



PRESENTS:
*POSITIVE CASH FLOW EMERGING
MARKET*

*Affordable Workforce Housing in
Mobile, AL
with Exclusive Stated Financing*

For More Info Contact www.cozzarealtygroup.com
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MOBILE ALABAMA: AFFORDABLE HOUSING

INVEST IN AN IMMEDIATE EQUITY,
WEALTH-BUILDING, AFFORDABLE HOME

Potential ROI \approx 325%!!!



INVESTOR OPPORTUNITY

- **Instantaneous Equity of at least 10%**
- **Positive Cash Flow**
- **Projected ROI's over 200%**
- **Leveraged Investor Financing**
- **Hassle Free Ownership**
- **Emerging Market with Appreciation Potential**
- **Consistent Local Population Growth**
- **Significant demand for Affordable Housing**
- **Lease Option Strategies in Place**

INVESTOR INCENTIVES

- Builder pays ALL Closing Costs
- \$0 Carrying Costs during Construction
- Guaranteed Developer Leaseback of \$11,000
- 100% Turn Key Rent-Ready Single Family Homes

WHERE IN ALABAMA?



Mobile, AL Area

WHY MOBILE AND ITS & SURROUNDING AREAS?

- Area ranked #1 Market in the Country for Economic Growth between 2008-2012 (Moody's and Forbes)
- Over \$10 Billion Dollars in Economic Development & over 10,000 new jobs will be created over the 4 to 5 years
- U.S. Census Bureau ranked Eastern Shore in Baldwin County the #1 Micropolitan area for population growth.
 - 31,350 new residents in the past seven years



WHY MOBILE AND ITS & SURROUNDING AREAS?

- “Mobile is emerging as the South’s next boomtown and a magnet for megaprojects.” – CNNMoney.com
- Over 650 Million Dollars in New Tourism Development
- No property taxes for residents over 65 (major incentive for retiring baby boomers)



ECONOMIC BOOM

LOCAL JOBS CREATED OVER THE NEXT 4 YEARS

- ThyssenKrupp – 2700 jobs - \$4.1 Billion Steel Mill
- Northrop Grumman/EADS – 2000 jobs - \$35 Billion
- International Shipholding – New \$23 Million Plant
- Goodrich Aerospace – New \$11 Million Expansion
- Berg Spiral Pipe Company – New \$75 Million Plant
- Austal USA – 1000 additional workers over next 5 years



TOURISM BOOM

New NASCAR Race Track & Entertainment Complex

- “Alabama Motorsports Park”
- \$650 Million Project
- Expected Completion Fall 2009
- Plans include RV resort & retail malls
- Expected to bring over 5000 permanent jobs to the Mobile area



WHY AFFORDABLE HOUSING?

- Significant growth forecast for Mobile AL
- Local economists: Affordable housing market represents an excellent area to place investment dollars for the next 5 to 7 years
- Your investment dollars will be at “ground level” of a tremendous projected growth cycle
- Affordable Housing accommodates new job growth

TARGET AREA INFO



Daphne, AL:

- Consistent, Double-Digit annual population growth
- Median income over \$60,000
- 10-15 Minutes from Mobile
- Premium area where affordable housing is non-existent



SUBDIVISION INFO

- We have acquired a complete subdivision which we will monitor and control end-user to investor product
- Land Acquisition will be approx \$.35 cents on the dollar
- End-User homes already exist in subdivision
- Savings are *directly* translated to clients' wholesale acquisition



SUBDIVISION AMENITIES

- **Subdivision includes:**
 - ✓ **Club House**
 - ✓ **Pool**
 - ✓ **14,000-35,000 Sq. Ft. Lots**
 - ✓ **Gated Entrance**
 - ✓ **Brick Pavers**

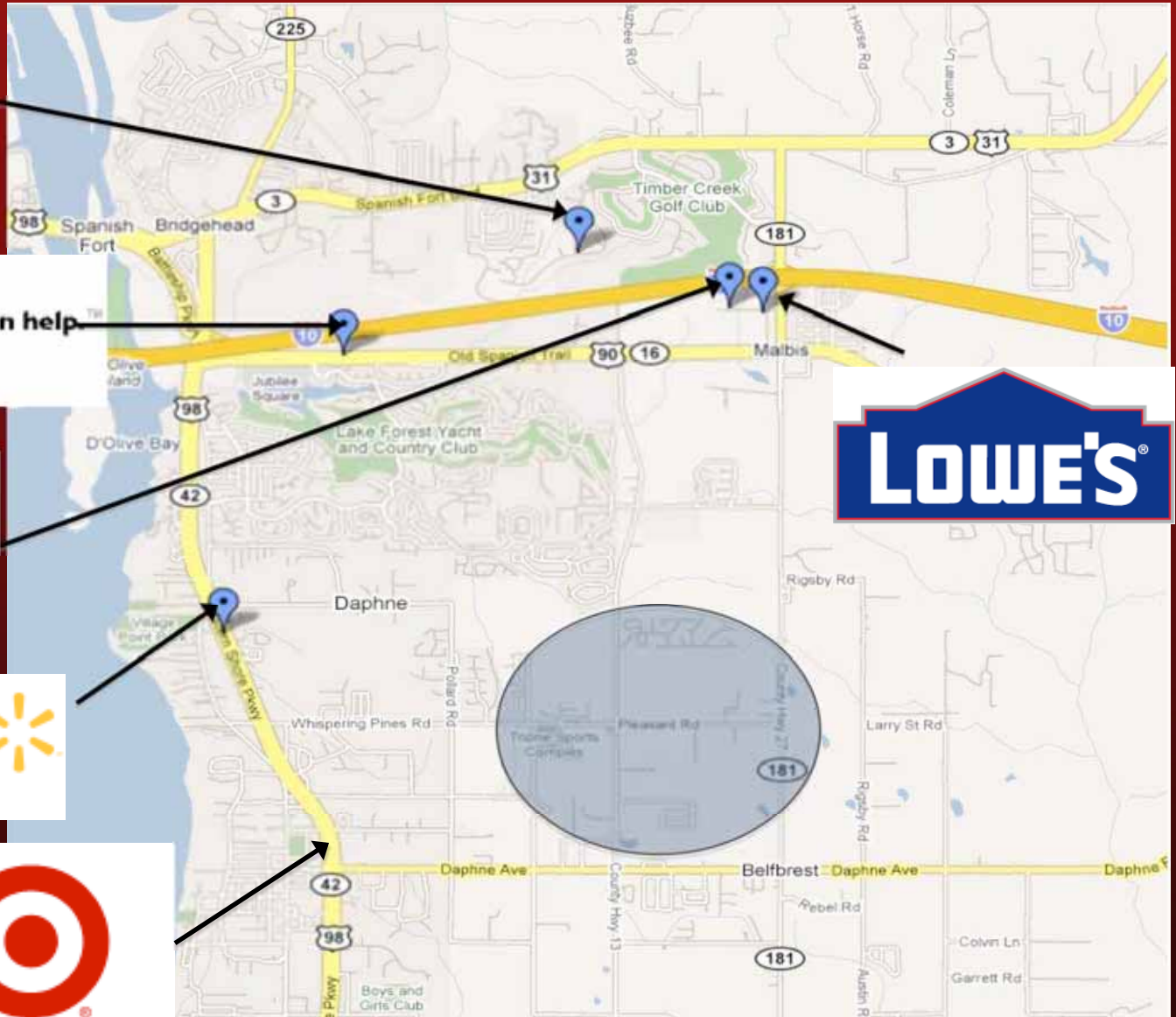


DAPHNE NEIGHBOR SUBDIVISIONS



DAPHNE LOCAL COMMERCE

(all within 5 minutes from subdivision)



You can do it. We can help.™



OUR MODEL



Specs

3 Bedroom

2 Bath

2-Car Garage

Approx. 1600 Sq Ft
(Living Area)

HOME SPECIFICATIONS

- Granite Countertops
- Stainless Steel Appliances
- Brick-Style Facade
- Tile in Wet Areas
- Blinds Package
- Landscaping Package
- 100% Rent Ready



Full Specs will be available
upon reservation

Luxury, Affordable-based
Single Family Homes!

DEVELOPER INFO

- Commercial/Residential/Industrial
- Over 18 Active Projects in Alabama
- Over 20 years of experience
- Rated #1 Builder in Alabama for construction volume
- ALL Construction MEETS/EXCEEDS Local Hurricane Codes



DEVELOPER INCENTIVE

- Incentive provides a hedge to positive cash flow**
- Built-in Equity is approximately 10% of sales price**
- Build time is 2-3 months (No money out of pocket during)
- You can work with our property management firm to rent your property for EXCELLENT CASH FLOW (\$1300/month)*
- **THE TIME TO BUILD YOUR PERSONAL NET WEALTH IS NOW!**

PROPERTY MANAGEMENT

- 100% Hassle-Free Investment with Property Management in place
- We have negotiated a discounted management fee of only 8% for our investors with the areas #1 property management firm: Premier Realty & Management
- Property management firms specializes in lease option exit strategies, which is ideal in this market
- Property management firm is proactively working with all the HR departments of new employers exclusively offering our investors inventory
- Current area rent rolls are in the \$1300 - \$1400 per month range – True Positive Cash flow!!!

EXCLUSIVE FINANCING

Stated Income

Stated Assets

No Credit Pull

EXCLUSIVE FINANCING

- 90% LTV Investor Financing
- Stated Income/Stated Assets
- Construction to Permanent Loan – ONE TIME CLOSE
- No credit score requirements, looking for credit worthy borrowers
- No mortgage insurance - *allows investor to maximize cash flows*
- No pre-payment penalty
- Fannie Mae limit of 4 financed properties DOES NOT APPLY!!!
- 3-Year Interest-Only Financing with ability to extend additional 3 years
- True Investor product - borrowers can purchase >1 Property
- Interest Reserve, No payments during Construction
- Closing Costs are financed in the loan amount

INVESTMENT OVERVIEW

2-YEAR ROI
≈ 325%!!!

INVESTMENT OVERVIEW

Mobil e – Daphne, AL – 2 YR ROI

PURCHASE INFO

Purchase Price	\$190,000.00
Appraised Value	\$220,000.00
Walk-in Equity	\$ 30,000.00
10% Down Payment (Interest Only)	\$ 19,000.00
Loan Amount (90% LTV)	\$171,000.00

*All figures are based off of market data available. There is NO guarantee of returns or costs

INVESTMENT OVERVIEW

Mobil e – Daphne, AL – 2 YR ROI

PROJECTED INCOME

Guaranteed Developer Leaseback <i>(Paid at c/o, approx 45 days from closing)</i>	\$ 11,000.00
2-Year Positive Cash (1300/month)	\$ 31,200.00
2-Year Cash Position	\$ 42,200.00
2 -Year Annualized Expenses (mrtg, taxes, insurance, mgnt fees)	\$ 35,667.00
2-Year Net Income	\$ 16,533.00

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INVESTMENT OVERVIEW

Mobil e – Daphne, AL – 2 YR ROI

PROJECTED RESALE VALUE

Projected Resale Value (5%/yr)	\$ 242,550.00
3% Seller Costs – <i>real estate commissions</i> <i>(CRG, Inc discounts fees to existing clients)</i>	\$ 7,276.50
Return Cash Out-of-Pocket	\$ 19,000.00
Loan Payoff	\$ 171,000.00
Net Profit to Seller	\$ 45,273.50
2-Year ROI (net profit + net income)	325%

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GO ZONE TAX INFORMATION

50% 1st Year Accelerated Depreciation

Example:

Purchase Home: \$200,000

Less Land Cost: (\$20,000)

Total Accelerated: \$180,000

50% : \$90,000

Actual Cash Savings in 30% tax Bracket

\$27,000.00 FIRST YEAR

Can be taken back 5 years or forward 15

This project is located in the Go Zone area so please consult your CPA on how to qualify. Numbers are for estimation purposes only.*

FACTORS MITIGATING RISK

- **Instant Equity of 10%+***
- **5% Conservative Appreciation**
- **Builder Incentive**
- **Large demand for affordable housing with limited supply**
- **Outstanding Tax Savings**



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HOW TO RESERVE THIS OPPORTUNITY

1. Make out a \$5000 Escrow Check payable to JPO Title
2. Fill Out Pre Qualification form and submit to lender
3. Developer will provide contract within 3-5 business days
4. Prepare to be a proud owner of an Affordable Home in Southern Alabama



DISCLOSURE

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