

CONDOMINIUMS · WEST ABBOTSFORD

THE WALL OF OPPORTUNITY HOMEOWNERSHIP PROGRAM

LIMITED RELEASE

BUILD YOUR DOWN PAYMENT *while you save.*

Saving a lump-sum down payment while paying rent is the biggest hurdle for BC buyers. The Wall of Opportunity Homeownership Program turns it into simple monthly steps. Secure a brand-new Highstreet Village home today, stay comfortably where you are, and build your equity over 22 months until move-in in late 2028.

$10,000	22	Late 2028
TO GET STARTED	MONTHLY INSTALMENTS	ESTIMATED MOVE-IN

DEVELOPED & MARKETED BY

ABWall RE/MAX TREELAND REALTY
ve, Abbotsford, BC V2T 0M1 | Live@highstreetvillage.ca



01 · THE MARKET TODAY

A QUIET MARKET, *a short supply ahead.*

> "A long-awaited recovery in the British Columbia housing market appears to be underway... but will be slow and gradual."
>
> **Brendon Ogmundson**
> Chief Economist, BCREA - Q3 2026

> "Starts declined in Abbotsford-Mission, down 47.1 per cent..."
>
> **Bryan Yu**
> Chief Economist, Central 1 Credit Union - Q3 2026

Prices are near the bottom of the cycle, and far fewer new homes are being started in Abbotsford. That points to fewer brand-new homes on the market when Highstreet Village completes in late 2028.

ONE POSSIBLE VALUE PATH

Your purchase price is set at signing. If the market recovers as supply tightens, your home could be worth more by the time you move in.

Q4 2026	Q2 2027	Q4 2027	Q2 2028	Q4 2028
$497,900	$492,000	$515,000	$545,000	$575,000
Your price today	Market steadies	Supply tightens	Buyers return	Move-in

Values above are an illustrative scenario, not a forecast or guarantee; future prices may be higher or lower.

02 · WHY BUY NOW

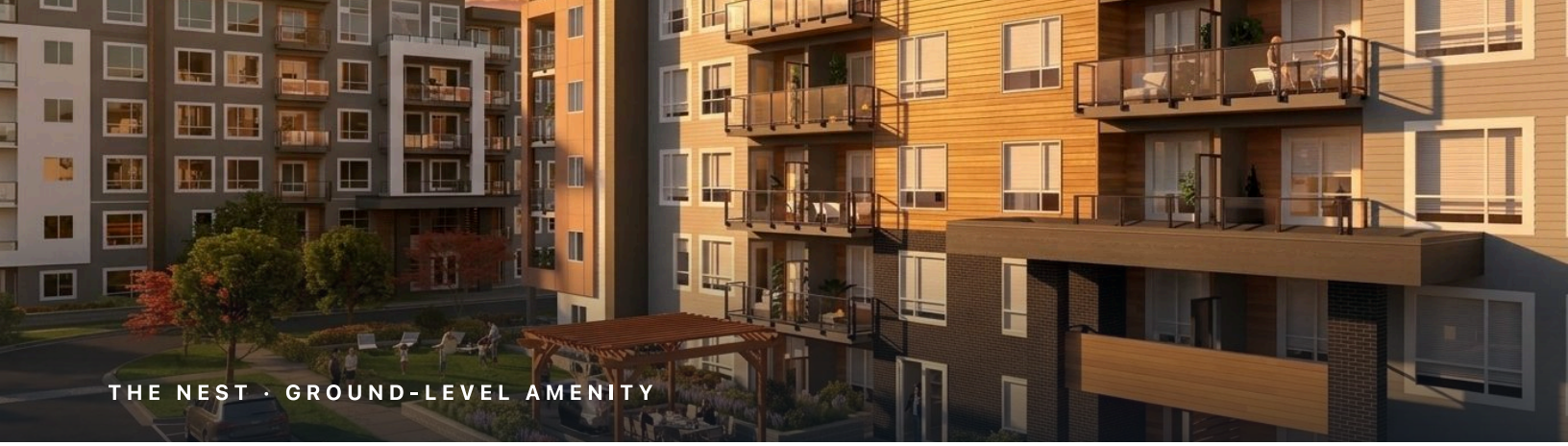
WAITING CAN COST YOU *more than just choice.*

Here is how buying today compares with waiting until Q2 2027 and chasing the same deposit in fewer months.

DETAIL	BUY TODAY · Q4 2026	WAIT · Q2 2027	COST OF WAITING
Average price	**$497,900**	~$492,000*	**Save $5,900 on purchase price**
Months to build deposit	**22 months**	~16 months	**6 fewer months to save**
Monthly to reach 10%	**$1,809 / mo**	$2,450 / mo	**+$641 / mo harder hurdle**
Monthly to reach 15%	**$2,941 / mo**	$3,988 / mo	**+$1,047 / mo harder hurdle**
Interest earned by completion	**~$2,657 to $3,747**	~$1,892 to $2,660	**Lose ~$765 to $1,087 in credits**
Closing incentive	**$3,000 VISA Gift Card**	Subject to availability	**Risk losing $3,000 bonus**
OPPORTUNITY LOST			
Choice of home	**Best floors, views & plans**	Whatever remains	**First pick goes to others**
Colour scheme	**Your choice**	Subject to stage of construction	**Your finishes may be set**
Options & upgrades	**Full selection window**	Window may be closed	**Personalization may be lost**

Even if the market dipped a little more heading into 2027, the experts and the stats say structural costs mean long-term prices will remain sticky. Waiting to save a few thousand on paper leaves you with less time to build your equity, significantly less 5% interest earned in trust, a massively inflated monthly savings pressure, and risks missing out on exclusive closing bonuses like our $3,000 VISA Gift Card when you complete in late 2028.

* Illustrative scenario only, not a forecast. Q2 2027 figures assume an average price of $492,000 and ~16 instalments to a late 2028 completion. Interest at 5% per annum simple interest on each deposit from date paid to completion. Selection, option availability and incentives vary by building and release.



03 · CHOOSE YOUR PATH

10% OR 15%, *one step at a time.*

Your deposit is paid in fixed monthly instalments, and each one starts earning 5% interest the month you pay it. A larger deposit at completion means more interest credited, a smaller mortgage, and lower payments once you move in.

MILESTONE	10% · FAST-TRACK PATH	15% · LOWER-PAYMENT PATH
At signing	$10,000	$10,000
Monthly instalment × 22	$1,809 / mo	$2,941 / mo
Deposit built by completion	**$49,780**	**$74,688**
5% interest earned by completion*	+ about $2,657	+ about $3,747
Bonus closing incentive	**+$3,000 VISA Gift Card**	**+$3,000 VISA Gift Card**
Total deposit + credits at completion	$55,437	$81,435
Mortgage at completion (late 2028)	$442,463	$416,465
Monthly payment benefit	**Base payment**	**~$149/mo less**

*5% per annum simple interest, calculated on each deposit amount from the date paid to completion and credited on the statement of adjustments. Mortgage payments based on current 5-year fixed market averages (~4.84%) over a 25-year amortization; excludes mortgage default insurance. Speak with a mortgage professional for your own figures.

LESS CASH *at closing.*

$0 GST

FIRST-TIME BUYERS

Eligible first-time buyers assign the federal GST rebate to the developer at signing. No 5% GST to pay at completion, and no waiting months for a refund.

$0 PTT

EVERY QUALIFYING BUYER

BC's Newly Built Home Exemption removes Property Transfer Tax on new homes up to $1.1M — first home or not. On $497,900 that's about $7,958 kept in your pocket.

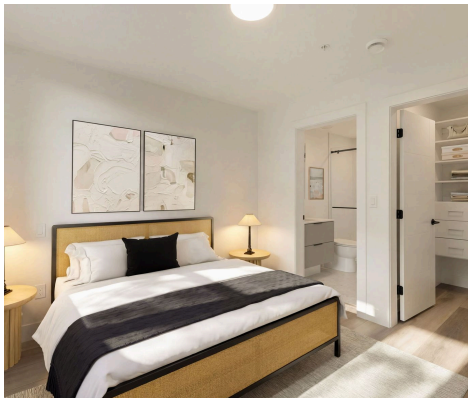
GST REBATE CHECKLIST

- Canadian citizen or permanent resident, 18 or older
- Haven't lived in a home you or your spouse owned this year or in the past four years
- You'll be the first to live in the home, as your primary residence

PTT EXEMPTION CHECKLIST

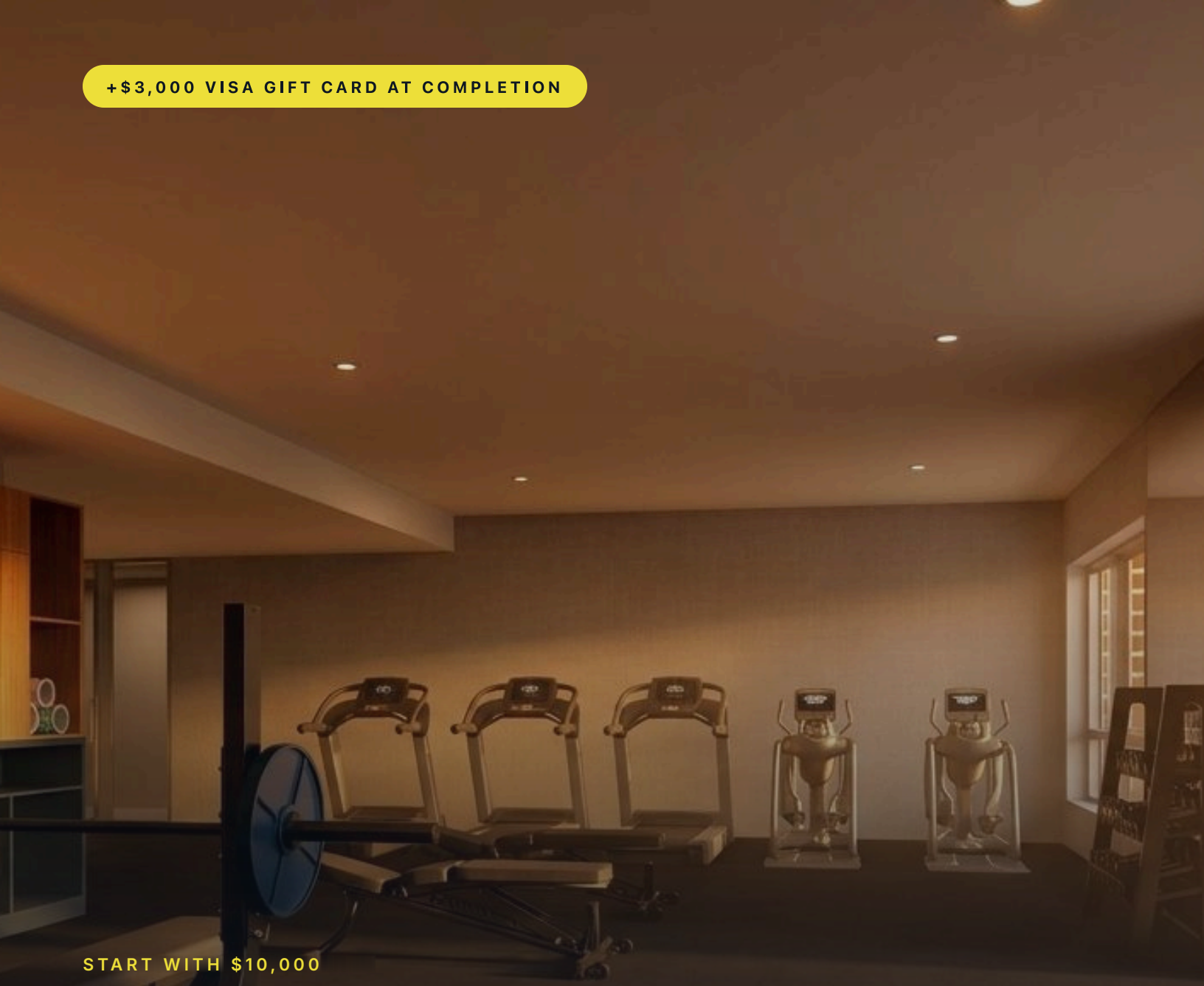
- Canadian citizen or permanent resident
- Newly built home valued at $1.1M or less
- You'll move in within 92 days and live there as your primary residence for the first year







SHOW HOME PHOTOGRAPHY · HIGHSTREET VILLAGE CONDOMINIUMS



+$3,000 VISA GIFT CARD AT COMPLETION

START WITH $10,000

CHOOSE YOUR HOME *before it's chosen for you.*

Book a private appointment to see available homes, colour schemes and options, and map out your monthly plan.

Presentation Centre
30494 Cardinal Ave, Abbotsford, BC
604-260-1699

Get in touch
live@highstreetvillage.ca
highstreetvillage.ca

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