

Property Summary Sheet

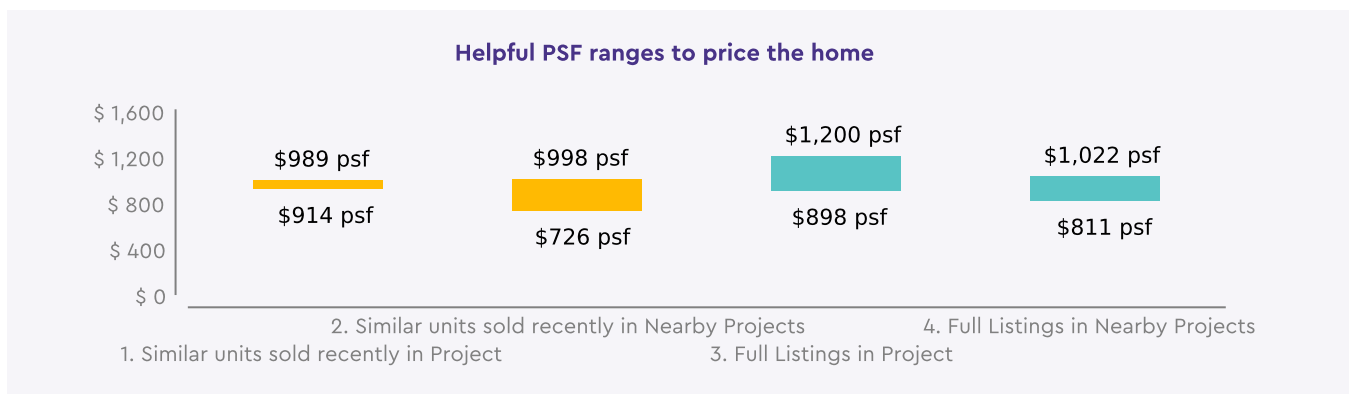
X-Value™

\$1,280,000 (\$ 959 psf, 1335sqft)

X-Value™ is SRX's estimated market value of the home. It is calculated using a computer-generated (CMA) methodology with the most recent, relevant transactions. Use X-Value as a starting point to determine the home's price.

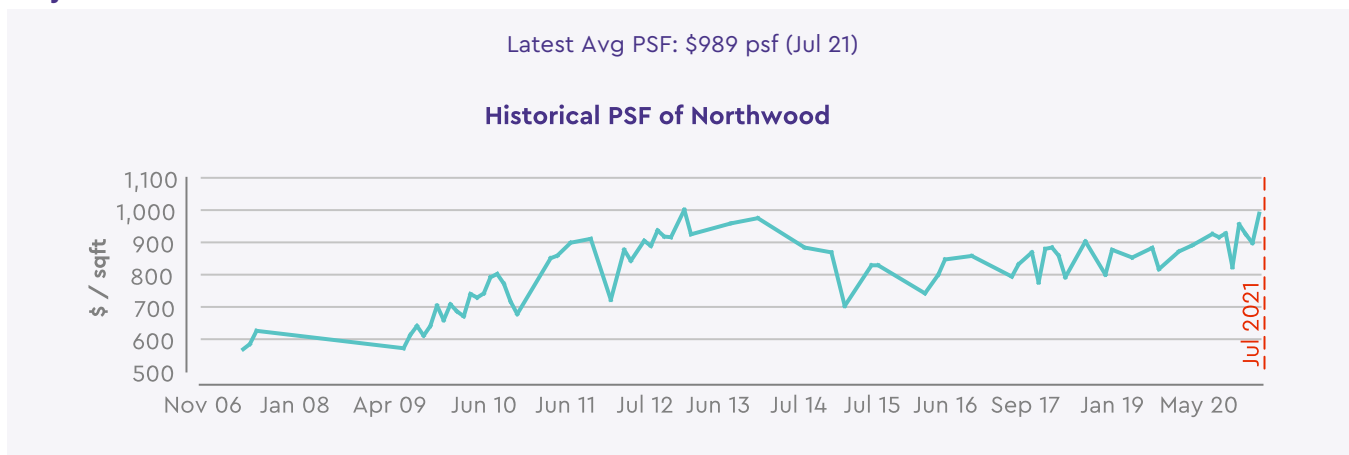
Unit Pricing

Latest Sold Unit : **60 JALAN MATA AYER #04-05 (1335sqft)**
 Unit Transacted : \$ 1,320,000 (\$ 989 psf) on Jul 6, 2021



* : Adjusted psf's for X-value calculation

Project Transactions



Recent Transacted Address	Size	Price	PSF	Contract	Built	Tenure	Type
60 JALAN MATA AYER #04-05	1,334	\$1,320k	\$989	Jul 6, 2021	2009	Freehold	Resale
60 JALAN MATA AYER #05-05	2,228	\$2,000k	\$898	May 25, 2021	2009	Freehold	Resale
68 JALAN MATA AYER #03-21	1,313	\$1,250k	\$952	Apr 20, 2021	2009	Freehold	Resale

Compare Nearby Projects

Project	Latest Average PSF	Rental	Capital gain	Rental Yield
Northwood	\$989 (Jul 21)	\$2.23 psf	5.5%/yr	2.87%
Sembawang Cottage	\$642 (Apr 21)	\$1.85 psf	7.0%/yr	2.79%
The Sensoria	\$1,022 (Apr 21)	\$2.19 psf	6.1%/yr	2.99%
Goodlink Park	\$626 (May 21)	\$1.85 psf	-	3.23%
Platina Gardens	\$730 (Sep 19)	\$1.85 psf	-	2.88%
Seletaris	\$888 (Jun 21)	\$1.85 psf	2.0%/yr	2.47%

Getting the Most Out of the Home Report

This home report provides data on Northwood (Condominium). Transaction data was last updated on **19 Jul 21** from official sources. Listing data is updated as of the moment this report is prepared. For information on the data, please see the footnotes contained within this report.

The intent of this report is to provide you with important information that will help you

- A.** Price Northwood for buy, sell or rent
- B.** Compare it with other similar Projects.

Please keep in mind that it is impossible to derive the undisputed value of a home solely from market data. Ultimately, each real estate transaction is unique, with the buyer and seller making the market by agreeing on a price that is mutually acceptable. Therefore, we believe home pricing is a combination of quantitative analysis and qualitative judgment. The Home Report helps you analyze the numbers, but that is only part of the pricing process. You must also use your judgment, along with that of trusted advisors, to arrive at a pricing solution that takes into consideration the market numbers and the unique characteristics of the property.

The Home Report is organized into the following sections:

- (1) Basic Information
- (2) Pricing to buy or sell
- (3) Renting
- (4) Investing

In analyzing the numbers found in the Home Report,
we recommend that you follow these steps:

1. Understand the big picture. What direction are residential prices moving?
2. Identify Condominium projects that are similar, or comparable, to Northwood. Then, compare recent sale prices.
3. Identify the prices that similar, or comparable, units within Northwood sold for, in the recent past.
4. Determine a Possible Price for your unit. Then compare that price with other pricing data points identified in the Home Report. Keep in mind market direction.
5. For renters, understand steps (1) - (4) from the rental perspective.
6. For investors, understand the results (1) - (5) plus the capital gains and rental yields found in comparable properties.

Project Information

NORTHWOOD

S(759158)

1,335 sqft*

Category	: Condominium
Location	: District 27 (North Region)
TOP*	: 2009
Purchase Tenure	: Freehold
City Distance	: 13.91 km
Developer	: Uic Investment Pte Ltd
Plot Ratio	: 1.4
Total Units	: 140
Unit Sizes	: 2 bedrooms (1,130 to 1,130 sqft) 3 bedrooms (1,313 to 1,335 sqft) 4 bedrooms (1,625 to 1,636 sqft) Penthouse (1,991 to 2,336 sqft)
Facilities	: Club House Fitness Area Gymnasium Jacuzzi Landscaped Garden Swimming Pool Tennis Court Wading Pool

Fixtures

: AirConditioning

Flooring For Bedroom

Flooring For LivingDining

Kitchen

Wardrobe

*Based on the size indicated in the latest caveat lodged for this unit as reflected in URA.

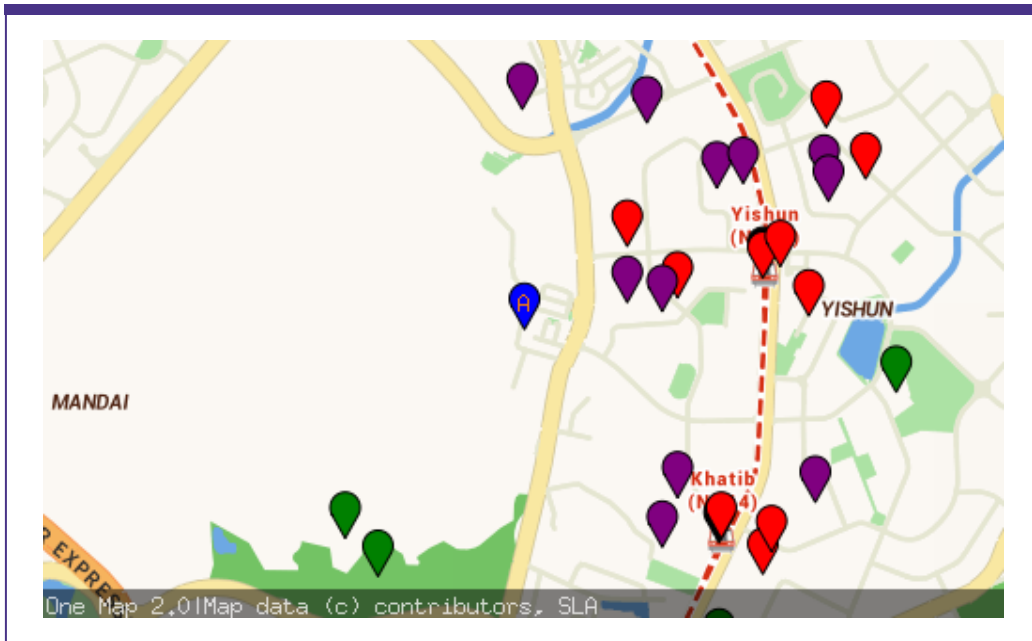
*Temporary Occupation Permit

Note: Project information is subjected to changes by property developer, project management committee or the authorities.







Project Site Map

The maps below shows the cadastral map and important amenities within 2 km of the property.



- MRT
- Groceries
- Schools
- Bus Stops
- Lifestyle

Northwood

Category	Important Amenities within 2 km	Distance
 Trains (MRT / LRT)	Yishun (NS13)	1.25 km
	Khatib (NS14)	1.45 km
	Canberra U/C (NS12)	1.99 km
 Groceries & Supermarts	Giant(Yishun Avenue 5)	0.67 km
	Giant(Yishun Street 72)	0.80 km
	NTUC Fairprice (Yishun MRT)	1.24 km
	Cold Storage Northpoint	1.34 km
	Giant(Khatib)	1.44 km
	Giant(Yishun Central 1)	1.46 km
	Giant(Sembawang)	1.66 km
	NTUC Fairprice (Khatib)	1.68 km
	Sheng Siong Supermarket(Yishun 845)	1.73 km
	Giant(Yishun Street 22)	1.83 km
NTUC Fairprice (Yishun Blk 239)	1.89 km	
 Schools (Primary, Secondary, Integrated, International, Kingergarten)	Yishun Secondary School	0.55 km
	Jiemin Primary School	0.71 km
	Sir Manasseh Meyer Internation School	1.09 km
	Naval Base Secondary School	1.15 km
	Ahmad Ibrahim Secondary School	1.20 km
	Ahmad Ibrahim Primary School	1.21 km
	Peiyong Primary School	1.29 km
	Yishun Primary School	1.33 km
	Yishun Town Secondary School	1.68 km
	Xishan Primary School	1.69 km
Chung Cheng High School (yishun)	1.71 km	
 Lifestyle	Sembawang Country Club	1.38 km
	Sembawang Golf Course	1.44 km
	Yishun Stadium	1.90 km
	SAFRA Yishun	1.93 km

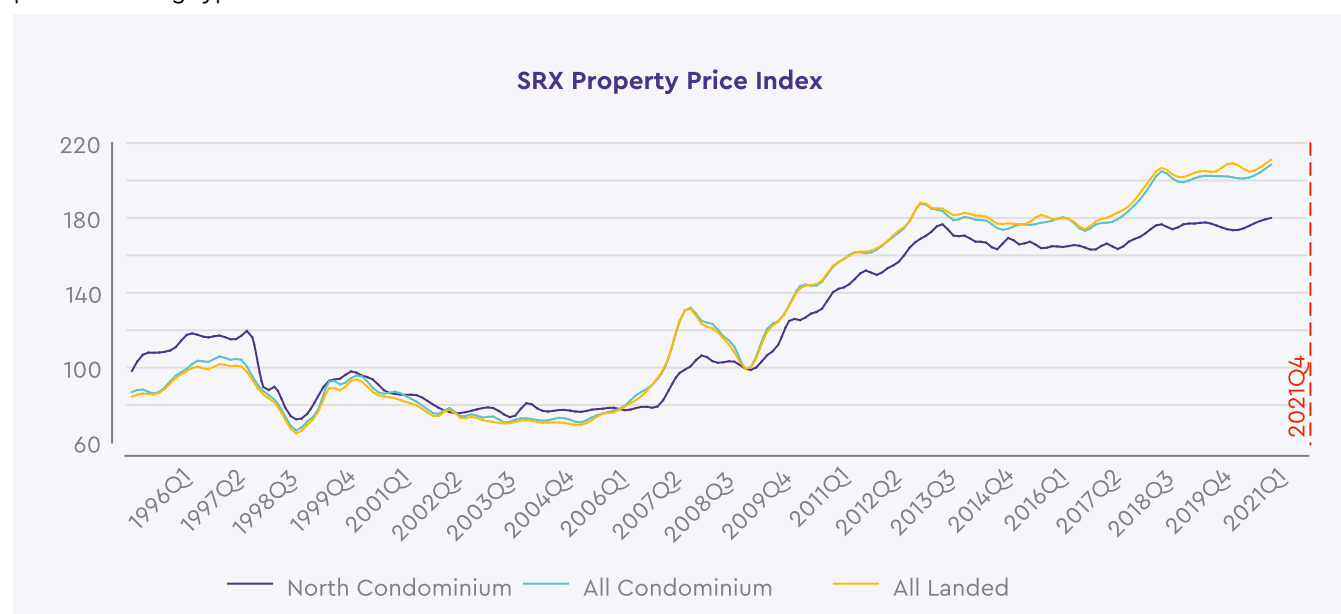
Pricing to Buy or Sell

What are Condominium prices doing in Singapore?

Northwood is a Condominium in the North Region of Singapore. The graph below shows the relevant price movements between **1995Q1** (1 Jan 1995) and **2021Q1** (31 Mar 2021).

You can compare the different price indexes to help you evaluate the movement of the market. Property price index is defined as the ratio of the current price per square foot compared to that in the 1st Quarter of 2009. It is used to monitor the movement of private properties in Singapore.

North Condominium refers to the price index of all the Condominiums located in the North Region. *All Condominiums* refers to the price index for all the Condominiums in Singapore. *All Landed* refers to the price index for all Landed private housing types combined.



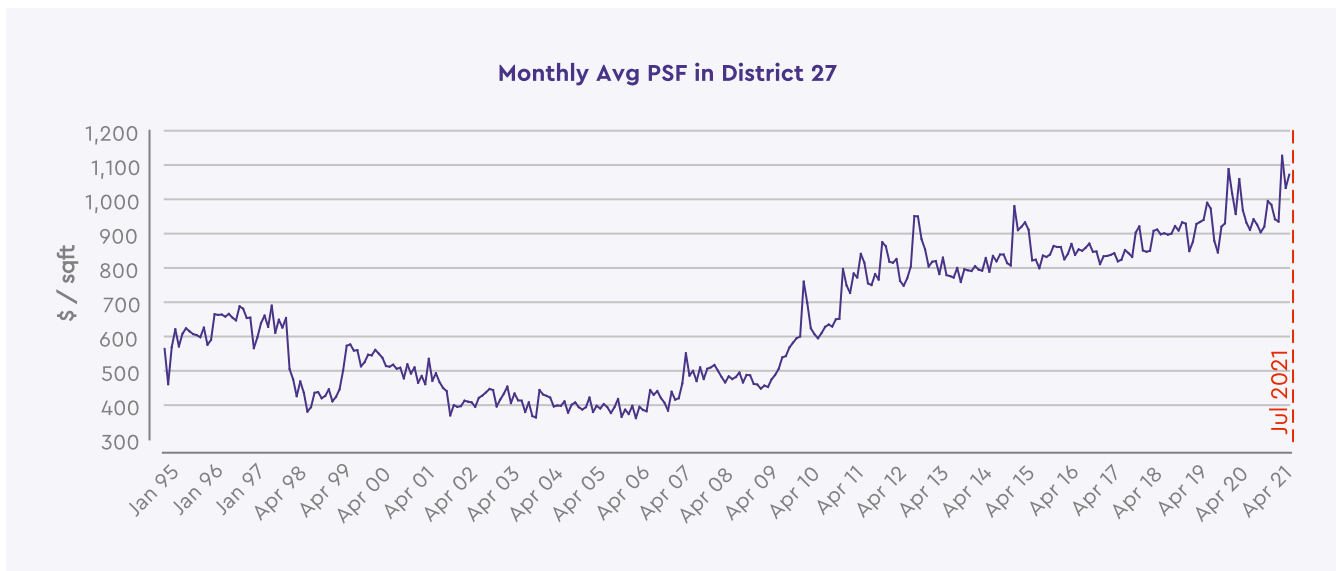
The table below shows the **quarterly change** in price index over the last 1 year. In the most recent quarter of 2021Q1, property prices have changed by **0.9%** from the previous quarter.

Quarter	North Condominium	All Condominium	All Landed
2021Q1	0.9%	2.0%	1.9%
2020Q4	1.5%	1.4%	1.1%
2020Q3	1.3%	0.2%	-1.6%
2020Q2	-0.2%	-0.5%	-0.3%

Pricing to Buy or Sell

What are Condominium prices doing in District 27?

This graph shows the latest recorded monthly average PSF (Price per Square Foot) for all Condominium in District 27 where Northwood is located. It was calculated by taking the average PSF of all units sold (by caveat lodged) in the district within each month.



The table below lists the monthly average PSF data for the last 15 months shown in the chart.

Month	Average PSF	Number of Sales
Jul 21	\$1,072	13
Jun 21	\$1,033	46
May 21	\$1,127	273
Apr 21	\$935	54
Mar 21	\$942	64
Feb 21	\$984	50
Jan 21	\$995	67
Dec 20	\$920	60
Nov 20	\$904	55
Oct 20	\$926	74
Sep 20	\$942	77
Aug 20	\$911	48
Jul 20	\$932	47
Jun 20	\$968	27
May 20	\$1,059	10

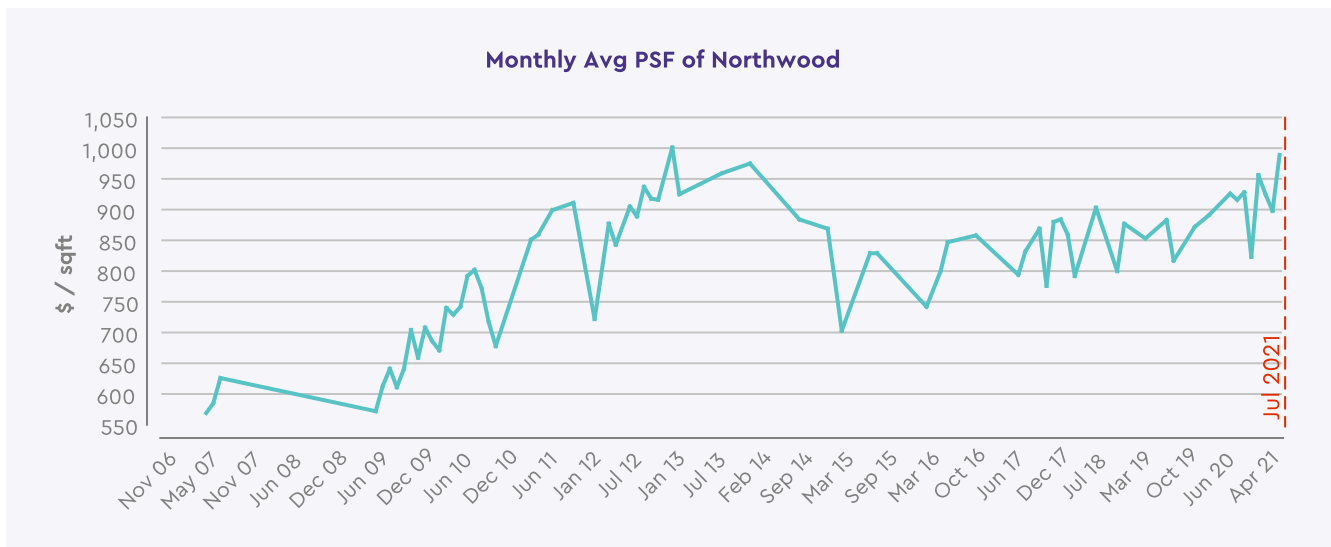
Condominiums in District 27 went **up by 7.1%** in Jul 21. It is calculated by comparing the average PSF for the latest month (Jul 21) against the average PSF in the last 15 months. The 15-month period is illustrated in the table above.

Pricing to Buy or Sell

What are Condominium prices doing in Northwood?

Latest Avg PSF: \$989 psf (Jul 21)

This graph shows the latest recorded monthly average PSF (Price per Square Foot) in the estate. It was calculated by taking the average PSF of units sold (by caveat lodged) within each month.



Month	Average PSF	Number of Sales
Jul 21	\$989	1
May 21	\$898	1
Apr 21	\$925	2
Mar 21	\$956	1
Dec 20	\$823	1
Sep 20	\$928	1
Aug 20	\$916	2
Jul 20	\$926	2
Jun 20	-	0
May 20	-	0

Condominiums in Northwood went **up by 7.4%** in Jul 21. It is calculated by comparing the average PSF for the latest month (Jul 21) against the average PSF in the last 15 months. The 15-month period is illustrated in the table above.

Pricing to Buy or Sell

In the next table, we list the 30 latest unit transaction details from Northwood. Rows highlighted in yellow refer to the highest and lowest prices in the table.

Address	Size	Price	PSF	Contract	Built	Tenure	Type
60 JALAN MATA AYER #04-05	1,334	\$1,320k	\$989	Jul 6, 2021	2009	Freehold	Resale
60 JALAN MATA AYER #05-05	2,228	\$2,000k	\$898	May 25, 2021	2009	Freehold	Resale
68 JALAN MATA AYER #03-21	1,313	\$1,250k	\$952	Apr 20, 2021	2009	Freehold	Resale
60 JALAN MATA AYER #05-12	2,228	\$2,000k	\$898	Apr 19, 2021	2009	Freehold	Resale
62 JALAN MATA AYER #03-14	1,130	\$1,080k	\$956	Mar 26, 2021	2009	Freehold	Resale
70 JALAN MATA AYER #05-25	1,991	\$1,638k	\$823	Dec 23, 2020	2009	Freehold	Resale
72 Jalan Mata Ayer #03-26	1,313	\$1,218k	\$928	Sep 24, 2020	2009	Freehold	Resale
60 Jalan Mata Ayer #01-08	1,453	\$1,333k	\$917	Aug 11, 2020	2009	Freehold	Resale
70 Jalan Mata Ayer #02-22	1,313	\$1,200k	\$914	Aug 4, 2020	2009	Freehold	Resale
60 Jalan Mata Ayer #04-09	1,334	\$1,200k	\$899	Jul 20, 2020	2009	Freehold	Resale
70 Jalan Mata Ayer #04-22	1,313	\$1,250k	\$952	Jul 17, 2020	2009	Freehold	Resale
66 Jalan Mata Ayer #01-17	1,603	\$1,390k	\$867	Mar 25, 2020	2009	Freehold	Resale
70 Jalan Mata Ayer #02-25	1,313	\$1,200k	\$914	Mar 16, 2020	2009	Freehold	Resale
72 Jalan Mata Ayer #01-26	1,603	\$1,398k	\$872	Jan 14, 2020	2009	Freehold	Resale
60 Jalan Mata Ayer #05-10	2,228	\$1,820k	\$817	Aug 2, 2019	2009	Freehold	Resale
70 Jalan Mata Ayer #03-23	1,313	\$1,160k	\$883	Jul 18, 2019	2009	Freehold	Resale
60 Jalan Mata Ayer #02-07 SRX	1,334	\$1,175k	\$881	Jul 12, 2019	2009	Freehold	Resale
66 Jalan Mata Ayer #02-17	1,313	\$1,120k	\$853	Apr 22, 2019	2009	Freehold	Resale
66 Jalan Mata Ayer #02-16	1,313	\$1,120k	\$853	Apr 17, 2019	2009	Freehold	Resale
60 Jalan Mata Ayer #02-02	1,334	\$1,170k	\$877	Jan 2, 2019	2009	Freehold	Resale
66 Jalan Mata Ayer #03-16	1,313	\$1,050k	\$800	Dec 18, 2018	2009	Freehold	Resale
72 Jalan Mata Ayer #03-27	1,625	\$1,468k	\$903	Jul 3, 2018	2009	Freehold	Resale
66 Jalan Mata Ayer #03-17	1,313	\$1,040k	\$792	Apr 20, 2018	2009	Freehold	Resale
62 Jalan Mata Ayer #02-15	1,636	\$1,425k	\$871	Mar 29, 2018	2009	Freehold	Resale
60 Jalan Mata Ayer #03-06	1,334	\$1,170k	\$877	Mar 12, 2018	2009	Freehold	Resale
70 Jalan Mata Ayer #02-23	1,313	\$1,090k	\$830	Mar 2, 2018	2009	Freehold	Resale
60 Jalan Mata Ayer #02-10	1,334	\$1,180k	\$884	Jan 22, 2018	2009	Freehold	Resale
60 Jalan Mata Ayer #03-10	1,334	\$1,175k	\$880	Dec 15, 2017	2009	Freehold	Resale
60 Jalan Mata Ayer #01-04	1,453	\$1,080k	\$743	Nov 30, 2017	2009	Freehold	Resale
68 Jalan Mata Ayer #05-20	1,991	\$1,520k	\$763	Nov 16, 2017	2009	Freehold	Resale

Note: Some systems might show transactions caused by duplicate caveats lodged against developer in sub-sales. These misleading transactions are filtered off in SRX.

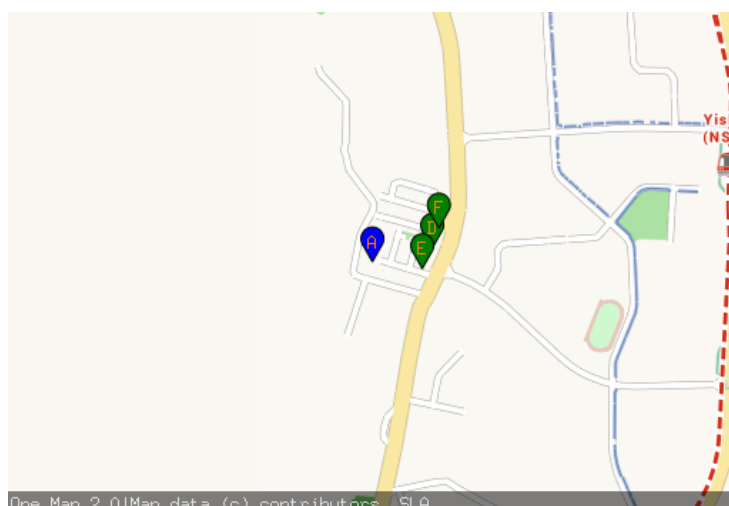
*Type of Sales - Developer prices are shown in New Sales while individual seller prices are shown in Sub Sales and Resales within the transactions.

Pricing to Buy or Sell

Which projects are similar to Northwood?

Comparable projects are Condominiums that are similar in location, housing type, and age. In establishing a price for a unit in Northwood, it is useful to compare Northwood with other Condominium projects. By looking at the PSF (price per square foot) of properties sold in comparable projects, it is possible to establish a price range for your unit in Northwood. Note that this comparison only takes into account historical sale numbers for the entire project. So it is only one data point to consider. Later we will drill down to comparables at the unit level. Here is a description of the projects that are most comparable to Northwood. In the next question, we will compare the PSF between the projects.

	Project	Tenure	Built	City Distance
A	Northwood	Freehold	2009	13.91 km
B	The Sensoria (1.18 km away)	Freehold	2007	15.06 km
C	Seletaris (1.04 km away)	Freehold	2001	14.92 km
D	Sembawang Cottage (0.2 km away)	Freehold	1997	13.92 km
E	Goodlink Park (0.17 km away)	Freehold	1989	13.86 km
F	Platina Gardens (0.25 km away)	Freehold	1987	13.98 km



Pricing to Buy or Sell

How are the prices in Northwood compared to other projects?

Using the comparables from the previous chart, below we show the latest average PSF in each project. It is calculated by taking the average PSF of all units that are transacted in the latest month where transactions are available in the project.

The average PSF for Northwood was **\$989** in Jul 21.

As way of comparison, the range of average PSF for the other projects was **\$626-\$1,022 PSF**.

Project	Latest Average PSF
Northwood	\$989 (Jul 21)
The Sensoria	\$1,022 (Apr 21)
Seletaris	\$888 (Jun 21)
Sembawang Cottage	\$642 (Apr 21)
Goodlink Park	\$626 (May 21)
Platina Gardens	\$730 (Sep 19)

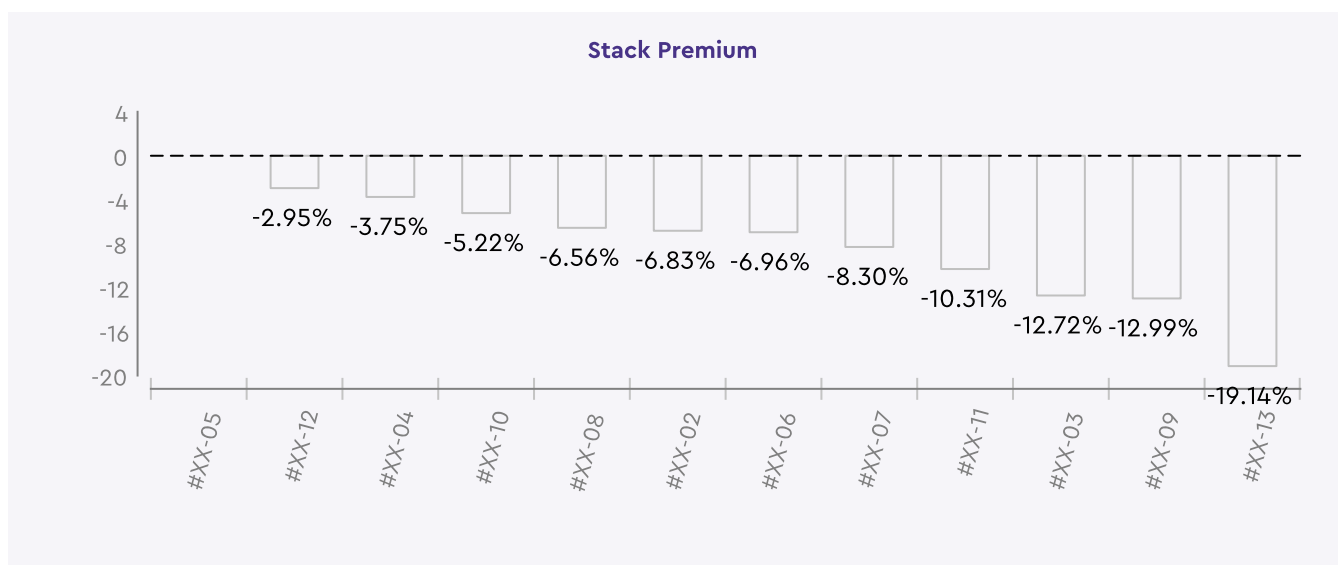
Pricing to Buy or Sell

What is the premium for Stack #XX-05 in Block 60, Northwood?

Certain stacks have a premium over others, due to factors such as view and location. In order to establish an understanding of the premium based on the stack, the average psf for each individual stack is used.

The graph below shows the premium based on the average psf of each stack in Block 60 with respect to the reference stack.

The transactions selected for this analysis were not restricted by size, not restricted by floor level and not restricted by the contract date.



The table below shows the average PSF data shown in the chart. The reference stack is highlighted in yellow.

Stack	Avg Psf	No of Transactions	% difference with respect to the reference stack
#XX-02	\$696	9	-6.83%
#XX-03	\$652	7	-12.72%
#XX-04	\$719	7	-3.75%
#XX-05	\$747	9	0.00%
#XX-06	\$695	12	-6.96%
#XX-07	\$685	8	-8.30%
#XX-08	\$698	10	-6.56%
#XX-09	\$650	5	-12.99%
#XX-10	\$708	10	-5.22%
#XX-11	\$670	9	-10.31%
#XX-12	\$725	12	-2.95%

Stack	Avg Psf	No of Transactions	% difference with respect to the reference stack
#XX-13	\$604	5	-19.14%

In the table below, we list up to 5 recent units transacted in each stack. The reference stack is highlighted in yellow.

Stack					
#XX-02	#02-02 (1335 sqft) \$877 psf Jan 2, 2019	#03-02 (1335 sqft) \$925 psf Feb 15, 2013	#02-02 (1335 sqft) \$905 psf Jul 20, 2012	#01-02 (1453 sqft) \$654 psf Mar 5, 2010	#03-02 (1335 sqft) \$622 psf Jun 22, 2007
#XX-03	#03-03 (1335 sqft) \$877 psf Apr 10, 2012	#03-03 (1335 sqft) \$734 psf Jun 7, 2010	#02-03 (1335 sqft) \$674 psf Nov 9, 2009	#04-03 (1335 sqft) \$618 psf Jun 25, 2007	#02-03 (1335 sqft) \$610 psf Jun 20, 2007
#XX-04	#01-04 (1453 sqft) \$743 psf Nov 30, 2017	#02-04 (1335 sqft) \$940 psf Nov 26, 2012	#03-04 (1335 sqft) \$899 psf Oct 16, 2012	#02-04 (1335 sqft) \$749 psf Jun 10, 2010	#02-04 (1335 sqft) \$623 psf Jun 25, 2007
#XX-05	#04-05 (1335 sqft) \$989 psf Jul 6, 2021	#05-05 (2228 sqft) \$898 psf May 25, 2021	#02-05 (1335 sqft) \$832 psf Aug 11, 2017	#04-05 (1335 sqft) \$884 psf Sep 23, 2014	#05-05 (2228 sqft) \$722 psf Feb 24, 2012
#XX-06	#03-06 (1335 sqft) \$877 psf Mar 12, 2018	#04-06 (1335 sqft) \$899 psf Oct 20, 2017	#01-06 (1453 sqft) \$915 psf Nov 26, 2012	#03-06 (1335 sqft) \$772 psf Sep 8, 2010	#02-06 (1335 sqft) \$712 psf Jan 27, 2010
#XX-07	#01-07 (1453 sqft) \$829 psf Aug 6, 2015	#02-07 (1335 sqft) \$892 psf Nov 2, 2012	#02-07 (1335 sqft) \$712 psf Mar 16, 2010	#01-07 (1453 sqft) \$622 psf Jun 19, 2007	#04-07 (1335 sqft) \$644 psf Jun 13, 2007
#XX-08	#01-08 (1453 sqft) \$917 psf Aug 11, 2020	#04-08 (1335 sqft) \$858 psf Nov 7, 2016	#03-08 (1335 sqft) \$802 psf Aug 16, 2010	#04-08 (1335 sqft) \$734 psf Apr 20, 2010	#04-08 (1335 sqft) \$697 psf Nov 13, 2009
#XX-09	#04-09 (1335 sqft) \$899 psf Jul 20, 2020	#01-09 (1453 sqft) \$619 psf Jun 15, 2007	#03-09 (1335 sqft) \$641 psf Jun 8, 2007	#05-09 (2207 sqft) \$467 psf Jun 7, 2007	#02-09 (1335 sqft) \$625 psf May 23, 2007
#XX-10	#05-10 (2228 sqft) \$817 psf Aug 2, 2019	#02-10 (1335 sqft) \$884 psf Jan 22, 2018	#03-10 (1335 sqft) \$880 psf Dec 15, 2017	#04-10 (1335 sqft) \$959 psf Aug 6, 2013	#02-10 (1335 sqft) \$671 psf Oct 7, 2009
#XX-11	#04-11 (1335 sqft) \$869 psf Jan 30, 2015	#05-11 (2228 sqft) \$637 psf Oct 13, 2010	#02-11 (1335 sqft) \$730 psf May 3, 2010	#01-11 (1453 sqft) \$695 psf Feb 25, 2010	#04-11 (1335 sqft) \$716 psf Jan 29, 2010
#XX-12	#05-12 (2228 sqft) \$898 psf Apr 19, 2021	#02-12 (1335 sqft) \$899 psf May 28, 2012	#04-12 (1335 sqft) \$937 psf Nov 18, 2011	#01-12 (1453 sqft) \$826 psf Apr 15, 2011	#02-12 (1335 sqft) \$727 psf May 11, 2010
#XX-13	#03-13 (1335 sqft) \$651 psf Jul 16, 2007	#04-13 (1335 sqft) \$644 psf Jun 19, 2007	#01-13 (1453 sqft) \$606 psf Jun 18, 2007	#02-13 (1335 sqft) \$622 psf Jun 8, 2007	#05-13 (2077 sqft) \$498 psf Jun 5, 2007

Pricing to Buy or Sell

What did similar units in other projects recently sell for?

Another point of interest is the range of prices for which comparable units in similar projects were sold. Comparable units are similar in size (up to $\pm 20\%$) and floor level (up to ± 5 floors) to **60 JALAN MATA AYER #04-05**.

The table below shows up to the top 10 closest comparable units that were sold within the last 12 months. The most recent transactions are shown at the top of the table.

Project	Address	Area	Price	PSF	Contract
The Sensoria	1 Jalan Ulu Sembawang #04-XX (Freehold) SRX	1,151	\$1,150k	\$998	Jun 29, 2021
The Sensoria	1 Jalan Ulu Sembawang #02-01 (Freehold) SRX	1,270	\$1,100k	\$866	May 27, 2021
Seletaris	505 Sembawang Road #01-46 (Freehold) SRX	1,205	\$1,130k	\$939	May 9, 2021
Seletaris	509 SEMBAWANG ROAD #01-61 (Freehold)	1,323	\$1,168k	\$882	Mar 5, 2021
Seletaris	511 SEMBAWANG ROAD #02-72 (Freehold)	1,323	\$1,205k	\$910	Feb 22, 2021
Seletaris	505 Sembawang Road #01-39 (Freehold) SRX	1,377	\$1,000k	\$726	Jan 14, 2021
Seletaris	511 SEMBAWANG ROAD #02-82 (Freehold)	1,323	\$1,120k	\$846	Jan 12, 2021
Seletaris	507 SEMBAWANG ROAD #02-50 (Freehold)	1,377	\$1,200k	\$871	Dec 30, 2020
Seletaris	501 SEMBAWANG ROAD #04-11 (Freehold)	1,345	\$1,200k	\$892	Nov 20, 2020
Seletaris	505 SEMBAWANG ROAD #04-40 (Freehold)	1,345	\$1,215k	\$903	Nov 17, 2020

The range of prices for which comparable units in similar projects sold was **\$1,000k-\$1,215k**.

The PSF range of comparable units in other similar projects was **\$726-\$998**.

Pricing to Buy or Sell

What are sellers asking for in Northwood?

As of Jul 20, 2021, there are 5 active listings found for sale that are posted within the last 1 month in Northwood that are complete with pricing and size information.

Total Listings in Northwood : 5
PSF Range : \$898 - \$1,200
Asking Price Range : \$1,250,000 - \$2,000,000

Days on Market (DOM)

Days on market describe the age of a property listing from its first posting. The table below shows a summary of asking PSF for all active listings in Northwood per the DOM interval. (refer to Annex for listing details)

Days on Market	Min. PSF	Median PSF	Max. PSF	No. of listings
0-30 (1 mth)	-	-	-	0
31-60 (2 mths)	\$949	\$952	\$974	3
61-90 (3 mths)	-	-	-	0
91-120 (4 mths)	\$898	\$898	\$898	1
121-150 (5 mths)	-	-	-	0
>151 (>6 mths)	\$1,200	\$1,200	\$1,200	1
Total Listings				5

For listings with days on market less than 2 months, the median asking PSF is **\$952 psf**. Based on this amount, a median price based on listings for 60 JALAN MATA AYER #04-05 is **\$ 1,270,920** (\$ 952 psf, 1335sqft)

Refer to Annex for details on all active listings.

What would a typical mortgage for the Median Price based on listings be?

Based on a Median Price of \$0, a 30-year loan at 3.5% interest and 25% downpayment, the monthly mortgage is **\$0**.

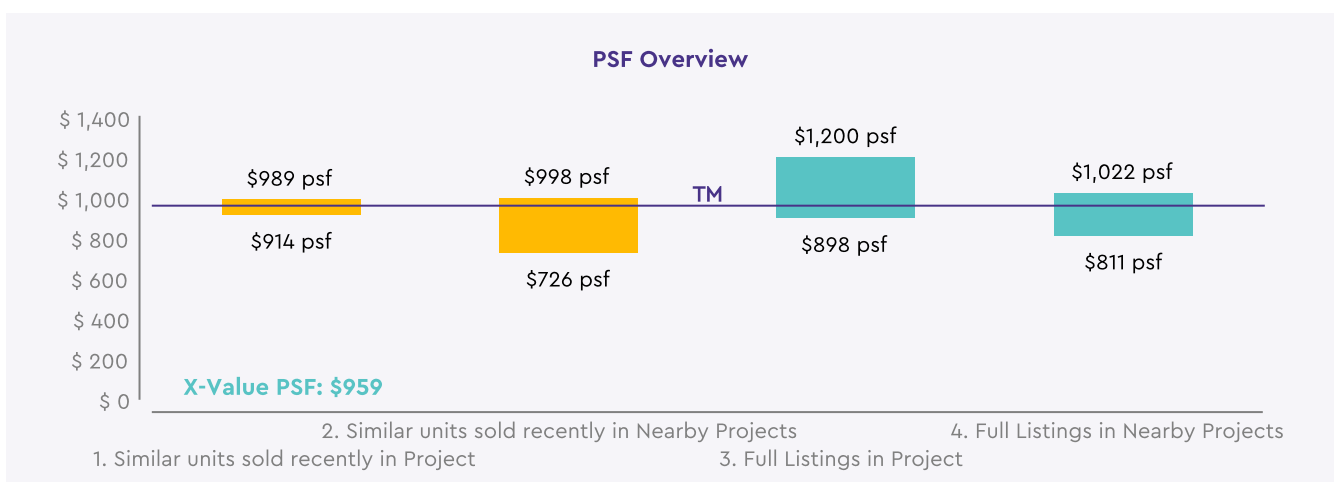
Pricing to Buy or Sell

(SUMMARY) How do the price ranges discussed earlier for 60 JALAN MATA AYER #04-05 compare with each other?

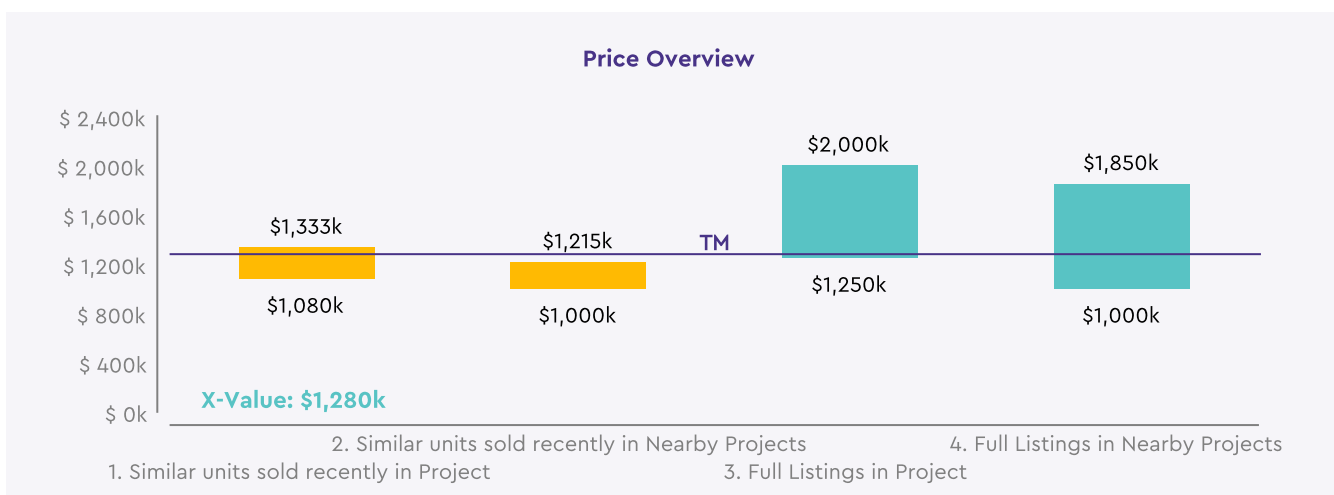
In the previous questions, we drilled down from an overall property market trend to unit pricing information for NORTHWOOD, 60 JALAN MATA AYER #04-05. We observed the price range of units that are comparable in size and floor levels to our unit.

Each chart, below, combines all the data points into one visual. **Ranges 1 & 2** are the HIGH/LOW transactions of **similar units within the last 12 months** in Northwood and other similar projects respectively. **Ranges 3 & 4** are the HIGH/LOW listing prices for Northwood and other similar projects **within the last 1 month**. (Note: Listing prices cover ALL units regardless of size or floor levels in the project. Refer to Annex for individual listing details.)

Use these charts as a reference to arrive at a pricing solution in which you can take comfort.



* : Adjusted psf's for X-value calculation



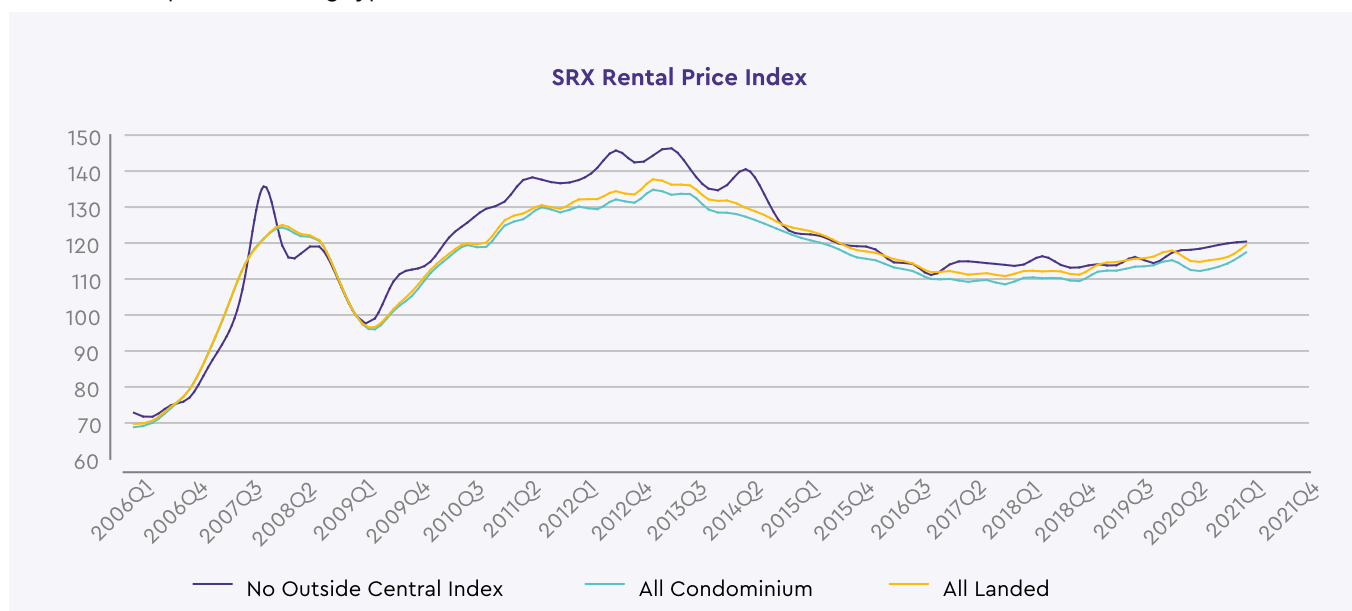
Renting

What are rental prices for Condominiums doing?

Rental X-Value™: \$2,850

Northwood is a Condominium in Outside Central Region of Singapore. The graph below shows the rental price movements of Condominiums up to **2021Q1** (31 Mar 2021). You can compare the different rental indexes to help you evaluate the movement of the rental market. Rental Index is defined as the ratio of the current rental per square foot per month compared with that in 1st Quarter 2009. It is used to monitor the general rental movement of private properties in Singapore.

Outside Central Condominium refers to the rental index of all the Condominiums located in the Outside Central Region. *All Condominiums* refers to the rental index for all the Condominiums in Singapore. *All Landed* refers to the price index for all Landed private housing types combined.



The table below shows the **quarterly change** in rental index over the last 1 year. In the most recent quarter of 2021Q1, rentals have changed by **2.7%** from the previous quarter.

Quarter	Quarterly Percentage Change		
	Outside Central Condominium	All Condominium	All Landed
2021Q1	-	2.7%	2.8%
2020Q4	-	1.4%	0.8%
2020Q3	-	0.2%	0.2%
2020Q2	-	-2.3%	-2.5%

Renting

How do rental prices in Northwood compare to those found in other similar projects?

The table below shows the latest and most relevant rental approximations based on official information for Condominiums in Northwood and other similar projects. Rental PSF is derived from official sources. **Size projections are based on the selected unit.** Note that there is a lag period of at least 1 month in the time a rent is reported. Therefore, the below points are only a reference point. You should also factor in the direction of the market.

Project	Size	25th percentile	Median	75th percentile
Northwood	1 sqft	\$2.12	\$2.23	\$2.33
	1,334 sqft	\$2,823	\$2,981	\$3,114
Sembawang Cottage	1 sqft	\$1.64	\$1.85	\$1.91
	1,334 sqft	\$2,191	\$2,464	\$2,549
The Sensoria	1 sqft	\$2.12	\$2.19	\$2.26
	1,334 sqft	\$2,832	\$2,924	\$3,016
Goodlink Park	1 sqft	\$1.64	\$1.85	\$1.91
	1,334 sqft	\$2,191	\$2,464	\$2,549
Platina Gardens	1 sqft	\$1.64	\$1.85	\$1.91
	1,334 sqft	\$2,191	\$2,464	\$2,549
Seletaris	1 sqft	\$1.64	\$1.85	\$1.91
	1,334 sqft	\$2,191	\$2,464	\$2,549

Footnotes:

1. SRX employs proprietary algorithms to derive the approximations shown above. It combines input data from the Inland Revenue Authority of Singapore (IRAS) with rental trends from other sources.
2. Projects marked with * have their project rentals estimated from all Condominiums along the same street as the project. This is necessary when there are insufficient rental data for that project. For uncompleted projects, this may be an indication of its rental potential.
3. For uncompleted projects without rental history, this table could be a good indication of rental potential. The rental quartiles are estimated from comparable projects of the same housing type along the same street.
4. Rental quartiles are based on at least 10 rental contracts signed within a stipulated period. The data will help you make better informed rental decisions.
5. Actual unit rental depends on other factors such as view, condition and furnishings.

Renting

What are units rented for in Northwood?

In the table below, we list the latest unit rental transaction details from Northwood. Data is analyzed directly from the property agency. Rows highlighted in yellow refer to the highest and lowest prices in the table.

Project	Address	Size	Price	PSF	Contract
Northwood	66 Jalan Mata Ayer #05-16 SRX	1,313	\$3,200	\$2.44	Apr 28, 2021
Northwood	70 Jalan Mata Ayer Level 4 to 6 SRX	1,625	\$3,100	\$1.91	Apr 16, 2021
Northwood	72 Jalan Mata Ayer #03-26 SRX	1,313	\$2,600	\$1.98	Mar 7, 2021
Northwood	62 Jalan Mata Ayer #05-15 SRX	2,292	\$3,800	\$1.66	Jan 17, 2021
Northwood	62 Jalan Mata Ayer #01-14 SRX	1,162	\$2,100	\$1.81	Jan 7, 2021
Northwood	60 Jalan Mata Ayer #04-03 SRX	1,334	\$2,400	\$1.80	Aug 25, 2020
Northwood	68 Jalan Mata Ayer #04-20 SRX	1,313	\$2,700	\$2.06	Aug 12, 2020
Northwood	60 Jalan Mata Ayer #05-08 SRX	2,206	\$3,100	\$1.40	Aug 4, 2020
Northwood	60 Jalan Mata Ayer #04-10 SRX	1,334	\$2,400	\$1.80	May 14, 2020
Northwood	62 Jalan Mata Ayer Level 4 to 6 SRX	1,130	\$2,250	\$1.99	Apr 17, 2020
Northwood	60 Jalan Mata Ayer Level 1 to 3 SRX	1,334	\$3,200	\$2.40	Apr 5, 2020
Northwood	70 Jalan Mata Ayer Level 4 to 6 SRX	1,625	\$3,000	\$1.85	Mar 31, 2020
Northwood	60 Jalan Mata Ayer Level 1 to 3 SRX	1,453	\$3,000	\$2.06	Mar 16, 2020
Northwood	62 Jalan Mata Ayer Level 1 to 3 SRX	1,162	\$2,100	\$1.81	Jan 30, 2020
Northwood	60 Jalan Mata Ayer Level 4 to 6 SRX	2,206	\$3,800	\$1.72	Jan 15, 2020
Northwood	60 Jalan Mata Ayer Level 1 to 3 SRX	1,334	\$2,200	\$1.65	Nov 27, 2019
Northwood	68 Jalan Mata Ayer Level 4 to 6 SRX	1,313	\$2,700	\$2.06	Sep 27, 2019
Northwood	60 Jalan Mata Ayer Level 4 to 6 SRX	1,334	\$2,500	\$1.87	Aug 13, 2019
Northwood	70 Jalan Mata Ayer Level 4 to 6 SRX	1,625	\$3,000	\$1.85	Aug 6, 2019
Northwood	60 Jalan Mata Ayer Level 1 to 3 SRX	1,334	\$2,700	\$2.02	Apr 5, 2019
Northwood	68 Jalan Mata Ayer Level 4 to 6 SRX	1,313	\$2,000	\$1.52	Mar 28, 2019
Northwood	72 Jalan Mata Ayer Level 1 to 3 SRX	1,313	\$2,400	\$1.83	Feb 28, 2019
Northwood	60 Jalan Mata Ayer Level 1 to 3 SRX	1,453	\$2,600	\$1.79	Feb 25, 2019
Northwood	62 Jalan Mata Ayer Level 4 to 6 SRX	2,292	\$3,800	\$1.66	Feb 10, 2019
Northwood	60 Jalan Mata Ayer Level 4 to 6 SRX	2,206	\$3,700	\$1.68	Feb 7, 2019
Northwood	60 Jalan Mata Ayer Level 1 to 3 SRX	1,334	\$2,200	\$1.65	Dec 14, 2018
Northwood	62 Jalan Mata Ayer Level 1 to 3 SRX	1,162	\$2,000	\$1.72	Dec 14, 2018
Northwood	60 Jalan Mata Ayer Level 4 to 6 SRX	2,206	\$3,100	\$1.40	Sep 13, 2018
Northwood	60 Jalan Mata Ayer Level 4 to 6 SRX	1,334	\$2,500	\$1.87	Sep 5, 2018
Northwood	62 Jalan Mata Ayer Level 1 to 3 SRX		\$2,000		Jun 23, 2018

Renting

What are units rented for in Northwood according to Public Sources?

In the table below, we list the latest 30 official unit rental transactions from Northwood (Source: URA). Rows highlighted in yellow refer to the highest and lowest prices in the table.

Project	Address	Size (sqft)	Price	Contract
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$3,200	Jun-2021
NORTHWOOD	JALAN MATA AYER	1600 to 1700	\$3,100	Jun-2021
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,600	May-2021
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,400	Mar-2021
NORTHWOOD	JALAN MATA AYER	2300 to 2400	\$3,800	Feb-2021
NORTHWOOD	JALAN MATA AYER	1100 to 1200	\$2,100	Jan-2021
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$3,200	Dec-2020
NORTHWOOD	JALAN MATA AYER	2200 to 2300	\$3,100	Nov-2020
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,700	Oct-2020
NORTHWOOD	JALAN MATA AYER	1800 to 1900	\$3,350	Sep-2020
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,400	Sep-2020
NORTHWOOD	JALAN MATA AYER	1400 to 1500	\$2,600	Aug-2020
NORTHWOOD	JALAN MATA AYER	1400 to 1500	\$2,600	Aug-2020
NORTHWOOD	JALAN MATA AYER	1600 to 1700	\$2,500	Jun-2020
NORTHWOOD	JALAN MATA AYER	1600 to 1700	\$3,000	Jun-2020
NORTHWOOD	JALAN MATA AYER	1100 to 1200	\$2,250	May-2020
NORTHWOOD	JALAN MATA AYER	1400 to 1500	\$3,000	May-2020
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$3,200	Apr-2020
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,400	Apr-2020
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,700	Mar-2020
NORTHWOOD	JALAN MATA AYER	1100 to 1200	\$2,100	Feb-2020
NORTHWOOD	JALAN MATA AYER	2200 to 2300	\$3,800	Feb-2020
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,200	Dec-2019
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,700	Oct-2019
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,500	Sep-2019
NORTHWOOD	JALAN MATA AYER	1400 to 1500	\$2,600	Aug-2019
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,300	Aug-2019
NORTHWOOD	JALAN MATA AYER	1600 to 1700	\$3,000	Jun-2019
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,700	Apr-2019
NORTHWOOD	JALAN MATA AYER	1300 to 1400	\$2,000	Apr-2019

Renting

What are similar units rented for in comparable projects?

Comparable units are other rented units that are similar in size (up to $\pm 20\%$) and floor level (up to ± 5 floors) to **60 JALAN MATA AYER #04-05**. In establishing a rent for this unit, it is useful to observe the range of prices for which other comparable units were rented for.

In the table below, we list the **latest similar** unit rental transaction details in comparable projects. Data is analyzed directly from the property agency. Rows highlighted in yellow refer to the highest and lowest prices in the table.

Project	Address	Size	Price	PSF	Contract
The Sensoria	1 Jalan Ulu Sembawang #04-08 SRX	1,270	\$2,500	\$1.97	Jun 27, 2021
Seletaris	507 Sembawang Road #03-50 SRX	1,377	\$2,800	\$2.03	Jun 11, 2021
Seletaris	501 Sembawang Road #02-12 SRX	1,431	\$3,000	\$2.10	Jun 4, 2021
Seletaris	505 Sembawang Road #01-44 SRX	1,399	\$2,200	\$1.57	May 29, 2021
Seletaris	507 Sembawang Road Level 1 to 3 SRX	1,377	\$3,000	\$2.18	May 20, 2021
Seletaris	503 Sembawang Road Level 4 to 6 SRX	1,388	\$2,400	\$1.73	Apr 27, 2021
Seletaris	503 Sembawang Road #03-23 SRX	1,388	\$3,000	\$2.16	Mar 20, 2021
Seletaris	505 Sembawang Road Level 1 to 3 SRX	1,313	\$2,300	\$1.75	Mar 8, 2021
Seletaris	511 Sembawang Road #03-76 SRX	1,420	\$2,800	\$1.97	Mar 7, 2021
Seletaris	505 Sembawang Road Level 1 to 3 SRX	1,270	\$1,900	\$1.50	Feb 15, 2021

Renting

What are landlords asking for in Northwood and other nearby projects?

As of Jul 20, 2021, there are 2 active rental listings found in Northwood and other nearby projects that are for subletting of the entire unit. The table shows the minimum, median and maximum asking rent PSF in these listings.

	Min. PSF	Median PSF	Max. PSF	# Listings
Northwood	\$2.67	\$2.67	\$2.67	1
The Sensoria	-	-	-	0
Seletaris	\$2.27	\$2.27	\$2.27	1
Sembawang Cottage	-	-	-	0
Goodlink Park	-	-	-	0
Platina Gardens	-	-	-	0
Total Listings				2

The table shows the minimum, median and maximum asking rents in these listings.

	Min. Rent	Median Rent	Max. Rent	# Listings
Northwood	\$3,500	\$3,500	\$3,500	1
The Sensoria	-	-	-	0
Seletaris	\$3,500	\$3,500	\$3,500	1
Sembawang Cottage	-	-	-	0
Goodlink Park	-	-	-	0
Platina Gardens	-	-	-	0
Total Listings				2

Refer to Annex for details on [all active](#) rental listings.

Renting

What could the landlord be paying for his monthly mortgage instalments?

The monthly mortgage based on the last sold price is an indication of part of the current landlord's cost.

Address	: NORTHWOOD, 60 JALAN MATA AYER #04-05
Purchase price	: \$ 1,320,000
Purchase date	: Jul 6, 2021

Assumptions

Interest rate	: 3.5%
Down payment	: 25%
Term of loan	: 30 years
Monthly mortgage payments	: \$4,446 per month

Investing

What return have owners earned from selling their Northwood units?

On average, the annual profit/loss experienced for all resale transactions in Northwood was **5.5%**. (Resale is defined as any property that is sold after the original sale from the developer.) This table was created by calculating the average annual price change for all units that were bought and held for at least one year and then resold.

Address	Area sqft	Bought	Sold	Price Change	Annualized Capital Gain
60 JALAN MATA AYER #04-05	1,335	\$883 psf (Sep 14)	\$988 psf (Jul 21)	11.9%	1.7%
60 JALAN MATA AYER #05-05	2,227	\$722 psf (Feb 12)	\$898 psf (May 21)	24.4%	2.4%
68 JALAN MATA AYER #03-21	1,313	\$624 psf (Jun 07)	\$952 psf (Apr 21)	52.5%	3.1%
60 JALAN MATA AYER #05-12	2,227	\$462 psf (Jun 07)	\$898 psf (Apr 21)	94.1%	4.9%
62 JALAN MATA AYER #03-14	1,130	\$846 psf (Jun 16)	\$955 psf (Mar 21)	12.9%	2.5%
70 JALAN MATA AYER #05-25	1,991	\$703 psf (Mar 15)	\$823 psf (Dec 20)	17.1%	2.8%
72 Jalan Mata Ayer #03-26	1,313	\$913 psf (Aug 12)	\$927 psf (Sep 20)	1.5%	0.2%
60 Jalan Mata Ayer #01-08	1,454	\$593 psf (Jun 07)	\$916 psf (Aug 20)	54.4%	3.4%
70 Jalan Mata Ayer #02-22	1,313	\$898 psf (Jul 11)	\$913 psf (Aug 20)	1.7%	0.2%
70 Jalan Mata Ayer #04-22	1,313	\$974 psf (Jan 13)	\$952 psf (Jul 20)	-2.3%	-0.3%
66 Jalan Mata Ayer #01-17	1,603	\$508 psf (Jun 07)	\$867 psf (Mar 20)	70.5%	4.3%
70 Jalan Mata Ayer #02-25	1,313	\$624 psf (Aug 09)	\$913 psf (Mar 20)	46.3%	3.7%
72 Jalan Mata Ayer #01-26	1,603	\$525 psf (Jun 07)	\$872 psf (Jan 20)	66.0%	4.1%
60 Jalan Mata Ayer #05-10	2,228	\$462 psf (Jun 07)	\$816 psf (Aug 19)	76.6%	4.8%
66 Jalan Mata Ayer #02-17	1,313	\$588 psf (May 07)	\$853 psf (Apr 19)	45.0%	3.2%
66 Jalan Mata Ayer #02-16	1,313	\$597 psf (Jun 07)	\$853 psf (Apr 19)	42.8%	3.0%
60 Jalan Mata Ayer #02-02	1,334	\$905 psf (Jul 12)	\$877 psf (Jan 19)	-3.1%	-0.5%
66 Jalan Mata Ayer #03-16	1,312	\$627 psf (Jun 07)	\$800 psf (Dec 18)	27.6%	2.1%
72 Jalan Mata Ayer #03-27	1,626	\$595 psf (Jun 07)	\$902 psf (Jul 18)	51.6%	3.8%
66 Jalan Mata Ayer #03-17	1,313	\$792 psf (Jul 10)	\$792 psf (Apr 18)	0.0%	0.0%
62 Jalan Mata Ayer #02-15	1,636	\$611 psf (Jun 07)	\$871 psf (Mar 18)	42.4%	3.3%
60 Jalan Mata Ayer #03-06	1,334	\$772 psf (Sep 10)	\$877 psf (Mar 18)	13.6%	1.7%
60 Jalan Mata Ayer #02-10	1,335	\$670 psf (Oct 09)	\$883 psf (Jan 18)	31.8%	3.4%
68 Jalan Mata Ayer #05-20	1,992	\$677 psf (Nov 10)	\$763 psf (Nov 17)	12.6%	1.7%
68 Jalan Mata Ayer #03-20	1,314	\$707 psf (Jan 10)	\$821 psf (Nov 17)	16.1%	1.9%
60 Jalan Mata Ayer #04-06	1,335	\$643 psf (Jun 07)	\$898 psf (Oct 17)	39.6%	3.3%
66 Jalan Mata Ayer #04-16	1,313	\$685 psf (Jan 10)	\$837 psf (Oct 17)	22.2%	2.6%
60 Jalan Mata Ayer #02-05	1,334	\$607 psf (Jun 07)	\$832 psf (Aug 17)	37.0%	3.2%
72 Jalan Mata Ayer #04-27	1,625	\$595 psf (Jun 07)	\$793 psf (Jul 17)	33.2%	2.9%
60 Jalan Mata Ayer #04-08	1,334	\$734 psf (Apr 10)	\$858 psf (Nov 16)	16.8%	2.4%
62 Jalan Mata Ayer #03-14	1,130	\$884 psf (Nov 11)	\$846 psf (Jun 16)	-4.3%	-1.0%
72 Jalan Mata Ayer #02-29	1,312	\$606 psf (Jun 07)	\$800 psf (May 16)	31.9%	3.2%

Address	Area sqft	Bought	Sold	Price Change	Annualized Capital Gain
72 Jalan Mata Ayer #02-28	1,334	\$659 psf (Oct 09)	\$742 psf (Mar 16)	12.5%	1.9%
60 Jalan Mata Ayer #01-07	1,454	\$621 psf (Jun 07)	\$828 psf (Aug 15)	33.4%	3.6%
68 Jalan Mata Ayer #02-18	1,312	\$604 psf (Jun 07)	\$829 psf (Jul 15)	37.2%	4.0%
70 Jalan Mata Ayer #05-25	1,991	\$492 psf (Jun 07)	\$703 psf (Mar 15)	42.8%	4.7%
60 Jalan Mata Ayer #04-11	1,335	\$715 psf (Jan 10)	\$868 psf (Jan 15)	21.5%	4.0%
60 Jalan Mata Ayer #04-05	1,335	\$622 psf (Jun 07)	\$883 psf (Sep 14)	42.0%	4.9%
68 Jalan Mata Ayer #04-21	1,313	\$655 psf (Aug 09)	\$974 psf (Jan 14)	48.7%	9.4%
60 Jalan Mata Ayer #04-10	1,335	\$640 psf (Jun 07)	\$958 psf (Aug 13)	49.7%	6.8%
60 Jalan Mata Ayer #03-02	1,335	\$621 psf (Jun 07)	\$925 psf (Feb 13)	48.8%	7.3%
70 Jalan Mata Ayer #04-22	1,313	\$674 psf (Dec 09)	\$974 psf (Jan 13)	44.6%	12.4%
62 Jalan Mata Ayer #05-14	1,131	\$742 psf (Nov 09)	\$1,025 psf (Jan 13)	38.1%	10.6%
60 Jalan Mata Ayer #02-04	1,335	\$749 psf (Jun 10)	\$940 psf (Nov 12)	25.5%	9.7%
60 Jalan Mata Ayer #01-06	1,454	\$639 psf (Oct 09)	\$914 psf (Nov 12)	43.0%	12.1%
60 Jalan Mata Ayer #02-07	1,334	\$712 psf (Mar 10)	\$892 psf (Nov 12)	25.3%	8.9%
68 Jalan Mata Ayer #02-20	1,313	\$700 psf (Nov 09)	\$936 psf (Oct 12)	33.7%	10.5%
70 Jalan Mata Ayer #04-25	1,313	\$710 psf (Feb 10)	\$936 psf (Sep 12)	31.8%	11.3%
68 Jalan Mata Ayer #05-21	1,990	\$482 psf (May 07)	\$838 psf (Aug 12)	73.9%	11.1%
72 Jalan Mata Ayer #02-26	1,313	\$616 psf (Jul 09)	\$913 psf (Aug 12)	48.1%	13.6%
72 Jalan Mata Ayer #03-26	1,313	\$710 psf (Dec 09)	\$913 psf (Aug 12)	28.6%	10.0%
60 Jalan Mata Ayer #02-02	1,335	\$605 psf (Jun 07)	\$904 psf (Jul 12)	49.3%	8.2%
60 Jalan Mata Ayer #02-12	1,335	\$726 psf (May 10)	\$898 psf (May 12)	23.7%	10.9%
70 Jalan Mata Ayer #05-23	1,992	\$489 psf (Jun 07)	\$787 psf (May 12)	60.9%	10.1%
60 Jalan Mata Ayer #03-03	1,334	\$734 psf (Jun 10)	\$877 psf (Apr 12)	19.4%	10.1%
60 Jalan Mata Ayer #05-05	2,227	\$452 psf (Jun 07)	\$722 psf (Feb 12)	59.7%	10.4%
62 Jalan Mata Ayer #03-14	1,130	\$706 psf (Jun 07)	\$884 psf (Nov 11)	25.3%	5.2%
60 Jalan Mata Ayer #04-12	1,334	\$647 psf (Jun 07)	\$937 psf (Nov 11)	44.7%	8.7%
70 Jalan Mata Ayer #02-22	1,313	\$658 psf (Sep 09)	\$898 psf (Jul 11)	36.4%	18.3%
68 Jalan Mata Ayer #04-20	1,314	\$608 psf (Jul 09)	\$859 psf (May 11)	41.2%	20.4%
68 Jalan Mata Ayer #02-21	1,313	\$588 psf (Jun 07)	\$856 psf (May 11)	45.7%	10.0%
70 Jalan Mata Ayer #03-22	1,313	\$642 psf (Aug 09)	\$875 psf (Apr 11)	36.3%	20.0%
60 Jalan Mata Ayer #01-12	1,453	\$667 psf (Dec 09)	\$825 psf (Apr 11)	23.7%	17.8%
68 Jalan Mata Ayer #05-20	1,991	\$478 psf (Jun 07)	\$678 psf (Nov 10)	41.6%	10.6%
62 Jalan Mata Ayer #01-15	1,807	\$568 psf (Jun 07)	\$747 psf (Oct 10)	31.4%	8.3%
60 Jalan Mata Ayer #05-11	2,229	\$472 psf (May 07)	\$637 psf (Oct 10)	34.8%	9.2%
60 Jalan Mata Ayer #03-06	1,334	\$651 psf (May 07)	\$772 psf (Sep 10)	18.5%	5.3%
60 Jalan Mata Ayer #03-08	1,334	\$640 psf (Jun 07)	\$802 psf (Aug 10)	25.1%	7.3%
66 Jalan Mata Ayer #03-17	1,313	\$631 psf (Jun 07)	\$792 psf (Jul 10)	25.5%	7.6%
60 Jalan Mata Ayer #02-04	1,335	\$622 psf (Jun 07)	\$749 psf (Jun 10)	20.3%	6.4%

Address	Area sqft	Bought	Sold	Price Change	Annualized Capital Gain
60 Jalan Mata Ayer #02-12	1,334	\$653 psf (Jun 07)	\$727 psf (May 10)	11.3%	3.8%
60 Jalan Mata Ayer #02-11	1,336	\$652 psf (Jun 07)	\$729 psf (May 10)	11.9%	4.0%
68 Jalan Mata Ayer #03-18	1,314	\$606 psf (May 07)	\$745 psf (Apr 10)	23.0%	7.3%
60 Jalan Mata Ayer #02-07	1,334	\$649 psf (Jun 07)	\$712 psf (Mar 10)	9.6%	3.4%
72 Jalan Mata Ayer #01-29	1,605	\$535 psf (Jun 07)	\$647 psf (Mar 10)	21.1%	7.3%
60 Jalan Mata Ayer #01-02	1,453	\$589 psf (Jun 07)	\$653 psf (Mar 10)	10.8%	3.9%
60 Jalan Mata Ayer #01-11	1,453	\$619 psf (Jun 07)	\$695 psf (Feb 10)	12.2%	4.4%
72 Jalan Mata Ayer #03-29	1,312	\$622 psf (Jun 07)	\$701 psf (Feb 10)	12.6%	4.5%
72 Jalan Mata Ayer #05-28	2,013	\$488 psf (Jun 07)	\$611 psf (Feb 10)	25.0%	8.6%
70 Jalan Mata Ayer #04-25	1,314	\$617 psf (Jun 07)	\$710 psf (Feb 10)	15.1%	5.4%
60 Jalan Mata Ayer #04-11	1,336	\$639 psf (Jun 07)	\$714 psf (Jan 10)	11.7%	4.3%
60 Jalan Mata Ayer #02-06	1,334	\$635 psf (Jun 07)	\$712 psf (Jan 10)	12.0%	4.4%
70 Jalan Mata Ayer #04-23	1,312	\$634 psf (Jun 07)	\$720 psf (Jan 10)	13.5%	5.0%
68 Jalan Mata Ayer #03-20	1,314	\$633 psf (Jun 07)	\$707 psf (Jan 10)	11.7%	4.3%
66 Jalan Mata Ayer #04-16	1,314	\$612 psf (Jun 07)	\$684 psf (Jan 10)	11.8%	4.5%
72 Jalan Mata Ayer #01-27	1,950	\$505 psf (Jun 07)	\$594 psf (Dec 09)	17.6%	6.5%
60 Jalan Mata Ayer #01-12	1,452	\$613 psf (Jun 07)	\$668 psf (Dec 09)	9.0%	3.4%
72 Jalan Mata Ayer #03-26	1,314	\$616 psf (Jun 07)	\$710 psf (Dec 09)	15.1%	5.7%
66 Jalan Mata Ayer #04-17	1,314	\$617 psf (Jul 07)	\$684 psf (Dec 09)	11.0%	4.3%
68 Jalan Mata Ayer #05-18	1,991	\$470 psf (Jun 07)	\$565 psf (Dec 09)	20.1%	7.5%
60 Jalan Mata Ayer #03-12	1,335	\$661 psf (Jun 07)	\$704 psf (Dec 09)	6.4%	2.5%
70 Jalan Mata Ayer #04-22	1,313	\$631 psf (Jun 07)	\$674 psf (Dec 09)	6.8%	2.7%
62 Jalan Mata Ayer #05-14	1,131	\$700 psf (Jun 07)	\$742 psf (Nov 09)	6.1%	2.5%
60 Jalan Mata Ayer #04-08	1,334	\$640 psf (May 07)	\$697 psf (Nov 09)	8.8%	3.5%
60 Jalan Mata Ayer #02-03	1,335	\$609 psf (Jun 07)	\$674 psf (Nov 09)	10.6%	4.3%
68 Jalan Mata Ayer #01-18	1,603	\$510 psf (Jun 07)	\$601 psf (Oct 09)	17.8%	7.1%
72 Jalan Mata Ayer #02-28	1,335	\$615 psf (Jun 07)	\$659 psf (Oct 09)	7.2%	3.0%
68 Jalan Mata Ayer #01-20	1,637	\$545 psf (Jun 07)	\$632 psf (Oct 09)	16.1%	6.5%
60 Jalan Mata Ayer #01-06	1,453	\$615 psf (Jun 07)	\$640 psf (Oct 09)	4.0%	1.7%
60 Jalan Mata Ayer #02-10	1,334	\$639 psf (Jun 07)	\$670 psf (Oct 09)	4.9%	2.1%
60 Jalan Mata Ayer #05-06	2,227	\$461 psf (Jun 07)	\$511 psf (Sep 09)	10.9%	4.6%
70 Jalan Mata Ayer #03-25	1,313	\$631 psf (Jul 07)	\$632 psf (Sep 09)	0.2%	0.1%
70 Jalan Mata Ayer #02-22	1,313	\$588 psf (Jun 07)	\$658 psf (Sep 09)	12.0%	5.2%
70 Jalan Mata Ayer #03-24	1,625	\$602 psf (Jun 07)	\$633 psf (Sep 09)	5.2%	2.3%
68 Jalan Mata Ayer #04-21	1,312	\$617 psf (Jun 07)	\$656 psf (Aug 09)	6.2%	2.8%
70 Jalan Mata Ayer #02-25	1,314	\$594 psf (May 07)	\$624 psf (Aug 09)	5.0%	2.2%
72 Jalan Mata Ayer #02-26	1,313	\$614 psf (Jul 07)	\$616 psf (Jul 09)	0.3%	0.2%
72 Jalan Mata Ayer #01-28	1,346	\$626 psf (Jun 07)	\$572 psf (Jun 09)	-8.7%	-4.4%

Address	Area sqft	Bought	Sold	Price Change	Annualized Capital Gain
Average Annual Capital Gain				5.5%	

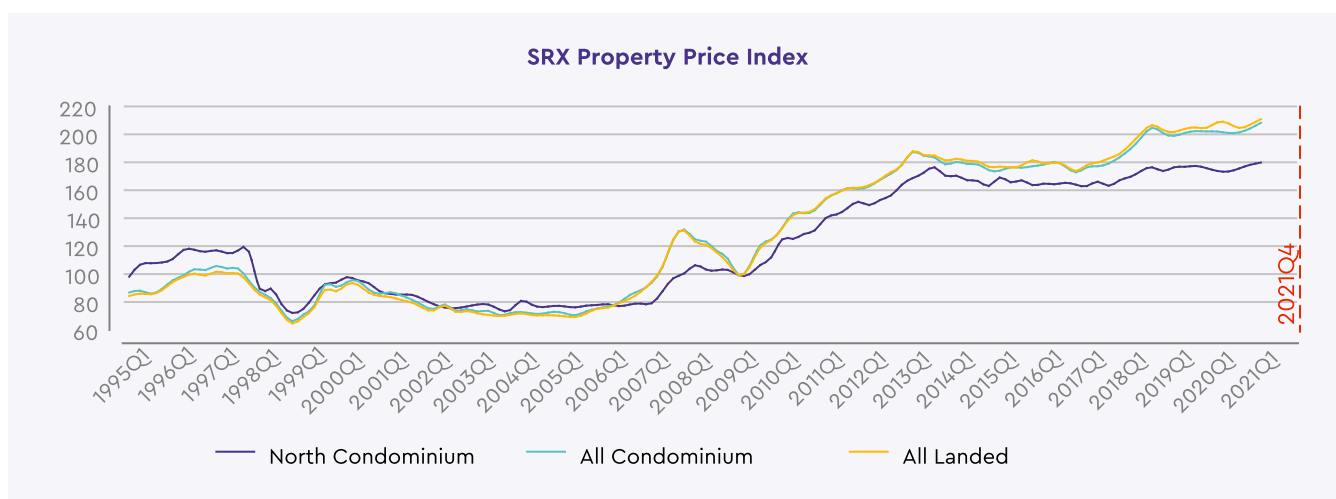
Investing

What is an Average Index Price (AIP™) for 60 JALAN MATA AYER #04-05?

The Average Index Price (AIP™) is an approximation of the current price of the home if the price of the home just followed the movement of the market since it was last purchased.

It is one reference point that can help an investor ascertain how far out the recent transactions or asking prices are from the normal average of the market in the long run. AIP™ is not the market price as it has not been adjusted for qualitative and future market considerations.

To obtain the AIP™, the table below shows all the individual units sold in Northwood that are similar in size (± 20%) and floor level (± 1 floor) to 60 JALAN MATA AYER #04-05. Each unit has its last sold price adjusted by the market changes as described by the most relevant SRX price index available.



Address	Area sqft	Last Sold	SRX Price Index Change	Index PSF (2021Q1)
60 JALAN MATA AYER #04-05	1,335	\$989 psf (Jul 21)	0.0% (2021Q3 to 2021Q1)	\$989 psf
68 JALAN MATA AYER #03-21	1,313	\$952 psf (Apr 21)	0.0% (2021Q2 to 2021Q1)	\$952 psf
62 JALAN MATA AYER #03-14	1,130	\$956 psf (Mar 21)	0.0% (2021Q1 to 2021Q1)	\$956 psf
72 Jalan Mata Ayer #03-26	1,313	\$928 psf (Sep 20)	2.4% (2020Q3 to 2021Q1)	\$950 psf
60 Jalan Mata Ayer #04-09	1,335	\$899 psf (Jul 20)	2.4% (2020Q3 to 2021Q1)	\$920 psf
70 Jalan Mata Ayer #04-22	1,313	\$952 psf (Jul 20)	2.4% (2020Q3 to 2021Q1)	\$975 psf
70 Jalan Mata Ayer #03-23	1,314	\$883 psf (Jul 19)	1.4% (2019Q3 to 2021Q1)	\$895 psf
66 Jalan Mata Ayer #03-16	1,312	\$800 psf (Dec 18)	3.4% (2018Q4 to 2021Q1)	\$828 psf
66 Jalan Mata Ayer #03-17	1,313	\$792 psf (Apr 18)	3.4% (2018Q2 to 2021Q1)	\$819 psf
60 Jalan Mata Ayer #03-06	1,334	\$877 psf (Mar 18)	6.0% (2018Q1 to 2021Q1)	\$930 psf
60 Jalan Mata Ayer #03-10	1,335	\$880 psf (Dec 17)	7.6% (2017Q4 to 2021Q1)	\$947 psf
68 Jalan Mata Ayer #03-20	1,314	\$822 psf (Nov 17)	7.6% (2017Q4 to 2021Q1)	\$884 psf

Address	Area sqft	Last Sold	SRX Price Index Change	Index PSF (2021Q1)
60 Jalan Mata Ayer #04-06	1,335	\$899 psf (Oct 17)	7.6% (2017Q4 to 2021Q1)	\$967 psf
66 Jalan Mata Ayer #04-16	1,313	\$838 psf (Oct 17)	7.6% (2017Q4 to 2021Q1)	\$901 psf
60 Jalan Mata Ayer #04-08	1,334	\$858 psf (Nov 16)	9.6% (2016Q4 to 2021Q1)	\$940 psf
62 Jalan Mata Ayer #03-14	1,130	\$847 psf (Jun 16)	9.4% (2016Q2 to 2021Q1)	\$927 psf
60 Jalan Mata Ayer #04-11	1,335	\$869 psf (Jan 15)	6.3% (2015Q1 to 2021Q1)	\$924 psf
60 Jalan Mata Ayer #04-05	1,335	\$884 psf (Sep 14)	7.9% (2014Q3 to 2021Q1)	\$954 psf
68 Jalan Mata Ayer #04-21	1,313	\$975 psf (Jan 14)	5.5% (2014Q1 to 2021Q1)	\$1,029 psf
60 Jalan Mata Ayer #04-10	1,335	\$959 psf (Aug 13)	1.9% (2013Q3 to 2021Q1)	\$977 psf
60 Jalan Mata Ayer #03-02	1,335	\$925 psf (Feb 13)	6.6% (2013Q1 to 2021Q1)	\$986 psf
62 Jalan Mata Ayer #05-14	1,131	\$1,026 psf (Jan 13)	6.6% (2013Q1 to 2021Q1)	\$1,093 psf
60 Jalan Mata Ayer #03-04	1,335	\$899 psf (Oct 12)	9.7% (2012Q4 to 2021Q1)	\$986 psf
70 Jalan Mata Ayer #04-25	1,313	\$937 psf (Sep 12)	15.0% (2012Q3 to 2021Q1)	\$1,077 psf
60 Jalan Mata Ayer #03-03	1,334	\$877 psf (Apr 12)	17.4% (2012Q2 to 2021Q1)	\$1,030 psf
60 Jalan Mata Ayer #04-12	1,334	\$937 psf (Nov 11)	18.4% (2011Q4 to 2021Q1)	\$1,110 psf
68 Jalan Mata Ayer #04-20	1,314	\$860 psf (May 11)	25.9% (2011Q2 to 2021Q1)	\$1,082 psf
70 Jalan Mata Ayer #03-22	1,313	\$876 psf (Apr 11)	25.9% (2011Q2 to 2021Q1)	\$1,103 psf
72 Jalan Mata Ayer #03-29	1,312	\$768 psf (Oct 10)	36.7% (2010Q4 to 2021Q1)	\$1,050 psf
60 Jalan Mata Ayer #03-08	1,334	\$802 psf (Aug 10)	39.5% (2010Q3 to 2021Q1)	\$1,119 psf
68 Jalan Mata Ayer #03-18	1,314	\$746 psf (Apr 10)	43.4% (2010Q2 to 2021Q1)	\$1,070 psf
60 Jalan Mata Ayer #03-05	1,336	\$715 psf (Feb 10)	43.8% (2010Q1 to 2021Q1)	\$1,028 psf
70 Jalan Mata Ayer #04-23	1,312	\$720 psf (Jan 10)	43.8% (2010Q1 to 2021Q1)	\$1,036 psf
66 Jalan Mata Ayer #04-17	1,314	\$685 psf (Dec 09)	60.2% (2009Q4 to 2021Q1)	\$1,097 psf
60 Jalan Mata Ayer #03-12	1,335	\$704 psf (Dec 09)	60.2% (2009Q4 to 2021Q1)	\$1,128 psf
70 Jalan Mata Ayer #03-25	1,313	\$632 psf (Sep 09)	68.4% (2009Q3 to 2021Q1)	\$1,064 psf
72 Jalan Mata Ayer #03-28	1,334	\$618 psf (Jul 07)	84.8% (2007Q3 to 2021Q1)	\$1,142 psf
60 Jalan Mata Ayer #03-13	1,336	\$651 psf (Jul 07)	84.8% (2007Q3 to 2021Q1)	\$1,203 psf
68 Jalan Mata Ayer #03-19	1,314	\$622 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,271 psf
60 Jalan Mata Ayer #04-03	1,335	\$618 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,263 psf
72 Jalan Mata Ayer #04-29	1,313	\$636 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,300 psf
72 Jalan Mata Ayer #04-28	1,334	\$618 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,263 psf
60 Jalan Mata Ayer #04-13	1,336	\$644 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,316 psf
60 Jalan Mata Ayer #04-04	1,335	\$625 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,278 psf
66 Jalan Mata Ayer #05-16	1,312	\$635 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,298 psf
66 Jalan Mata Ayer #05-17	1,313	\$639 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,306 psf

Address	Area sqft	Last Sold	SRX Price Index Change	Index PSF (2021Q1)
68 Jalan Mata Ayer #04-19	1,314	\$622 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,271 psf
62 Jalan Mata Ayer #04-14	1,130	\$691 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,413 psf
60 Jalan Mata Ayer #04-07	1,335	\$644 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,316 psf
60 Jalan Mata Ayer #04-02	1,336	\$635 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,298 psf
68 Jalan Mata Ayer #03-21	1,314	\$624 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,276 psf
60 Jalan Mata Ayer #03-09	1,334	\$641 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,310 psf
60 Jalan Mata Ayer #03-07	1,336	\$665 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,359 psf
68 Jalan Mata Ayer #04-18	1,313	\$620 psf (Jun 07)	104.4% (2007Q2 to 2021Q1)	\$1,267 psf
72 Jalan Mata Ayer #04-26	1,313	\$604 psf (May 07)	104.4% (2007Q2 to 2021Q1)	\$1,235 psf
Average Index PSF				\$1,092 psf

Based on an average index PSF of **\$1,092 psf** for all the similar units, the **AIP** for 60 JALAN MATA AYER #04-05 is **\$1,457,820** (\$1,092 psf, 1335 sqft).

What would a typical mortgage for the Index Price be?

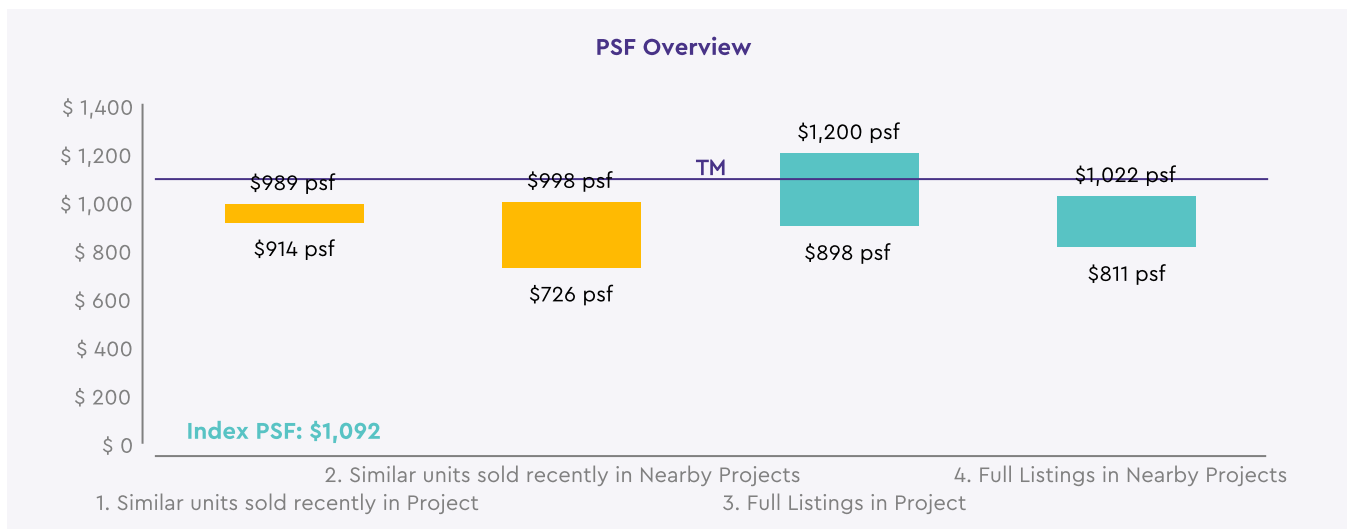
Based on an Index Price of \$1,457,820, a 30-year loan at 3.5% interest and 25% downpayment, the monthly mortgage is **\$4,910**.

Investing

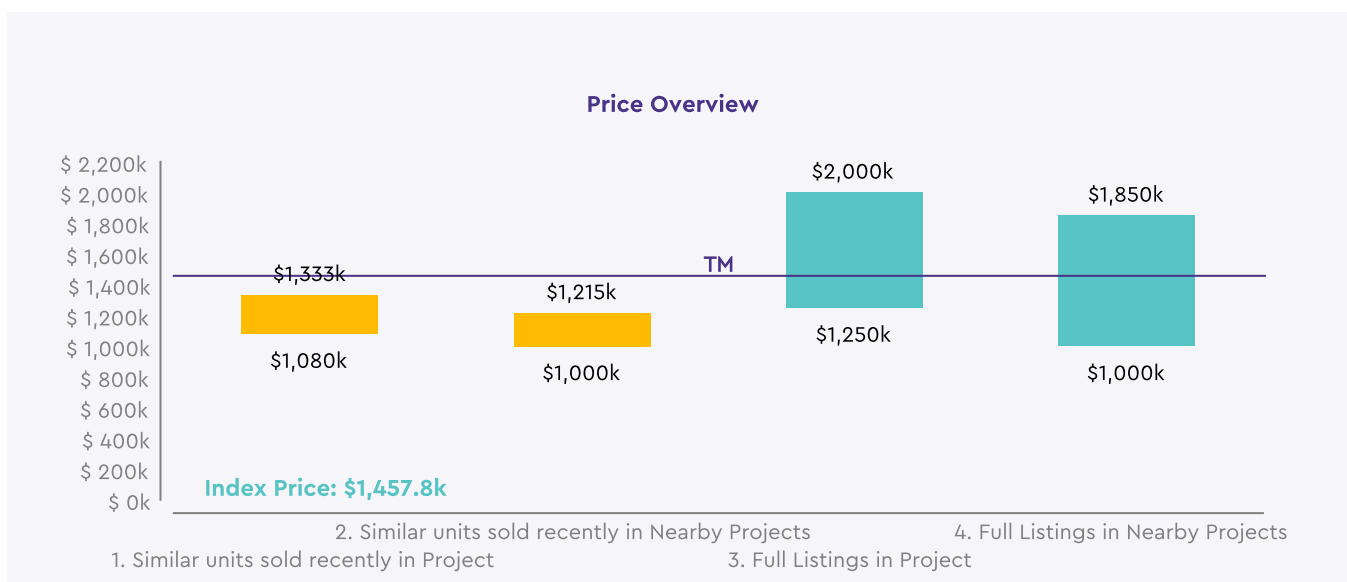
How does the index price for 60 JALAN MATA AYER #04-05 compare with the other price ranges discussed earlier?

The chart below shows, in 1 visual, the Index Price and Index Psf with respect to other transacted and listing price ranges discussed earlier.

Use these charts as a reference to arrive at a pricing solution in which you can take comfort.



* : Adjusted psf's for X-value calculation



Investing

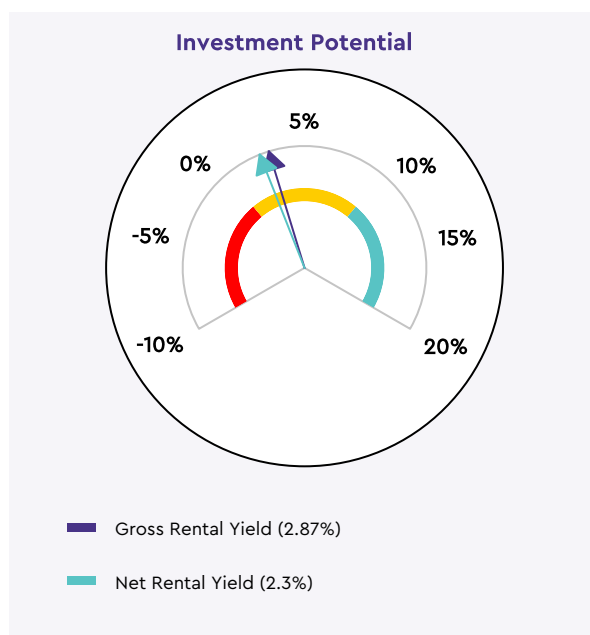
What are the recent rental yields in Northwood?

Good property price appreciations are usually associated with higher rental yields.

Gross Rental Yield of a property is its rental income divided by its sale price.

Net Rental Yield is the rental income minus taxes and expenses, divided by its sale price.

Return on Equity (ROE) is the rental income minus taxes & expenses & bank loan interest, divided by the downpayment. It is a percentage measure of the return on the real estate investment property.



Project	Gross Rental Yield	Net Rental Yield	Return on Equity
Northwood	2.87%	2.30%	-1.30%
Sembawang Cottage	2.79%	2.23%	-1.56%
The Sensoria	2.99%	2.39%	-0.92%
Goodlink Park	3.23%	2.58%	-0.17%
Platina Gardens	2.88%	2.31%	-1.28%
Seletaris	2.47%	1.98%	-2.59%

The table above shows an estimate of the average comparative rental yield for Condominiums in Northwood and other comparable projects.

Note:

- (a) Assume 20% expenses to obtain net income. This typically covers property taxes, maintenance, insurance, repairs, agent commission.
- (b) Return on Equity (ROE) calculations are based on 75% loan at an interest rate of 3.5% per annum. We assume pure interest bank loan with no capital repayment.
- (c) Projects marked with * have their project rentals estimated from all Condominiums along the same street as the project. For uncompleted projects, this may be an indication of its investment potential.

(d) Refer to Annex for the rental yield derivation of Northwood.

Rental yield calculations for Condominiums in Northwood

To derive the rental yield of a project, we will find the average yield of 3 sample units. The first unit is a typical rented unit with low rent (25th percentile). The second one represents medium rent (50th percentile) and third one represents a unit with high rent (75th percentile).

	25th percentile	50th percentile	75th percentile
Size*	2,227 sqft	1,453 sqft	1,313 sqft
A Sale price*	\$2,000,000	\$1,364,756	\$1,250,000
B Down payment (25%)	\$500,000	\$341,189	\$312,500
C Housing Loan (75%)	\$1,500,000	\$1,023,567	\$937,500
D Yearly interest repayment (3.5% interest * [C])	3.5% * \$1,500,000 = \$52,500	3.5% * \$1,023,567 = \$35,825	3.5% * \$937,500 = \$32,812
E Rent (psf) per month	\$2.12	\$2.23	\$2.33
F Rent (p.m.) [size]x[E]	\$4,713	\$3,245	\$3,063
G Gross Rent per annum	\$56,561	\$38,945	\$36,761
H 20% expenses	\$11,312	\$7,789	\$7,352
I Gross income = [G] - [H]	\$45,249	\$31,156	\$29,409
J Net income = [I] - [D]	-\$7,251	-\$4,669	-\$3,404
K Gross Yield = [G] / [A]	2.83%	2.85%	2.94%
L Net Yield = [I] / [A]	2.26%	2.28%	2.35%
M Return on Equity (ROE) = [J] / [B]	-1.45%	-1.37%	-1.09%
Avg Gross Yield:	2.87%	Avg Net Yield:	2.30%
		Avg ROE:	-1.30%

* Sale Price & Size for each unit is based on the respective Sale PSF percentiles of caveats lodged for the project in the last quarter.

All listings are active as at Jul 20, 2021. They are last posted within 1 month from various sources. Highlighted in yellow are the highest and lowest asking prices / psf.

SRX Sale Listings in Northwood

Sale Address	Asking	PSF	Built sqft	Bedrooms	Posted	Days on Market
Jalan Mata Ayer	\$1,962k	\$1,200	1,635	3	Jul 12, 2021	212
Jalan Mata Ayer	\$2,000k	\$898	2,228	4	Jun 28, 2021	112

Other Sale Listings in Northwood

Sale Address	Asking	PSF	Built sqft	Bedrooms	Posted	Days on Market
Northwood	\$1,890k	\$949	1,991	3	Jul 15, 2021	45
Northwood	\$1,250k	\$952	1,313	3	Jun 25, 2021	36
Northwood	\$1,300k	\$974	1,335	3	Jun 24, 2021	38

SRX Sale Listings in other comparable projects

Sale Address	Asking	PSF	Built sqft	Bedrooms	Posted	Days on Market
Jalan Ulu Sembawang	\$1,250k	\$847	1,475	3	Jan 29, 2021	171
Jalan Ulu Sembawang	\$1,850k	\$811	2,282	3	Jan 29, 2021	171

Other Sale Listings in other comparable projects

Sale Address	Asking	PSF	Built sqft	Bedrooms	Posted	Days on Market
Sembawang Cottage	\$1,000k	\$837	1,195	3	Jul 5, 2021	15
Seletaris	\$1,650k	\$1,022	1,615	4	Jun 23, 2021	146
Seletaris	\$1,050k	\$995	1,055	2	Jun 18, 2021	32

Other Rental Listings in Northwood

Rental Address	Asking	PSF	Built sqft	Bedrooms	Posted
Northwood	\$3,500	\$2.67	1,313	3	Jul 13, 2021

Other Rental Listings in other comparable projects

Rental Address	Asking	PSF	Built sqft	Bedrooms	Posted
Seletaris	\$3,500	\$2.27	1,539	3	Jun 21, 2021



Key/Legend for Significant Events

Quarter	Event	Details
1997Q2	Asian Financial Crisis	A period of financial assets suddenly losing a large part of their nominal value that gripped much of East Asia and raised fears of a worldwide economic meltdown due to financial contagion.
1999Q2	Dot-com Bubble	A period of time where stock markets in industrialized nations saw their equity value rise rapidly from growth in the Internet sector and related fields.
2002Q4	SARS	Viral respiratory disease epidemic originating from Southern China that spread across approximately thirty seven countries
2008Q2	Subprime Crisis	Came mainly from the fall of the non-oil exports in manufactured goods, induced by the overall deterioration of economic conditions in the US and Europe
2013Q4	Major Cooling Measures	Many actions taken effect by latest government policies pertaining to the residential property market. For more details and information, go to srx.com.sg/cooling-measures

Important Information

SRX crunches thousands of numbers to arrive at the analysis found in the Home Report. Using proprietary algorithms, SRX quickly processes raw data from the government and other publicly available sources, as well as data found in the SRX marketplace, to derive the analysis found in the report. This valuable information is time-sensitive, as the market is always changing. Therefore, we recommend that you update your understanding of the market by obtaining the latest Home Report, and discussing the housing market with trusted advisors.

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