SEARCH PARTY
PROPERTY

Property Performance Review.

Prepared exclusively for

Johnny

4 Saintly Grove, Berwick

Annual Review | October 2026

Your Year at a Glance

September 2025 to October 2026

PURCHASE PRICE	CURRENT APPRAISAL	CAPITAL GROWTH
$847,000	$860,000	$13,000
September 2025	October 2026	1.4% p.a.

INITIAL RENT	CURRENT RENT	RENT INCREASE ACHIEVED
$650/week	$650/week	+$0/week
		+0.0% since purchase

A Note from Your Advisor

Dear Johnny,

It is hard to believe it has already been 13 months since we secured 4 Saintly Grove together.

Although Melbourne has not been huge growth over the past 12 months, we are excited to see the future growth you will have in this property. It has grown in value by an estimated $13,000 since settlement in September 2025, representing a 1.5% capital gain over 13 months.

The property is currently earning $650 per week, in line with the rent achieved at purchase. Current market conditions show potential rent of $670 per week.

This report gives you a clear, honest picture of where your investment stands today — what it is worth, what it is earning, and what the market around it is doing. It also outlines how your equity position could support a conversation with your mortgage broker and the next purchase in your property journey.

We are proud of the result we have achieved together, and we look forward to helping you build on it. As always, we are just a call away.

Warm regards,

Julian Khursigara
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Cash Flow Picture

This 12-month cash-flow snapshot uses current rent, review inputs and the established finance-model cost defaults. Loan repayments are modelled from the initial purchase price and original LVR.

Annual Rental Income

	WEEKLY	ANNUAL
Potential Annual Rental Income	**$650/wk**	**$33,800**
Less Vacancy Allowance (2 weeks)		-$1,300
Rental Income After Vacancy		**$32,500**

Annual Operating Costs

	ANNUAL
Property Management (5.5%)	$1,788
Additional PM Fees	$0
Council / Water	$2,400
Strata / Body Corporate	$0
Building & Landlord Insurance	$2,000
Maintenance / Capex Reserve (2% of Purchase Price)	$16,940
Land Tax (VIC)	$2,115
Total Annual Operating Costs	**$25,242**

RENT AFTER VACANCY	NET OPERATING INCOME	ESTIMATED ANNUAL CASH FLOW AFTER TAX BENEFIT	ESTIMATED WEEKLY CASH FLOW AFTER TAX BENEFIT
$32,500	**$7,258**	**-$39,834**	**-$766**

Loan Repayments

	ANNUAL
Interest (6.04%)	$45,788
Principal Repayment	$9,291
Total Annual Loan Repayments	**$55,080**

Estimated Negative Gearing Benefit

	ANNUAL
Estimated Tax-Deductible Rental Expenses	$54,091
Estimated Taxable Rental Position	-$21,591
Estimated Tax Benefit (37% marginal rate)	**$7,989**

Principal is estimated on a standard 30-year principal-and-interest schedule. Maintenance is modelled at 2% of the initial purchase price per annum. Negative gearing is estimated at a 37% marginal tax rate on the modelled taxable rental loss; it excludes principal repayments and the generic maintenance/capex reserve. Obtain personal tax advice before relying on it.

Comparable Sales

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Comparable Sales

15 KALASTAIRE GROVE BERWICK VIC 3806 — **$927,000**

4/2/2 592m2 196m2 0.09km 06-Aug-26

58 KELBURN ROAD BERWICK VIC 3806 — **$835,000**

3/2/2 650m2 0.53km 28-Sep-26

14 MCNAUGHTON CRESCENT BERWICK VIC 3806 — **$865,000**

4/2/2 313m2 200m2 0.54km 16-Oct-26

67 LOXLEY BOULEVARD NARRE WARREN SOUTH VIC 3805 — **$875,000**

4/2/2 604m2 214m2 0.89km 27-Jul-26

3 SHEARER COURT NARRE WARREN VIC 3805 — **$830,000**

4/2/2 684m2 200m2 1.1km 08-Aug-26

Source: RP Data

Comparable Rents

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Comparable Rental Evidence

Recently leased properties in the immediate area, used to sanity-check the current rental position.

3 GLENN ERIN WAY BERWICK VIC 3806 — **$655/WEEKLY**

4/2/2 522m2 175m2 0.18km Leased 27-Mar-26

9 CARABOTT PLACE BERWICK VIC 3806 — **$650/WEEKLY**

4/2/2 478m2 133m2 0.21km Leased 30-Sep-26

110 BELLEVUE DRIVE BERWICK VIC 3806 — **$670/WEEKLY**

4/2/6 562m2 179m2 0.24km Leased 13-Aug-26

67 HANCOCK DRIVE BERWICK VIC 3806 — **$680/WEEKLY**

3/2/2 448m2 149m2 0.31km Leased 13-Jul-26

44 GRAND ARCH WAY BERWICK VIC 3806 — **$650/WEEKLY**

3/2/2 544m2 201m2 0.36km Leased 27-May-26

Source: RP Data

Suburb Profile — Berwick, VIC

HTAG market profile for the house segment, All bedrooms. Data period ending 30 September 2026.

Market Snapshot

TYPICAL PRICE	MEDIAN RENT	GROSS YIELD	CONFIDENCE
$999,307	**$583/week**	**3.0%**	**High**
House	All bedrooms		

Market Scale & Activity

METRIC	VALUE
Annual sales volume	1,122
Annual rental volume	1,163
Estimated dwellings	22,379
Adult population	50,298
Latest period sales	50
Latest period rentals	91

Source: HTAG Market Intelligence / SuburbTrends. These are suburb-level indicators for market context and are not a property valuation or forecast.

Suburb Health Check — Berwick, VIC

Powered by HTAG Market Intelligence. These scores and metrics provide an independent assessment of the suburb's investment fundamentals.

Market Intelligence Scores

OVERALL	LOWER RISK	CASH FLOW	CAPITAL GROWTH
81	97	89	58
out of 100	out of 100	out of 100	out of 100

10.0/10 **HAPI Score** — Housing Affordability & Performance Index. A composite measure of the suburb's investment attractiveness.

Annualised Growth

HORIZON	PRICE CAGR	CUMULATIVE	RENT CAGR	CUMULATIVE
1 Year	+4.6%	+4.6%	+0.7%	+0.7%
3 Years	+2.6%	+8.1%	+6.2%	+19.7%
5 Years	+3.8%	+20.5%	+6.9%	+39.8%
10 Years	+4.8%	+59.8%	+4.5%	+55.9%

Market Cycle & Fundamentals

METRIC	VALUE
Market Cycle Position	(+)Peak
Cycle Price Index	187
Projected Capital Growth (annual)	-5.0% to +12.0%
Projected Rent Increase (annual)	+1.5%
Renter Ratio	22%
Years to Own	42.5
IRSAD Decile	9

Key: *RCS = Residential Community Score | HAPI = Housing Affordability & Performance Index | CAGR = Compound Annual Growth Rate | IRSAD = Index of Relative Socio-Economic Advantage & Disadvantage. Source: HTAG / SuburbTrends.*

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Your Equity Story

In 13 months, you have created an estimated $13,000 in new wealth.

What We Know

METRIC	VALUE
Purchase Price	$847,000
Current Appraisal	$860,000
Capital Growth	$13,000
Annualised Growth	1.4% p.a.
Current Rent	$650/week

Planning Your Next Move

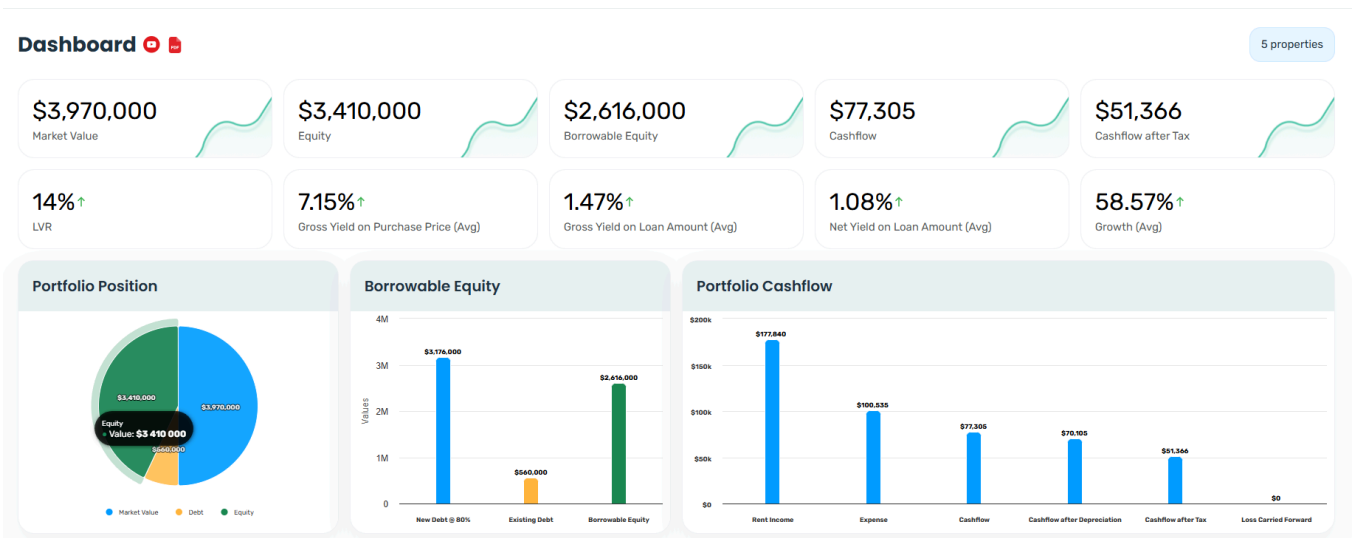
- How much usable equity may be available, subject to lender valuation and lending criteria?
- Could an equity release support the deposit and costs for another property?
- What should the next purchase achieve within your broader portfolio plan?
- When should you speak with a mortgage broker to confirm borrowing capacity and loan options?

Book a Portfolio Strategy Session

Let's explore how to make your equity work harder for your future.

Building a Retirement Strategy with PropPortfolio

PropPortfolio is our proprietary portfolio tracking and scenario modelling platform. It provides real-time visibility over your property portfolio's performance, equity position, and projected retirement income — all in one place.



Example PropPortfolio dashboard - illustrative client view

With PropPortfolio, you can:

- Track your portfolio's real-time value and equity position
- Model different retirement income scenarios based on your actual holdings
- See how adding one more property could change your retirement outcome
- Monitor rental performance, vacancy, and cash flow across all properties

Request Access to Your Live Dashboard

Ask your advisor how PropPortfolio can support your portfolio tracking and planning.

Your Next Steps

Thank you for trusting Search Party Property with your investment journey, Johnny. Here's what we recommend as your immediate next steps:

1 **Set Up Your PropPortfolio Account**

Create your account so your property and broader portfolio position can be tracked in one place.

2 **Plan a PropPortfolio Session**

Book a session with your advisor to review your position, equity options and next-property plan.

Julian Khursigara

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Disclaimer

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