

GETTING A START, WITH BOSAEQUITY™

The folks at BlueSky get what it means to have to start somewhere. After all, the family company started with next to nothing, when Robert Bosa and his brothers and sisters immigrated to Canada in the late 1950s, in search of a brighter future.

They began building homes, paving their way for a future for themselves and their families, and after over 50 years in the business, the name Bosa has become synonymous with success, quality, and integrity. It wasn't easy, but it was worth it.

But what was hard then is even harder now. Getting work, saving money, investing in things – and still having a life – it's not easy. So, when the team at BlueSky thinks about how they can help people achieve their own brighter futures, they leave no rock unturned. "We look at everything," says Dale Bosa, CEO. "From where we build, to how we build, to how we

provide access – and even how people live. We're focused on the future, and we're trying to get ahead of it."

And every once in a while: they find something that works.

"BOSAEquity™ helps people get a start," says Dale. "In today's day and age, it takes a long time for people to save up to buy their first place, so we want to try to lend a hand." Brothers parted ways – and Robert started what is now known as Bosa Properties.

Announced in 2014, BOSAEquity™ helps tenants become homeowners by allowing them to build up homeowner equity—even while they're renting. The first program of its kind,

BOSAEquity™ allows 25% of a tenant's monthly rent to accrue as a credit towards a down payment of a future BlueSky or Bosa Properties new home purchase.

Yep, every month, BOSAEquity™ helps you save for your future. Without you even noticing. Not much that's hard about that!

To learn more about how the BOSAEquity™ works, or to find BlueSky and Bosa Properties rental opportunities in the Vancouver and Victoria areas, check out Bosa4Rent.com



Above: 1108 Pendrell, rental building

So, How Does That Work?

Rent an apartment at a Bosa4Rent property and each month up to 25% of your rent accrues as BOSAEquity™. This equity can be put towards a down payment on a future Bosa Properties or BlueSky Properties new home purchase, to a maximum of 5% of the value of the home.

Show Me the Math, Please.

Let's say your rent is \$1,800 a month. Of that, \$450 can go toward the purchase of a new Bosa or BlueSky home. After 24 months, you've got \$10,800 in that account. Nice!

Keep going; we'll credit you up to a maximum of 5% of the new home's price. So if you've got your eye on a home that's \$400,000, the maximum BOSAEquity™ credit you can use is \$20,000. And that would take you just over three and a half years to save if your rent is \$1,800.

Is it a Bank Account?

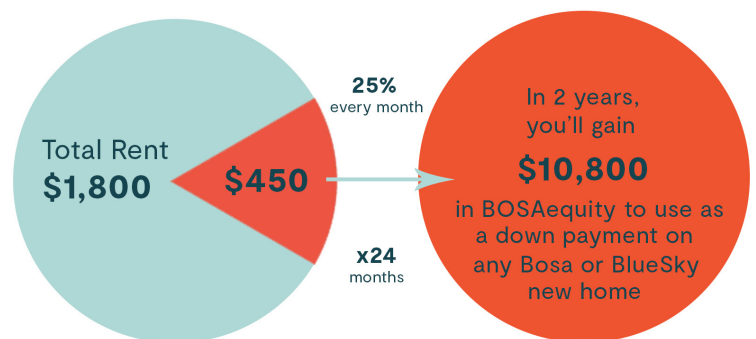
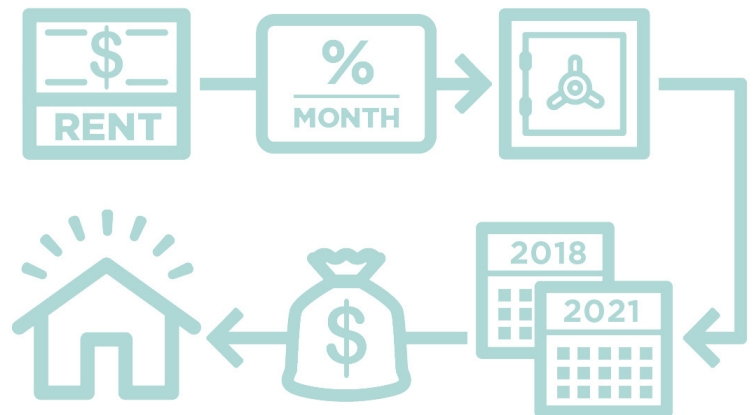
No. It's just an account of the rent you've paid, kind of like a loyalty program that tracks what you spend with us. In some ways it's better than a bank account, because you can't use it to splurge on a vacation or a new bike.

And When I'm Ready to Buy My Own Place?

When your tenancy is over, you'll receive a BOSAEquity™ statement that shows the total savings available if you want to purchase a new Bosa Properties or BlueSky Properties home. You have 24 months to use that credit.

Why Would We Do This For Tenants?

Because buying a home is a significant investment. We understand that it's hard to save up and still enjoy life, so we want to lend you a hand.



**Renting
+ Bosa**

**Home Ownership
Within Reach**