

ANDMAR 3

PRICE RANGE

COMPLETION FALL 2026

CONDO STYLE	PLAN	SIZE (SQFT)	STARTING PRICE
STUDIO	C1, C2, C3	467-504	\$299,900
1 BED	A1	558	\$349,900
1 BED & DEN	A2, A3, A4, A5	649-690	
2 BED	B2, B3, B4	818-955	\$539,900
2 BED & DEN	B1	1032	\$669,900



ANDMAR PHASE 1+2

PRICE RANGE

COMPLETION JUNE 2026

CONDO STYLE	PLAN	SIZE (SQFT)	STARTING PRICE
STUDIO SOLD OUT	C1	390	\$279,900
1 BED SOLD OUT	E1	582	\$369,900
1 BED & DEN	A1, A2, A3, A4, G1, G2	664-731	\$429,900
2 BED & DEN	F1	1014	\$649,900
2 BED & DEN CORNER	B1, B2, B3, B4, D1, D2, H1	1023-1084	\$649,900

*ALL RESIDENTIAL CONDOS ARE GST EXEMPT

Secure your Studio Condo purchase with only **\$5,000 down!**

*Pay the remainder in monthly installments until December 31st 2025
to reach the required 5% deposit.*

Expansive **private terraces¹** on the second level corners -
Terraces ranging from 487 sq ft to 777 sq ft - **a rare find,
starting at \$579,900!**

A 2.99% Interest Rate Rebate

Every studio comes with a built-in queen-sized sleep system.
(A **\$10,000** value, while supplies last)


No GST on All Condos!



**Hurry! These studios
will sell out fast!**



Sales Center Open House

 Weekdays by Appointment Only
Weekends from 12 PM - 3 PM

 Suite #210, 5973 Vedder Road,
Chilliwack, BC. (Above TD Bank)

 Sales Team 604-997-3448

FINANCING FOR YOUR NEW ANDMAR HOME

Explore financing options for your new home with confidence. Our flexible solutions, tailored for the Andmar Development, align homeownership dreams with financial goals. Expert guidance awaits you on the path to your future home.

What we offer

- Holds on director level preferred rates for 120 days from application date, available on approved credit.
- Fast and hassle-free communication through our dedicated Andmar email.
- Free application fee and a free appraisal, determined by director's discretion, subject to approved credit.
- An Envision Financial representative available to meet with you on-site at the Andmar Development.
- A complimentary one-on-one planning session with our future planning and advice team.
- Full suite of banking products and services. Save while you wait.

As a purchaser of an Andmar home, Envision Financial can also offer you preferred rates on term deposits, determined by the director's discretion for the length of purchase date to possession date.

Get started today with Envision Financial



andmar@envisionfinancial.ca



#210 5973 Vedder Road,
Chilliwack V2R 1C3



Visit us at one of our Chilliwack branches:

SARDIS 45410 Luckakuck Way

CHILLIWACK CITY 45840 Cheam Ave.

GARRISON VILLAGE Unit 1-45595 Market Way

Two-year Mortgage Rate Rebate

*If on the day of closing the posted Envision Financial Credit Union 5-year fixed interest closed mortgage rate (the “Posted Rate”) is higher than 2.99 percent, the Developer will pay the Buyer an amount up to a maximum of 2%, to assist the Buyer with their mortgage for the first year. By way of example - if the Posted Rate is 3.99% and the Buyer has a mortgage of \$400,000, the Developer will pay the Buyer an amount equal to 1% of the amount of the Buyer’s mortgage for the first year (a \$4,000 payment). This effectively provides the Buyer with a rate of 2.99% for one year. If for example the Posted Rate is 4.99% the Developer will pay the Buyer an amount equal to 2% of the amount of the Buyer’s mortgage (an \$8,000 payment for a \$400,000 mortgage) in order to provide the Buyer with an effective rate of 2.99% for one year. If the Posted Rate is 2.99% or less there will be no rebate from the Developer. If the Posted Rate is greater than 4.99% the payment will be capped and calculated at a rate of 2% of the amount of the mortgage.

On the first anniversary date of closing (365 days after the closing date) the same formula as set out the above will apply for the second year rebate . The benchmark will be the Envision Posted Rate on the first anniversary date of closing and the payment will remain capped at 2 % of the amount of the Buyer’s mortgage.



Equity Edge™

New Home Deposit Bonds

Purchasing a new home is one of the largest investments you will make. When purchasing a new home, substantial deposits are typically required by the builder. The **EQUITY EDGE™ New Home Deposit Bond** can assist you with a **portion** of your deposit, allowing you to partially defer payment of this until the closing date of the sale.

Whether this is your first home, or you are selling an existing home, you will need to have sufficient cash to satisfy the down payment/deposit requirements of the builder. The builder's representative will work with you to determine the amount required, specific to your needs and circumstances. To raise this cash amount, most purchasers use three sources to provide the cash down payment:

- cash in the form of savings or investments;
- cash from the use of funds withdrawn under provisions of your RRSP; and/or
- cash from equity proceeds from the sale of your existing home.

Depending on the home you are buying, your possession date could be immediate or many months away. In the case of the latter, and in order to satisfy the builder's deposit requirements, you may find yourself having to liquidate investments, withdraw interest bearing RRSP or TFSA funds, or seek interim financing while you await the proceeds from the sale of your existing home to be finalized.

Here is a quick calculation to demonstrate how **EQUITY EDGE™** could satisfy **part** of your deposit, minimizing the necessity of other more drastic options as bridge financing, which could require you to post additional security, or cashing in interest-generating investments prior to possession.

For Example - Purchase Price of New Home: \$500,000

Total Deposit Required (15%): \$75,000

Deposit Schedule

Initial Cash Deposit (due immediately)	\$10,000
Second Cash Deposit (due within 7 days)	<u>\$40,000</u>
Total Cash Deposit (10%)	\$50,000
Equity Edge™ New Home Deposit Bond (5%)	\$25,000

Total Cost of Bond

Application Fee \$100.00 + Premium* (one-time 5.0%) \$1,250.00 = **\$1,350.00** for Bond in the amount of **\$25,000**

At completion the bonded amount of \$25,000 is due payable to the builder.

***Premium:** For closings less than 12 months away, the one-time premium is 3.5% of the Bond Amount. For closings between 12 and 24 months away, the one-time premium is 4.5% of the Bond Amount. For closings greater than 24 months away, the one-time premium is 5.0% of the Bond Amount.

If you are interested in using Equity Edge™, please contact an Equity Edge™ underwriter at the Toll Free number below or equityedge@travelers.com.

Travelers Canada:

Toll Free: 1-800-555-9431

Toll Free Fax: 1-877-762-7922

B.C. Head Office:

Suite 2500 – 650 West Georgia St.
Vancouver, BC
V6B 4N7

Alberta – Saskatchewan Head Office

Suite 2700, 530 – 8th Ave. S.W.
Calgary, AB
T2P 3S8



Equity Edge™

Frequently Asked Questions

Q: How long does it take to get a New Home Deposit Bond?

A: We can complete a review of an application within 2 to 3 business days, if all information has been supplied. Once a signed pre-approval letter and any requested documentation has been received with payment, a bond can be issued for execution within one week.

Q: Can I email my application?

A: Yes, we can review a scanned application. However, we will require the Indemnity Agreement (the second page of the application with signatures) to be mailed to our office, as we require the original signatures before issuing the bond.

Q: How much does the bond cost and when do I pay for it?

A: There is a one-time premium and application fee, which is payable prior to the bond being issued. The premium for the bond is 2.5% of the bond amount for purchases completing within 12 months, 3.5% for purchases completing within 12 to 24 months and 4.0% of the bond amount for purchases completing in more than 24 months. The application fee is \$100.00. The total amount of the premium and application fee will be indicated on the Notice of Pre-Approval.

Q: If I have a mortgage pre-approval, will I automatically be approved for a New Home Deposit Bond?

A: Not necessarily. We review each application on its own merit and would look to see how much cash you require at closing and how you are planning to complete your purchase. Also we would need to have assurance that in the event of a default on your purchase, that you have assets to cover the value of the bond.

Q: I'm not a Canadian citizen – can I still use Equity Edge?

A: We can review the application; however, we can only consider Canadian assets when reviewing the Personal Net Worth Statement and we may require a co-signer with a permanent residence in Canada. For example, we would not approve an out-of-country investor with minimal holdings in Canada.

Q: What are my options if I am not approved?

A: You could have someone co-sign for the bond. We would need them to complete an application and they would be listed with you as a Principal to the bond and they would have joint and several liability if you did not complete on your purchase.

Q: Is there a time limit to return the Notice of Pre-Approval and requested items?

A: The schedule for when the developer requires the bond instead of the final cash deposit should be outlined in your Purchase and Sale agreement. You should ensure that we receive all requested items at least 2-3 weeks prior to your deadline.

Q: What happens if I sell the unit prior to completion (i.e. my purchase is assigned)?

A: The bond is not transferable. If the assignee does not complete and the contract reverts to the original purchaser, then you are still responsible for completing on the purchase, which includes the bonded amount.

Q: What happens to the bond at completion?

A: The bond is fulfilled when you complete on your purchase and title is transferred from the Vendor to the Purchaser. The bond is not listed on the statement of adjustments prepared by your lawyer or Notary.

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