05/2011	840sqft - 2 bedrooms	\$2,220,000 (\$2,642.9)
24/05/2011	850sqft - 2 bedrooms	\$2,550,000 (\$3,000.0)
24/05/2011	861sqft - 2 bedrooms	\$2,150,000 (\$2,497.1)

* - Similarity is based on the number of bedrooms of the unit posted in the listing. If no listings are matched, units that are similarly sized are listed above.

Property Market vs Listings

This section determines the duration of listings on the Property Market, indicating (approximately) the demand of Vida in the Property Market.

Days Listed	Min. PSF	Median PSF	Max. PSF	Number of Listings
Less than 30 days	\$2,322.2	\$2,600.0	\$3,371.7	42
Between 30 and 90 days	\$2,394.8	\$2,629.2	\$3,471.9	16
More than 90 days	\$2,300.0	\$2,700.0	\$3,000.0	15

2.14 Search Analysis

The search analysis below compares the demand for Vida compared to all other properties for sale in Singapore as well as for those in Orchard / River Valley.

Item	Value
Search Ranking of Project ¹	382 of 14484
Search volume vs number of listings (ratio) ²	High
Search volume vs number of transactions (ratio) ³	High

1) Popularity of Vida compared to all other condos, based on the volume of searches by PropertyGuru users.

2) 'High' means that the property has more people searching relative to the number of units being advertised and may lead to prices increasing. The opposite applies.

3) 'High' means that the property has more people searching relative to the number of transactions closed and may lead to prices increasing. The opposite applies.

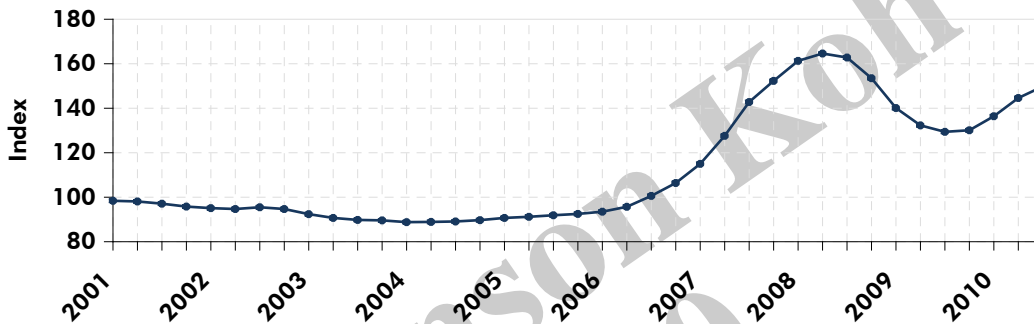
Benson Koh
90915000

3. Rental Price Analysis

Rental Price Analysis - Summary		
Estimated Monthly Rental for the Unit	\$6,722 / month	(\$7.8 psf)
*Current Asking Prices for Comparable Units in Vida	\$4,705 - \$7,396	(\$5.5 - \$8.6 psf)
Rental Prices for Units in Comparable Projects	\$2,319-\$4,668	
Change in Singapore Median Rental Price in the last 12 months	+15.8%	

* - The Current Asking price range is derived from listings on the property market in the last 30 days.

3.1 Median Private Residential Rental Price in Singapore



Median Private Residential Rental Price is median per square foot price paid for rentals in Singapore for private properties. It is useful for understanding general market trends for rentals. The index is published by URA from IRAS data every quarter.

Rental analysis gives you an overview of what kind of rental the unit is likely to achieve based on current market conditions.

3.2 Recent Rental Prices in Vida

These are the rental ranges for Vida in recent quarters. For projects less than 10 rentals in a quarter, we estimate the rental level based on our analysis on asking prices and actual prices.

Period	Lowest 25%	Median	Highest 75%
01 / 2011	\$6.1 psf (\$5,283)	\$7.0 psf (\$6,001)	\$7.6 psf (\$6,518)
12 / 2010	\$6.5 psf (\$5,569)	\$7.3 psf (\$6,301)	\$8.2 psf (\$7,051)
11 / 2010	\$7.4 psf (\$6,345)	\$8.3 psf (\$7,172)	\$9.2 psf (\$7,957)

Rental prices within the same project can vary based on various other factors. Some of the common factors affecting rental prices are: *level of furnishing, high vs. low floor, facing of the unit, condition of the unit, and/or any special renovation / interior design done*

3.3 Estimated Rental for #03-08 Vida

Based on recent rental prices estimated rental for the unit is **\$6,722** / month. The following table summarizes the possible ranges for the rental based on past prices and current asking prices.

	Period	Lowest 25%	Median	Highest 25%
2-Bedrooms	Jan / 2011	\$5,283 (\$6.1 psf)	\$6,001 (\$7.0 psf)	\$6,518 (\$7.6 psf)
2-Bedrooms	Dec / 2010	\$5,569 (\$6.5 psf)	\$6,301 (\$7.3 psf)	\$7,051 (\$8.2 psf)
2-Bedrooms	Nov / 2010	\$6,345 (\$7.4 psf)	\$7,172 (\$8.3 psf)	\$7,957 (\$9.2 psf)
2-Bedrooms	Oct / 2010	\$5,982 (\$6.9 psf)	\$6,190 (\$7.2 psf)	\$7,554 (\$8.8 psf)
2-Bedrooms	Sep / 2010	\$6,698 (\$7.8 psf)	\$7,501 (\$8.7 psf)	\$8,497 (\$9.9 psf)
2-Bedrooms	Aug / 2010	\$5,985 (\$6.9 psf)	\$6,217 (\$7.2 psf)	\$6,667 (\$7.7 psf)
2-Bedrooms	Jul / 2010	\$5,864 (\$6.8 psf)	\$6,281 (\$7.3 psf)	\$7,501 (\$8.7 psf)
2-Bedrooms	Jun / 2010	\$6,236 (\$7.2 psf)	\$6,592 (\$7.7 psf)	\$7,074 (\$8.2 psf)
2-Bedrooms	May / 2010	\$5,953 (\$6.9 psf)	\$6,295 (\$7.3 psf)	\$6,772 (\$7.9 psf)
2-Bedrooms	Apr / 2010	\$5,833 (\$6.8 psf)	\$6,075 (\$7.1 psf)	\$6,429 (\$7.5 psf)
2-Bedrooms	Mar / 2010	\$5,607 (\$6.5 psf)	\$6,201 (\$7.2 psf)	\$6,781 (\$7.9 psf)

3.4 Rental Comparison - Estimated rental for a similar sized unit in comparative projects

Project	Lowest 25%	Median	Highest 25%
Vida	\$5,960	\$6,722	\$7,396
Trilight	N / A	N / A	N / A
Cairnhill Plaza	\$2,319 (\$2.7 psf)	\$2,347 (\$2.7 psf)	\$3,992 (\$4.6 psf)
Four Seasons Park	\$2,842 (\$3.3 psf)	\$3,509 (\$4.1 psf)	\$4,544 (\$5.3 psf)
The Pier At Robertson	\$4,668 (\$5.4 psf)	\$4,919 (\$5.7 psf)	\$5,444 (\$6.3 psf)
WaterScape @ Cavenagh	N / A	N / A	N / A



3.5 Market Activity - Units for Rent

This market activity section is based on properties listed and searched on PropertyGuru.com.sg.

of listings advertised for rent within last 30 days: **26**
Average asking price: **\$8psf**

Latest 10 listings for rent for similar* units:

Date Listed	Size	Asking Price (psf)
02/06/2011	850sqft - 2 bedrooms	\$6,700 (\$7.9)
02/06/2011	850sqft - 2 bedrooms	\$7,300 (\$8.6)
01/06/2011	840sqft - 2 bedrooms	\$5,800 (\$6.9)
01/06/2011	850sqft - 2 bedrooms	\$6,570 (\$7.7)
30/05/2011	850sqft - 2 bedrooms	\$7,000 (\$8.2)
28/05/2011	861sqft - 2 bedrooms	\$5,800 (\$6.7)
27/05/2011	850sqft - 2 bedrooms	\$6,800 (\$8.0)
24/05/2011	861sqft - 2 bedrooms	\$6,000 (\$7.0)
20/05/2011	840sqft - 2 bedrooms	\$5,500 (\$6.5)
15/05/2011	861sqft - 2 bedrooms	\$5,500 (\$6.4)

* - Similarity is based on the number of bedrooms of the unit posted in the listing. If no listings are matched, units that are similarly sized are listed above.

Property Market vs Listings

This section determines the duration of listings on the Property Market, indicating (approximately) the demand of Vida in the Property Market.

Days Listed	Min. PSF	Median PSF	Max. PSF	Number of Listings
Less than 30 days	\$5.2	\$7.7	\$8.6	23
Between 30 and 90 days	\$6.4	\$6.9	\$8.6	8
More than 90 days	\$5.5	\$6.9	\$8.4	3

4. Investment Analysis

4.1 Capital Gains Analysis

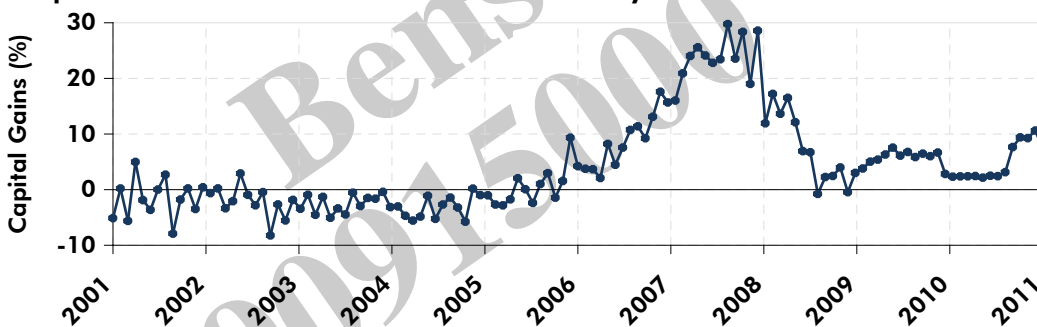
Average capital gains for transactions in Vida is **+4.7%**. This compares with average inflation rate of **+1.6%** in the last 10 years

Average Capital Gains for a specific project can be misleading as a lot of it depends what part of the market cycle the project was launched. It is therefore not necessarily a good predictor of future price appreciation. Over time, one would assume property prices rise with inflation and income.

Capital Gains Trend for Vida



Capital Gains Trend for Orchard / River Valley



Average Annual Capital Gains in Comparative Projects

Project	Capital Gains
Vida	+4.7%
Trilight	+7.7%
Cairnhill Plaza	+8.4%
Four Seasons Park	+6.3%
The Pier At Robertson	+10.9%
WaterScope @ Cavenagh	N / A

The row highlighted yellow above represents the selected unit.

Investment returns from property investments come from two sources: **rental income** and **capital gains**. The following two sections analyze the property and its investment potential on both aspects, and then we summarize the total investment potential with a combined investment analysis.

The estimated gross rental yield for the project is **+3.6%** based on rental of **\$6,722** / month and purchase price of **\$2,255,314**. The following table gives a more detailed breakdown of the rental income based on different rental prices.

4.2 Rental Yield Analysis

	Lowest 25%	Median	Highest 25%
Property Price	\$2,255,314	\$2,255,314	\$2,255,314
Monthly Rental	\$5,960	\$6,722	\$7,396
Annual Rental Income	\$71,515	\$80,662	\$88,746
Gross Rental Yield	+3.2%	+3.6%	+3.9%
Net Rental Yield ¹	+2.5%	+2.9%	+3.1%
Monthly Mortgage Payment ²	\$6,227	\$6,227	\$6,227
Management Fee	\$250	\$250	\$250
Net monthly cash flow ³	-\$517	\$245	\$919

1) Assuming 20% cost (e.g. property tax, agent fees, less than 100% occupancy, maintenance)

2) Based on mortgage of 80% of purchase price, 30 year loan period and interest rate of 1.50%

3) Excluding property tax, agent fees

	Rental Yield
Vida	+3.6%
All Freehold	+4.4%
All Freehold (District 09)	+3.6%

Gross Rental Yield is calculated as 'Annual Rental Income' / 'Property Price'. It tells you what kind of return you get for your investment based on rental income.

Net Rental Yield takes into account relevant costs in owning and renting the property. Some of the common costs are: property tax, renovation costs, agent fees, management fee. In addition, it is not always possible to achieve 100% paid occupancy for the property.

Net Monthly Cash Flow tells you how much money you will get/pay each month after deducting mortgage payments and maintenance fees from rental income. Please note that this is excluding non-monthly costs like property tax.

4.3 Combined Investment Returns Analysis

Combined investment returns analysis shows full calculation for investment returns based on both rental income and capital gains. The following calculation is based on estimated gross rental yield of **+3.6%** and average annual property price appreciation of **+3.9%**

Holding Period	2 years	5 years	10 years	15 years
Purchase Price	\$2,255,314	\$2,255,314	\$2,255,314	\$2,255,314
Stamp Duty	\$62,259	N/A	N/A	N/A
Down Payment ¹	\$513,322	\$513,322	\$513,322	\$513,322
Rental Income	\$164,469	\$436,017	\$963,953	\$1,603,186
Running Costs ²	\$32,894	\$87,203	\$192,791	\$320,637
Mortgage Amount ³	\$1,804,251	\$1,804,251	\$1,804,251	\$1,804,251
Mortgage Payments ³	\$149,444	\$373,610	\$747,220	\$1,120,831
Mortgage Remaining ³	\$1,707,552	\$1,556,957	\$1,290,415	\$1,003,126
Sale Price	\$2,434,659	\$2,730,768	\$3,306,454	\$4,003,504
Net Proceeds from sale	\$727,107	\$1,173,811	\$2,016,040	\$3,000,378
Net Rental Cash Flows	-\$17,869	-\$24,797	\$23,942	\$161,718
Total Cash Flow	\$709,238	\$1,149,015	\$2,039,982	\$3,162,096
Total Annualized Return on Investment	+17.5%	+17.5%	+14.8%	+13.0%

1) 20% of purchase price + Stamp Duty

2) Assuming 20% cost (e.g. property tax, agent fees, less than 100% occupancy, maintenance, insurance).

3) Based on mortgage of 80% of purchase price, 30 year loan period and interest rate of 1.50%.

4) Net Rental Cash Flow = (Rental Income minus Running Costs) minus Mortgage payments.

Return on Investment is

calculated against the down payment you put into the property, not the whole purchase price. That is effectively the investment you are making from your savings. You can increase your returns by lowering your investment amount (i.e. down payment) and having higher mortgage, but it will at the same time increase your risk.

Stamp Duty is

calculated on the Purchase Price as 1% of First \$180k, 2% on the Next \$180k and 3% thereafter. **Note:** In Feb 2010, the seller of a residential property must pay Seller's Stamp Duty (SSD) if the property was acquired (or purchased) on or after 20 Feb 2010 and disposed of (or sold) within one year from the acquisition date. Properties acquired before 20 Feb 2010 will not be subject to SSD when disposed of. On 30 Aug 2010, the Government further announced that SSD will be payable on residential properties which are bought or acquired on or after 30 Aug 2010 and sold or disposed of within 3 years of acquisition. On 13 January 2011, the Government announced the extension of the holding period for imposition of SSD on residential properties from 3 years to 4 years based on new rates. The new SSD rates will be imposed on residential properties which are acquired (or purchased) on or after 14 January 2011 and disposed of (or sold) within 4 years of acquisition, as follows :

- Holding period of 1 year : 16% of price or market value, whichever is higher
- Holding period of 2 years : 12% of price or market value, whichever is higher
- Holding period of 3 years : 8% of price or market value, whichever is higher
- Holding period of 4 years : 4% of price or market value, whichever is higher

4.4 Estimated Rental Yield in Comparative Projects

Project	Rental Yield
Vida	+3.6%
Trilight	N / A
Cairnhill Plaza	+1.9%
Four Seasons Park	+1.9%
The Pier At Robertson	+3.3%
WaterScape @ Cavenagh	N / A

The row highlighted yellow above represents the rental yield of the selected project.

5. Appendix

5.1 Listings for Sale in Vida

Property	Listed on	Price (PSF)	Area (sqft)	Bdrms
Vida	02/06/11	\$2,200,000 (\$2,619)	840	2
Vida	02/06/11	\$2,423,000 (\$2,814)	861	2
Vida	01/06/11	\$2,352,000 (\$2,800)	840	2
Vida	01/06/11	\$2,238,600 (\$2,600)	861	2
Vida	01/06/11	\$2,238,600 (\$2,600)	861	2
Vida	01/06/11	\$2,238,600 (\$2,600)	861	2
Vida	30/05/11	\$2,276,000 (\$2,710)	840	2
Vida	28/05/11	\$2,188,000 (\$2,541)	861	2
Vida	27/05/11	\$2,580,000 (\$2,879)	896	2
Vida	26/05/11	\$2,220,000 (\$2,643)	840	2
Vida	24/05/11	\$2,550,000 (\$3,000)	850	2
Vida	24/05/11	\$2,150,000 (\$2,497)	861	2
Vida	24/05/11	\$2,150,000 (\$2,497)	861	2
Vida	23/05/11	\$2,419,000 (\$2,810)	861	2
Vida	23/05/11	\$2,268,000 (\$2,700)	840	2
Vida	23/05/11	\$2,184,000 (\$2,600)	840	2
Vida	23/05/11	\$1,980,000 (\$2,357)	840	2
Vida	23/05/11	\$2,400,000 (\$2,787)	861	2
Vida	22/05/11	\$2,230,000 (\$2,655)	840	2
Vida	18/05/11	\$2,200,000 (\$2,555)	861	2
Vida	15/05/11	\$2,238,600 (\$2,600)	861	2
Vida	15/05/11	\$2,220,000 (\$2,578)	861	2
Vida	12/05/11	\$1,932,000 (\$2,300)	840	2
Vida	11/05/11	\$2,300,000 (\$2,671)	861	2
Vida	10/05/11	\$2,260,000 (\$2,690)	840	2
Vida	10/05/11	\$2,238,600 (\$2,600)	861	2
Vida	10/05/11	\$2,281,650 (\$2,650)	861	2

5.2 Listings for Rent in Vida

Property	Listed on	Price (PSF)	Area (sqft)	Bdrms
Vida	02/06/11	\$6,700 (\$8)	850	2
Vida	02/06/11	\$7,300 (\$9)	850	2
Vida	01/06/11	\$5,800 (\$7)	840	2
Vida	01/06/11	\$6,570 (\$8)	850	2
Vida	30/05/11	\$7,000 (\$8)	850	2
Vida	29/05/11	\$7,300 (\$9)	850	2
Vida	28/05/11	\$7,300 (\$9)	850	2
Vida	28/05/11	\$5,800 (\$7)	861	2
Vida	27/05/11	\$6,800 (\$8)	850	2
Vida	26/05/11	\$7,300 (\$9)	850	2
Vida	26/05/11	\$5,800 (\$7)	840	2
Vida	26/05/11	\$7,300 (\$9)	850	2
Vida	25/05/11	\$7,300 (\$9)	850	2
Vida	24/05/11	\$6,000 (\$7)	861	2
Vida	23/05/11	\$7,300 (\$9)	850	2
Vida	23/05/11	\$6,000 (\$7)	861	2
Vida	20/05/11	\$6,000 (\$7)	861	2
Vida	20/05/11	\$5,500 (\$7)	840	2
Vida	18/05/11	\$6,000 (\$7)	861	2
Vida	18/05/11	\$7,300 (\$9)	850	2
Vida	15/05/11	\$5,500 (\$6)	861	2
Vida	12/05/11	\$7,300 (\$9)	850	2
Vida	12/05/11	\$4,699 (\$5)	860	2
Vida	11/05/11	\$5,500 (\$7)	840	2
Vida	11/05/11	\$6,000 (\$7)	861	2
Vida	10/05/11	\$7,200 (\$8)	861	2

5.3 Listings for Sale in Nearby Properties

Property	Listed on	Price (PSF)	Area (sqft)	Bdrms
The Pier at Robertson	02/06/11	\$2,405,400 (\$2,280)	1,055	2
Four Seasons Park	02/06/11	\$13,000,000 (\$3,402)	3,821	-
WaterScape @ Cavenagh	02/06/11	\$3,939,000 (\$3,000)	1,313	3
The Pier at Robertson	02/06/11	\$2,180,000 (\$2,202)	990	2
Four Seasons Park	02/06/11	\$5,950,000 (\$2,633)	2,260	4
WaterScape @ Cavenagh	02/06/11	\$2,205,000 (\$2,068)	1,066	2
WaterScape @ Cavenagh	02/06/11	\$5,977,000 (\$2,128)	2,809	4
Four Seasons Park	02/06/11	\$8,388,888 (\$2,919)	2,874	4
WaterScape @ Cavenagh	02/06/11	\$3,077,800 (\$2,200)	1,399	3
Four Seasons Park	02/06/11	\$6,889,950 (\$3,050)	2,259	4
Four Seasons Park	01/06/11	\$6,100,000 (\$2,699)	2,260	4
Trilight	01/06/11	\$2,380,000 (\$2,146)	1,109	2
Four Seasons Park	01/06/11	\$6,000,000 (\$2,706)	2,217	3
WaterScape @ Cavenagh	01/06/11	\$1,288,880 (\$2,218)	581	1
Four Seasons Park	01/06/11	\$11,600,000 (\$3,036)	3,821	5
Trilight	01/06/11	\$9,996,000 (\$1,723)	5,802	4
Cairnhill Plaza	01/06/11	\$3,900,000 (\$1,701)	2,293	3
Trilight	01/06/11	\$3,694,985 (\$1,760)	2,099	3
Four Seasons Park	01/06/11	\$11,654,050 (\$3,050)	3,821	5
WaterScape @ Cavenagh	01/06/11	\$1,500,000 (\$2,080)	721	1



5.4 Listings for Rent in Nearby Properties

Property	Listed on	Price (PSF)	Area (sqft)	Bdrms
Four Seasons Park	02/06/11	\$20,000 (\$5)	3,821	-
Four Seasons Park	02/06/11	\$15,000 (\$5)	2,874	4
Four Seasons Park	02/06/11	\$13,800 (\$5)	2,874	4
Four Seasons Park	02/06/11	\$12,000 (\$4)	2,853	4
Four Seasons Park	02/06/11	\$11,000 (\$5)	2,300	4
Four Seasons Park	02/06/11	\$13,000 (\$5)	2,874	4
Four Seasons Park	02/06/11	\$15,000 (\$5)	2,874	4
Four Seasons Park	02/06/11	\$10,000 (\$4)	2,260	4
The Pier at Robertson	02/06/11	\$6,500 (\$6)	1,023	2
Four Seasons Park	02/06/11	\$15,000 (\$5)	2,874	4
The Pier at Robertson	02/06/11	\$6,500 (\$6)	1,023	2
Four Seasons Park	02/06/11	\$9,500 (\$4)	2,260	4
The Pier at Robertson	02/06/11	\$6,800 (\$7)	1,023	2
Four Seasons Park	02/06/11	\$16,000 (\$6)	2,874	4
Four Seasons Park	01/06/11	\$14,000 (\$5)	2,874	4
Four Seasons Park	01/06/11	\$15,000 (\$5)	2,874	4
The Pier at Robertson	01/06/11	\$4,500 (\$6)	732	1
Four Seasons Park	01/06/11	\$16,000 (\$6)	2,874	4
Four Seasons Park	01/06/11	\$13,500 (\$5)	2,874	4
The Pier at Robertson	31/05/11	\$4,800 (\$6)	753	1

6. Glossary

Annual rental income:	Income annually received from rental properties.
Average Sale Price:	The average price per square foot for all transactions in the quarter for properties in a particular district. It gives you a view of level of prices people are generally paying in the district, but it should not be used for comparing like-for-like prices as it can be distorted by higher prices paid for new launches.
Capital gain:	The amount by which an asset's selling price exceeds its initial purchase price. A realized capital gain is an investment that has been sold at a profit. Capital gain is often used to mean realized capital gain. For most investments sold at a profit, including mutual funds, bonds, options, collectibles, homes, and businesses, the Inland Revenue Authority of Singapore (IRAS) is owed money called capital gains tax.
Cash Payment:	Can be combination of money from CPF account and cash savings. You should check how much you have in your CPF account, so you know how much cash you exactly need to purchase the property.
Down-payment:	Used in the context of the purchase of a house, whereby the payment is the initial upfront portion of the total amount due and it is usually given in cash at the time of finalizing the transaction.
Freehold:	The exclusive ownership of a property for an indefinite period of time. A freehold property lies with the title holder unless he transfers it on his own.
Leasehold:	Leasehold is the property which was held by a person by virtue of a lease agreement between him and the owner, permitting him to hold the property for such a period as said in the lease agreement for a consideration payable to the owner of the property. It differs from the freehold property to the extent that it is returnable after the expiry of the period.
Gross Rental Yield:	Calculated as 'Annual Rental Income' / 'Property Price'. It tells you what kind of return you get for your investment based on rental income.
Management Fee:	The cost of professional property management, with a fee typically set at a fixed percentage of total rental income generated by the managed property.
Median Private Residential Rental Price:	The median per square foot price paid for rentals in Singapore for private properties. It is useful for understanding general market trends for rentals. The index is published by URA from IRAS data every quarter.
Monthly mortgage payment:	The mortgage payment made each month.
Monthly rental:	monthly payment, usually of an amount fixed by contract, made by a tenant at specified intervals in return for the right to occupy or use the property of another.
Mortgage amount:	The quantity of the mortgage, a transfer of interest of a property or real estate from the borrower to the lender as security for a loan.
Mortgage payment:	A long-term loan paid to help the borrower purchase a property. In addition to repaying the principal, the borrower is obligated to make interest payments to the lender, and the property and the land around it serves as collateral.
Mortgage:	A transfer of interest of a property or real estate from the borrower to the lender as security for a loan. Should the borrower be unable to repay the loan, the lender can foreclose the property and sell it off to pay off the debt.
Mortgage remaining:	The remaining amount of the principal at a time specified in the contract.
Net Monthly Cash Flow:	Tells you how much money you will get/pay each month after deducting mortgage payments and maintenance fees from rental income. Please note that this is excluding non-monthly costs like property tax.



Net proceeds from sale:	For a property, net proceeds are the price of the house minus commissions, closing costs, costs of any repairs and inspections that may need to be undertaken, and real estate agent's charges.
Net rent:	The total rent paid by a tenant to a landowner minus the amount paid by the landowner for land taxes or any maintenance expenses incurred solely as a consequence of owning the land.
Net Rental Yield:	Takes into account relevant costs in owning and renting the property. Some of the common costs are: property tax, renovation costs, agent fees, management fee. In addition, it is not always possible to achieve 100% paid occupancy for the property.
New sale:	Refers to a new home sale.
Property price:	Market value, or agreed exchange value, that will purchase a definite quantity, weight, or other measure of a property.
PSF:	Per Square Foot, an area measurement unit.
Purchase price:	the price at which the property is actually purchased.
Rental income:	Monthly income received from rental properties.
Rental yield:	the amount of money that a landlord can expect to receive in rent, expressed as a percentage of the purchase price of the property.
Resale:	Re-sale is the sale of a property which someone has bought with an intention to sell it to another person.
Return on Investment:	The investment you are making from your savings. You can increase your returns by lowering your investment amount (i.e. down payment) and having higher mortgage, but it will at the same time increase your risk.
Running cost:	Day to day cost incurred in operating a firm or facility.
Sale price:	The price at which the property is actually sold.
Sales History:	In your negotiations it is useful to understand whether the present owner is selling at profit or loss as it may be one of the factors on how flexible the owner is with the price.
Singapore Private Property Index:	A published quarterly by the Urban Redevelopment Authority (URA). It is based on property transaction caveats lodged in the specific quarter. As a result, there may be a lag between the booking of the unit transaction and when caveat is officially lodged. En-bloc (collective) sales are excluded from the market index.

**Stamp duty:**

A tax on executed documents relating to properties or interest in properties and shares or interest in shares. It is calculated on the Purchase Price as 1% of First \$180k, 2% on the Next \$180k and 3% thereafter. **Note:** In Feb 2010, the seller of a residential property must pay Seller's Stamp Duty (SSD) if the property was acquired (or purchased) on or after 20 Feb 2010 and disposed of (or sold) within one year from the acquisition date. Properties acquired before 20 Feb 2010 will not be subject to SSD when disposed of. On 30 Aug 2010, the Government further announced that SSD will be payable on residential properties which are bought or acquired on or after 30 Aug 2010 and sold or disposed of within 3 years of acquisition. On 13 January 2011, the Government announced the extension of the holding period for imposition of SSD on residential properties from 3 years to 4 years based on new rates. The new SSD rates will be imposed on residential properties which are acquired (or purchased) on or after 14 January 2011 and disposed of (or sold) within 4 years of acquisition, as follows :

- Holding period of 1 year : 16% of price or market value, whichever is higher
- Holding period of 2 years : 12% of price or market value, whichever is higher
- Holding period of 3 years : 8% of price or market value, whichever is higher
- Holding period of 4 years : 4% of price or market value, whichever is higher

Temporary Occupancy Permit (TOP):

A building can only be occupied once it receives the Temporary Occupancy Permit (TOP) or the Certificate of Statutory Completion (CSC). Both are granted by The Commissioner of Building Control. Unlike a CSC, a TOP is not compulsory and the requirements to obtain a TOP are less stringent.

Total cashflow:

The amount of cash derived over a certain period of time from an income-producing property. The cash flow should be large enough to pay the expenses of the income producing property (mortgage payment, maintenance, utilities, etc.)

Valuation Limit:

The Valuation Limit (VL) is the lower of the purchase price or the value of the property at the time of purchase.

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Feedback

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