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## Offering Memorandum

**COBBLESTONE TRACE MULTIFAMILY  
OPPORTUNITY | 30 UNITS | 6.5% CAP RATE**



# DISCLAIMER & LIMITING CONDITIONS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

Bull Realty has been retained as the exclusive listing broker to arrange the sale of the Subject Property.

This Offering Memorandum contains selected information pertaining to the Property but does not purport to be all-inclusive or to contain all of the information that a prospective purchaser may require. All financial projections are provided for general reference purposes only and are based upon assumptions relating to the general economy, competition and other factors, which therefore, are subject to material change or variation. Prospective purchasers may not rely upon the financial projections, as they are illustrative only. An opportunity to inspect the Property will be made available to qualified prospective purchasers.

In this Offering Memorandum, certain documents, including financial information, are described in summary form and do not purport to be complete or accurate descriptions of the full agreements involved, nor do they constitute a legal analysis of such documents. Interested parties are expected to review independently all documents.

This Offering Memorandum is subject to prior placement, errors, omissions, changes or withdrawal without notice and does not constitute a recommendation, endorsement, suitability or advice as to the value of the Property by Bull Realty Inc. or the current Owner/Seller. Each prospective purchaser is to rely upon its own investigation, evaluation and judgment as to the advisability of purchasing the Property described herein.

Owner/Seller expressly reserve the right, at its sole discretion, to reject any or all expressions of interest or offers and/or to terminate discussions with any party at any time with or without notice. Owner/Seller shall have no legal commitment or obligation to any purchaser reviewing this Offering Memorandum or making an offer on the Property unless a written agreement for the purchase of the Property has been fully executed, delivered and approved by the Owner/Seller and any conditions to the purchaser's obligations therein have been satisfied or waived. The Owner/Seller reserves the right to move forward with an acceptable offer prior to the call for offers deadline.

This Offering Memorandum may be used only by parties approved by the Broker. The Property is privately offered, and by accepting this Offering Memorandum, the party in possession hereof agrees (i) to return it if requested and (ii) that this Offering Memorandum and its contents are of a confidential nature and will be held and treated in the strictest confidence. No portion of this Offering Memorandum may be copied or otherwise reproduced or disclosed to anyone without the prior written authorization of Bull Realty, Inc. The terms and conditions set forth above apply to this Offering Memorandum in its entirety and all documents and other information provided in connection therewith.

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# EXECUTIVE SUMMARY

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE



## PROPERTY OVERVIEW

Bull Realty is pleased to present Cobblestone Trace, a 30-unit apartment community located in the Oxford submarket of Alabama. The average household income in this area is \$76,826. Occupancy rates are consistently 100% and provide an excellent opportunity for long-term upside potential.

The property has central heat & air, off-street, covered parking and prestige amenities such as patios, garages, hardwood floors, built-in entertainment systems and high ceilings with fans. Energy efficient construction was used throughout the property as well as in the appliances and fully-equipped kitchens.

## PROPERTY HIGHLIGHTS

- 30-unit, apartment community
- 100% occupancy rate with waiting list
- 1-3 bedroom townhome style units
- Units feature patios, garages, hardwood floors, built-in entertainment systems, fully-equipped kitchens, ceiling fans and vaulted ceilings
- Off-street, covered parking
- Energy efficient construction
- Central HVAC and W/D connections in units
- Excellent location with close proximity to Quintard Mall and the Talladega Speedway
- Each unit is individually deeded which can provide an additional exit strategy
- 80% of the tenants are long term tenants

**PRICE | \$3,995,000**



# PROPERTY INFORMATION

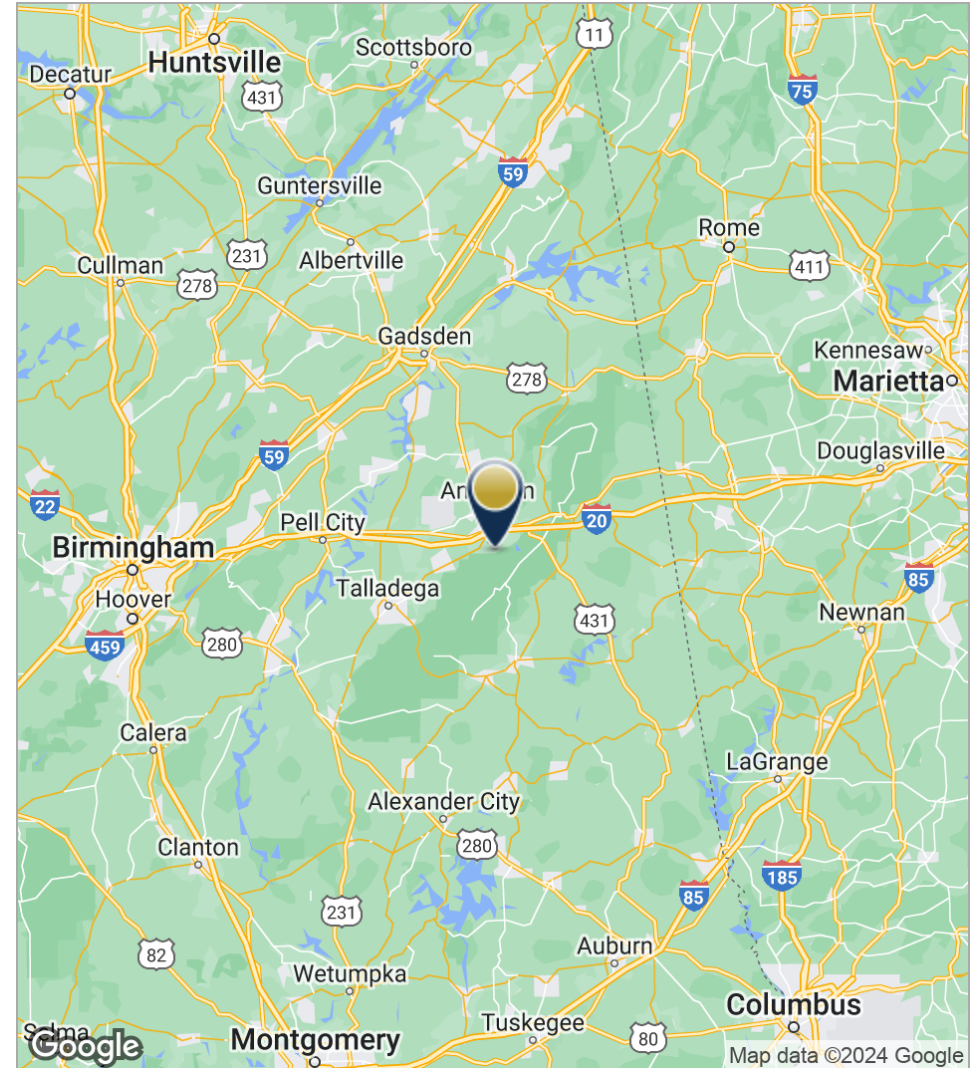
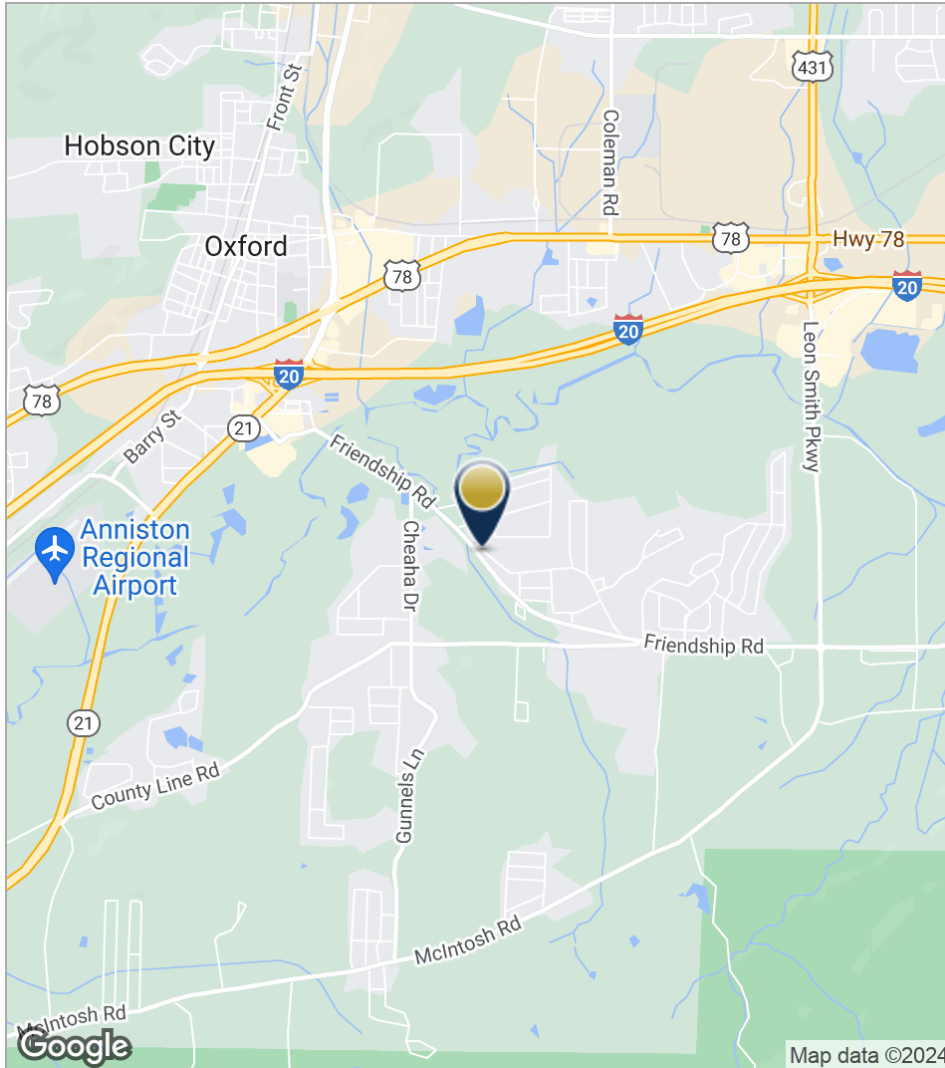
COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

Property Address:	Embecca Landing, Oxford, AL 36203
Community Name:	Cobblestone Trace
Site Size:	3 Acres
Year Built:	2014
Occupancy:	100%
Units:	30
Unit Mix:	(3) 1 Br / 1 Ba - 954 SF (24) 2 Br / 2.5 Ba - 1,120 SF (3) 3 Br / 2.5 Ba - 1,165 SF
Total Square Feet:	33,237 SF
Number Of Stories:	1
Parking:	Off-street, covered
Washer & Dryer:	Connections in-unit
HVAC:	Central
NOI:	\$261,827
Cap Rate:	6.55%
Price/Unit:	\$133,162
Sale Price:	\$3,995,000



# LOCATION MAPS

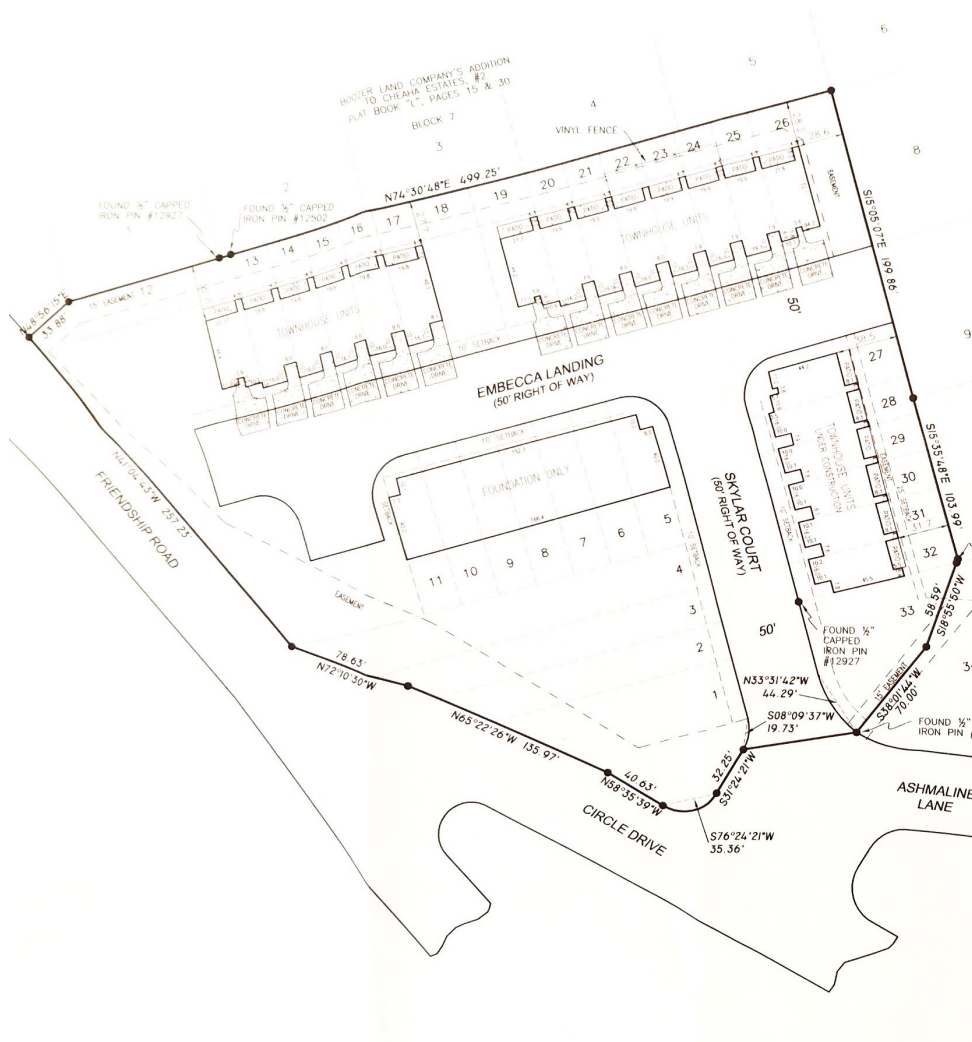
COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE





# SURVEY

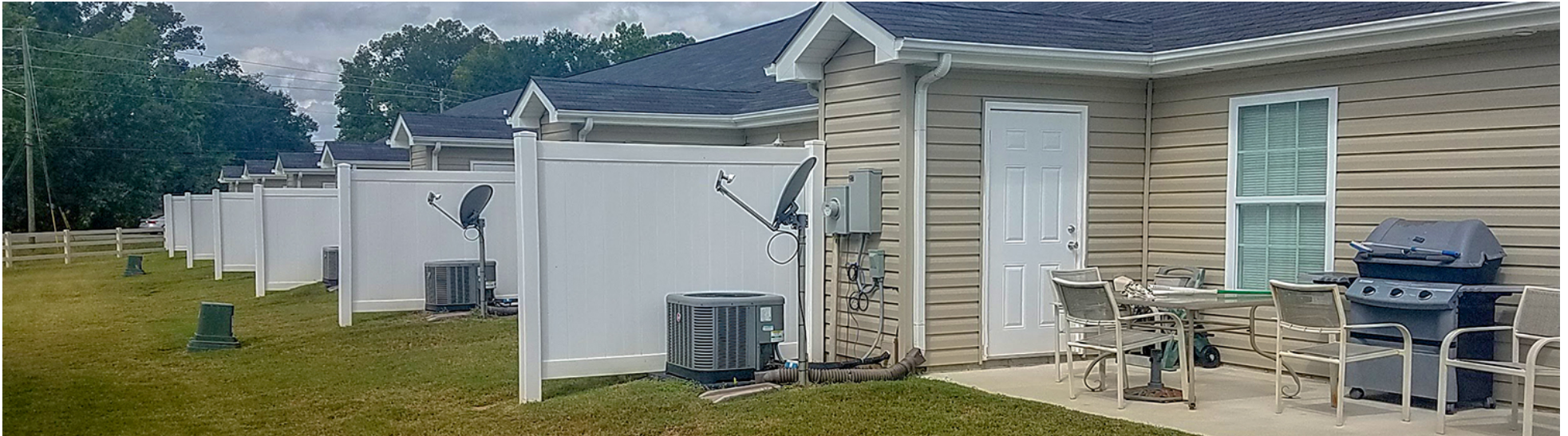
COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE





# EXTERIOR PHOTOS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE





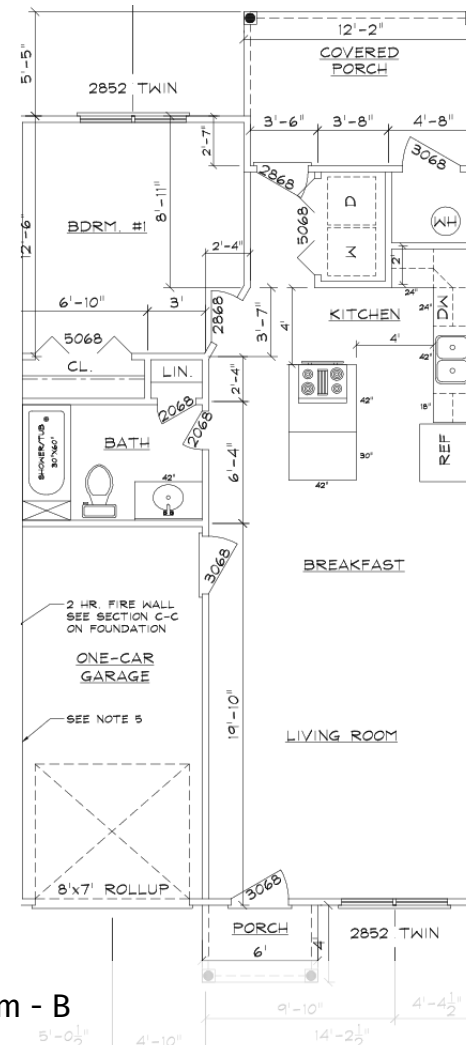
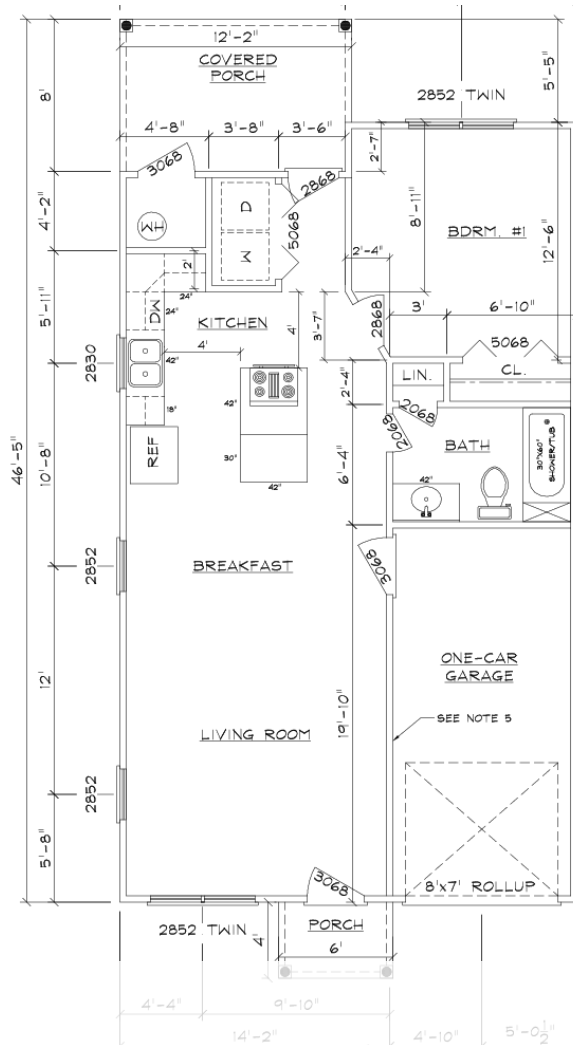
# INTERIOR PHOTOS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE



# FLOOR PLANS

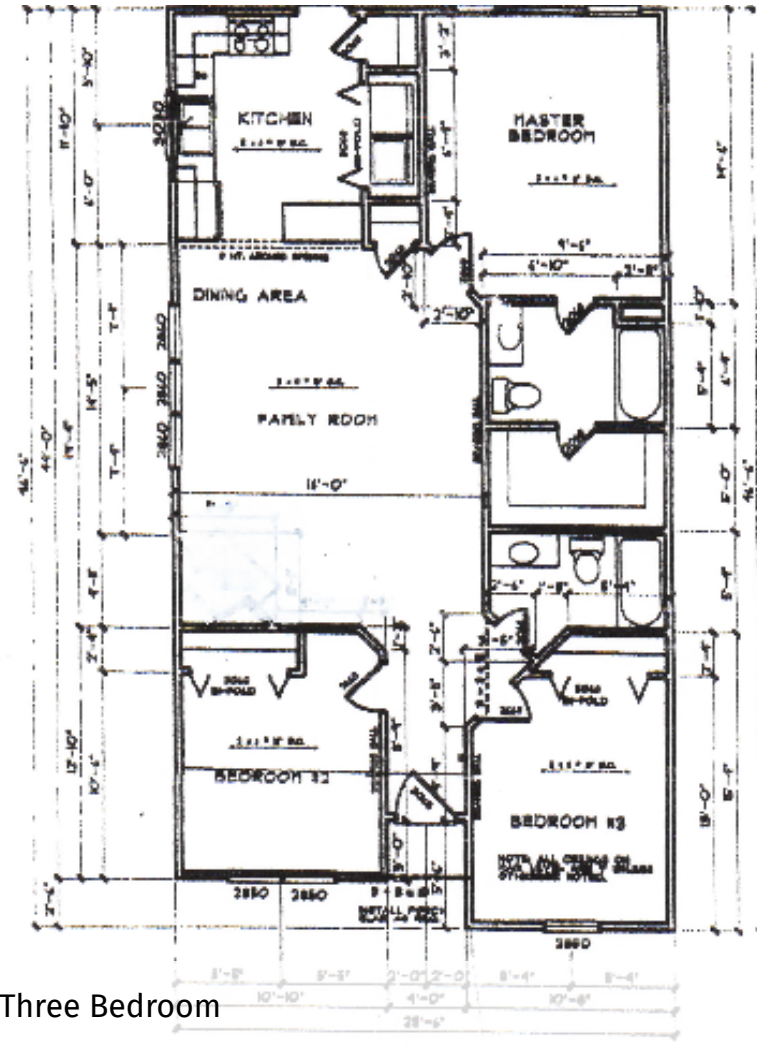
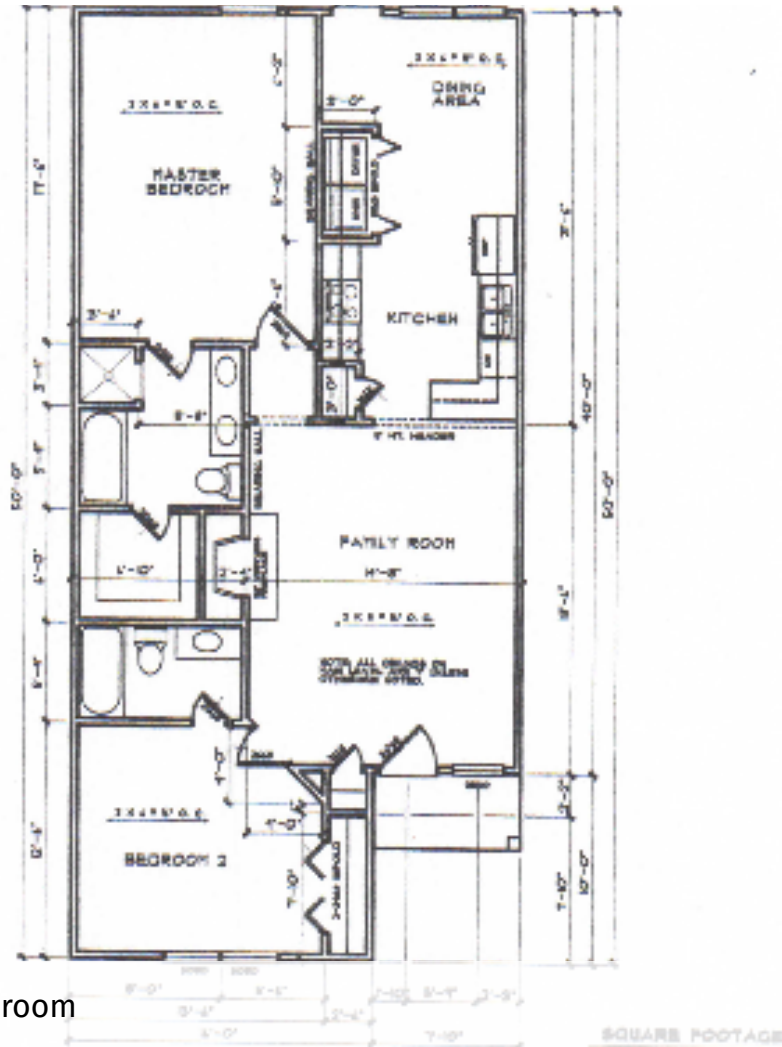
COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE





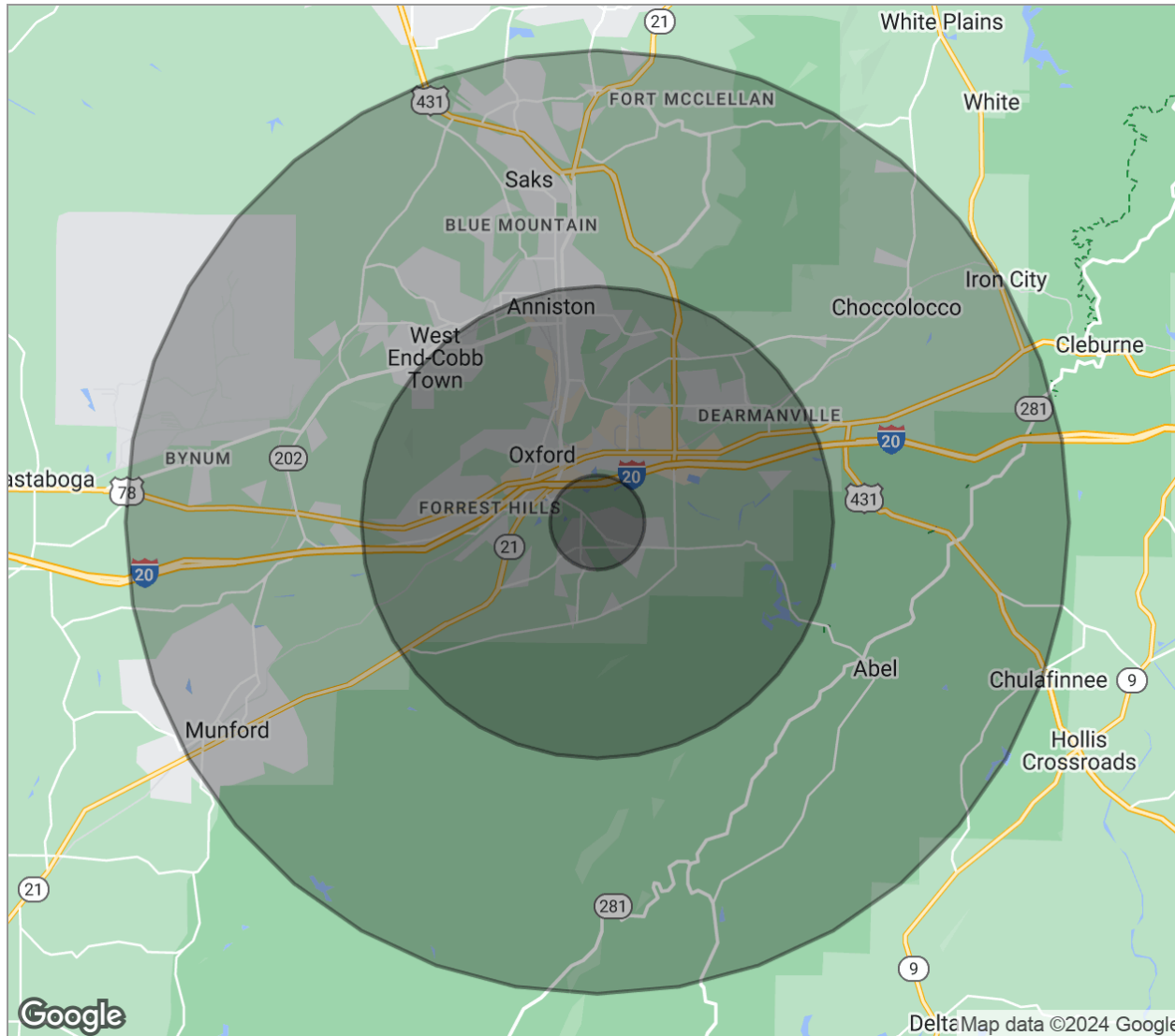
# FLOOR PLANS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE



# DEMOGRAPHICS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE



	1 MILE
Total Population	2,007
Total Households	801
Average HH Income	\$76,826
	5 MILES
Total Population	34,350
Total Households	13,758
Average HH Income	\$64,381
	10 MILES
Total Population	73,278
Total Households	28,536
Average HH Income	\$58,294



# PROFORMA

## COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

End of Year	1	2	3	4	5
Potential Gross Income	\$349,200.00	\$359,676.00	\$370,466.28	\$381,580.27	\$393,027.68
Vacancy	\$ (17,460.00)	\$ (17,983.80)	\$ (18,523.31)	\$ (19,079.01)	\$ (19,651.38)
Gross Effective Income	\$331,740.00	\$341,692.20	\$351,942.97	\$362,501.25	\$373,376.29
Taxes	\$14,871.00	\$15,168.42	\$15,471.79	\$15,781.22	\$16,096.85
Insurance	\$13,531.00	\$13,801.62	\$14,077.65	\$14,359.21	\$14,646.39
Repairs & Maintenance	\$3,984.00	\$4,103.52	\$4,226.63	\$4,353.42	\$4,484.03
Landscaping & Groundskeeping	\$6,227.00	\$6,413.81	\$6,606.22	\$6,804.41	\$7,008.54
Office Supplies	\$219.68	\$226.27	\$233.06	\$240.05	\$247.25
Operating Expense	\$674.18	\$694.41	\$715.24	\$736.69	\$758.80
Pest Control	\$1,800.00	\$1,854.00	\$1,909.62	\$1,966.91	\$2,025.92
Cleaning	\$1,086.60	\$1,119.20	\$1,152.77	\$1,187.36	\$1,222.98
Small Tools & Equipment	\$10.72	\$11.04	\$11.37	\$11.71	\$12.07
Management Fee	\$13,968.00	\$14,387.04	\$14,818.65	\$15,263.21	\$15,721.11
Utilities	\$1,700.00	\$1,751.00	\$1,803.53	\$1,857.64	\$1,913.36
Total Operating Expenses	\$58,072.18	\$59,530.33	\$61,026.53	\$62,561.84	\$64,137.29
<b>Net Operating Income</b>	<b>\$291,127.82</b>	<b>\$300,145.67</b>	<b>\$309,439.75</b>	<b>\$319,018.43</b>	<b>\$328,890.39</b>
Annual Debt Service	(\$191,515.84)	(\$191,515.84)	(\$191,515.84)	(\$191,515.84)	(\$191,515.84)
Before Tax Cash Flow	\$ (1,198,500.00)	\$99,611.98	\$108,629.84	\$117,923.91	\$127,502.60
Sale Proceeds					\$3,186,398.99
Total Cash Flow Before Tax	\$ (1,198,500.00)	\$99,611.98	\$108,629.84	\$117,923.91	\$3,323,773.54
<b>Cash on Cash</b>	<b>8.31%</b>	<b>9.06%</b>	<b>9.84%</b>	<b>10.64%</b>	<b>277.33%</b>

Escalator
3%
2%
2%
3%
3%
3%
3%
3%
3%
3%

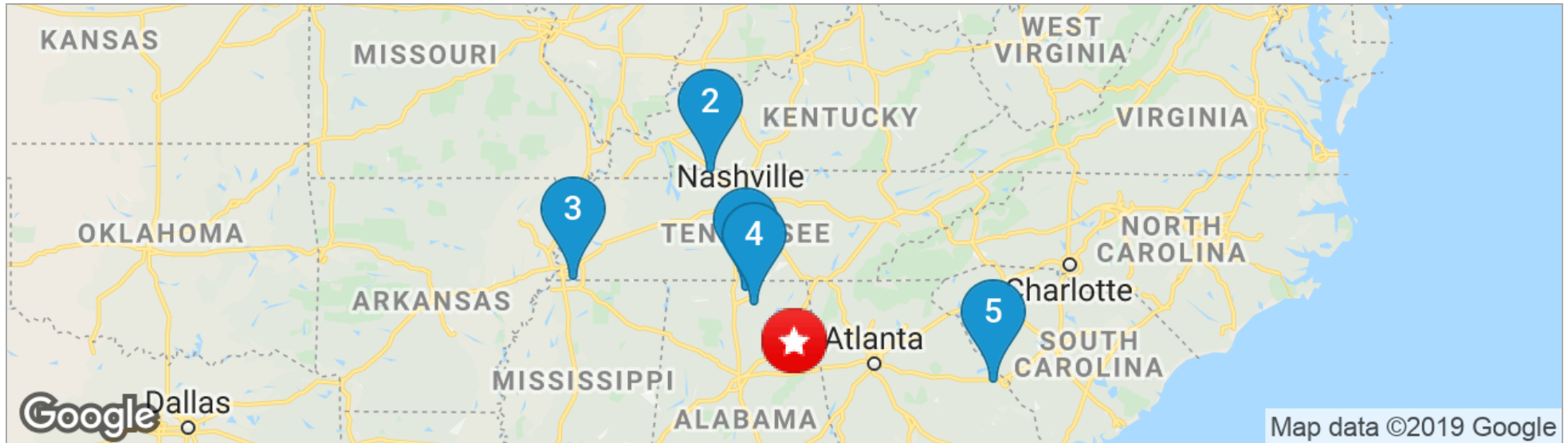
Assumptions		
Purchase Price	\$	3,995,000.00
Amount Financed	\$	2,796,500.00
Cash Contributed	\$	1,198,500.00
Loan to Value		70%
Amortization		25
Interest Rate		4.65%
Vacancy	Year 1	5%
	Year 2	5%
	Year 3	5%
	Year 4	5%
	Year 5	5%
Management Fee		4%
Sale at End of Year 5		
Cap Rate	6.5%	\$ 5,059,852.14
Cost of Sale	5%	\$ (252,992.61)
Loan Balance		(\$1,620,460.55)
Sale Proceeds	\$	3,186,398.99
IRR=		28%
Bring below market rents to the following		
1 bedroom \$850		
2 bedroom \$975		
3 bedroom \$1050		

Information contained herein may have been provided by outside sources and while deemed reliable, may be estimated, projected, subject to change, and/or limited in scope, and therefore should not be relied upon as accurate. Information should be independently confirmed within an applicable due diligence period. This is not an appraisal.

# SALE COMPS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

★ Subject Property



## SUBJECT PROPERTY

Address	City/State	Asking Price	Year Built	Cap Rate	Sold Date
Cobblestone Trace	Oxford, AL	\$3,995,000	2014	6.5 %	-

\*Subject Property features vaulted ceilings, garages, and is individually deeded which allow for multiple exit strategies.

## SALES COMPS

	Address	City/State	Sale Price	Year Built	Cap Rate	Sold Date
1	1089 Burwell Road	Harvest, AL	\$1,500,000	2015	7.86 %	07/24/2019
2	770 Needmore Road	Clarksville, TN	\$5,400,000	2013	7.27 %	06/15/2018
3	9105 Glen Circle	Olive Branch, MS	\$3,200,000	2008	7.48 %	02/13/2018
4	1060 Chaney Place Drive	Huntsville, AL	\$9,300,000	2015	5.55 %	01/31/2018
5	28 Brandimere Drive	Grovetown, GA	\$2,800,000	2013	7 %	01/12/2017

# SALE COMPS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE



## SUBJECT PROPERTY

Embecca Landing | Oxford, AL 36203

Asking Price:	\$3,995,000	Year Built:	2014
Building SF:	30,000 SF	Cap:	6.5%



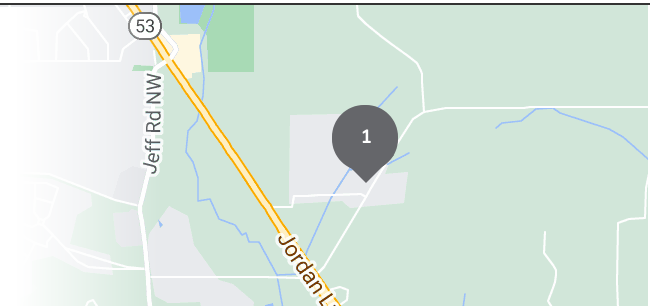
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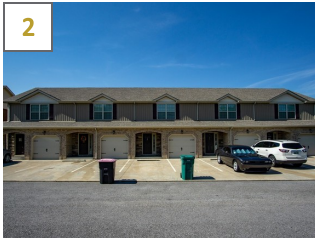
## 1089 BURWELL ROAD

Harvest, AL 35749

Sale Price:	\$1,500,000	Year Built:	2015
Cap:	7.86%	Sold Date:	07/24/2019



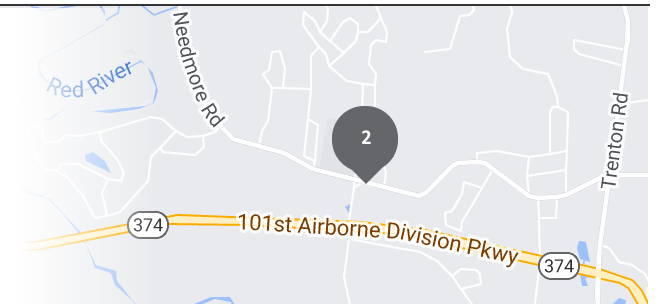
2



## 770 NEEDMORE ROAD

Clarksville, TN 37040

Sale Price:	\$5,400,000	Year Built:	2013
Cap:	7.27%	Sold Date:	06/15/2018



# SALE COMPS

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

3



## 9105 GLEN CIRCLE

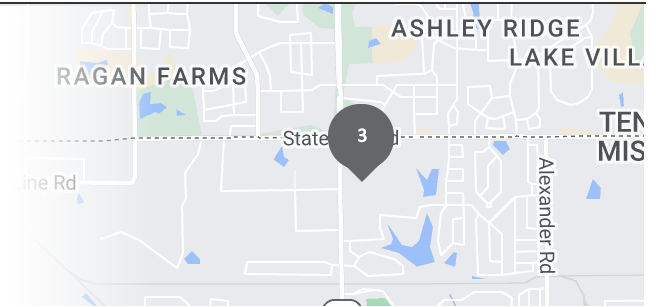
Olive Branch, MS 38654

Sale Price: \$3,200,000

Cap: 7.48%

Year Built: 2008

Sold Date: 02/13/2018



4



## 1060 CHANEY PLACE DRIVE

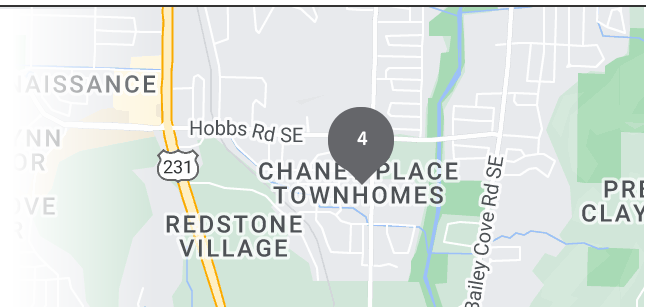
Huntsville, AL 35803

Sale Price: \$9,300,000

Cap: 5.55%

Year Built: 2015

Sold Date: 01/31/2018



5



## 28 BRANDIMERE DRIVE

Grovetown, GA 30813

Sale Price: \$2,800,000

Cap: 7%

Year Built: 2013

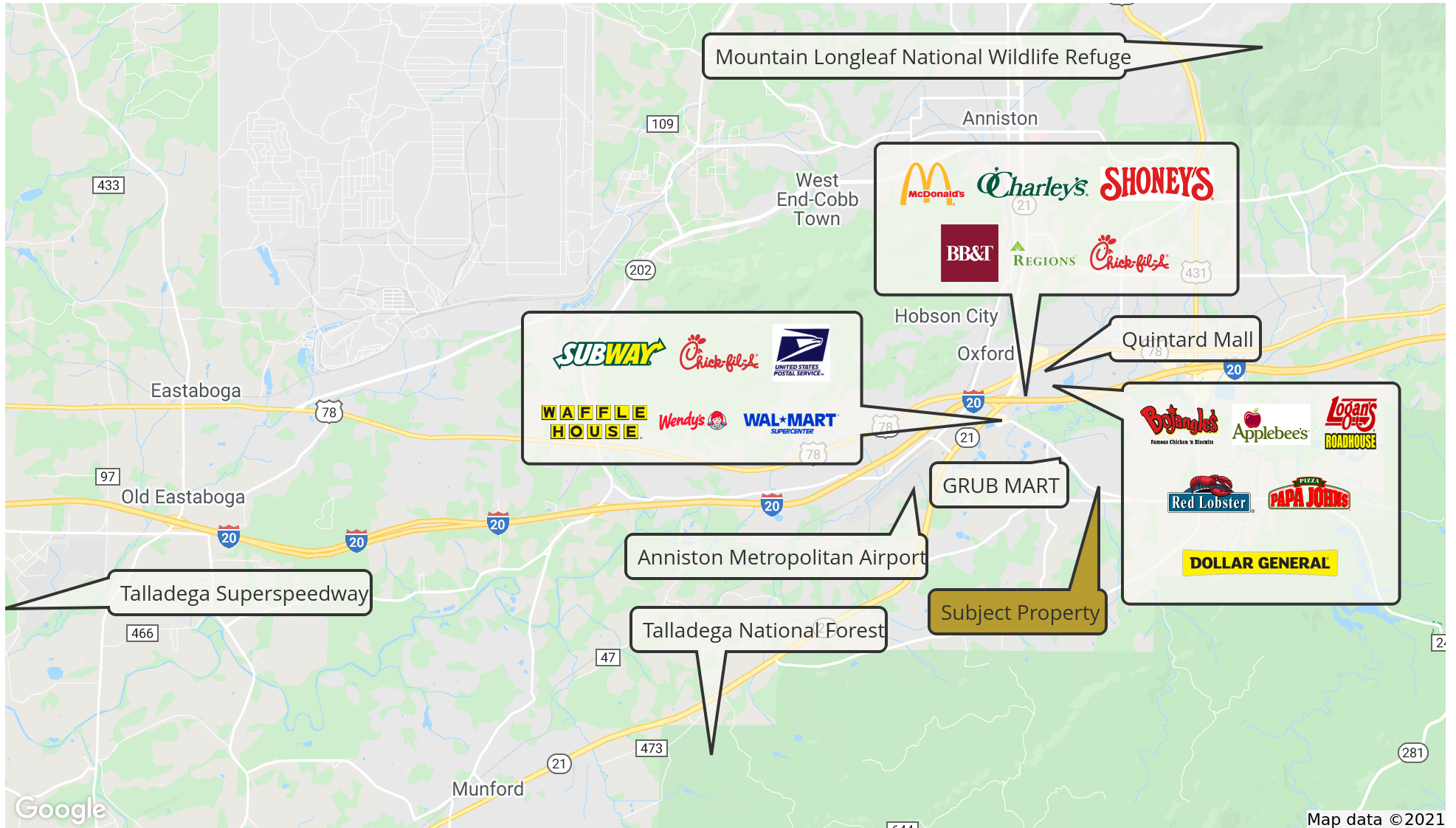
Sold Date: 01/12/2017





# IN THE AREA

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE



# ABOUT THE AREA

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

## OXFORD, AL

Located between Birmingham, AL and Atlanta, GA, Oxford offers convenience and accessibility to two major southern economic hubs. As of 2018, Oxford hosts over 34,000 citizens who live and work within its borders. The area is rich in natural attractions and local economies that are ideal for investment.

Three major regional attraction include the Talladega Superspeedway, Quintard Mall and Anniston Regional Airport. These three facilities are a result of I-20's development and support the local economy by attracting visitors and supporting local commerce. The Superspeedway seats over 78,000 in its arena where speeds of over 200-MPH are commonplace. NASCAR races are regularly held and attract thousands of spectators annually.

The area boasts comfortable year-round weather to enjoy scenic biking trails, waterways and gardens. Two natural preservation shoulder Oxford to the west, the vast Talladega National Forest and the Mountain Longleaf National Wildlife Refuge, which protect Alabama's wildlife for generations to enjoy.

The beautiful Oxford Lake has been a hub of activity in the City of Oxford for decades. The 10 pavilions surrounding the lake provide the residence of Oxford with an ideal location for family gatherings, birthday parties, and business meetings. Oxford Lake is also home to Alabama's oldest covered bridge. Built in 1850, the stunning Coldwater Covered Bridge is a history landmark in Oxford. With a variety of cultural opportunities available in the area, it's easy to see why Oxford has become an economic and travel destination.

Source: VisitCalhounCounty.com





## MICHAEL BULL, CCIM

### Broker



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### Professional Background

Michael Bull, CCIM is the founder and CEO of Bull Realty. He is an active commercial real estate broker licensed in eight states and has assisted clients with over 7 billion dollars of transactions over his 35-year career. Mr. Bull founded Bull Realty in 1998 with two primary missions: to provide a company of brokers known for integrity and to provide the best disposition marketing in the nation. While still well known for effective disposition services, the firm also provide acquisition, project leasing, and site selection/tenant representation in all major property sectors.

Michael personally leads a team focused on office investment sales.

You may know Michael as host of America's Commercial Real Estate Show. The popular weekly show began broadcasting in 2010 and today is heard by millions of people around the country. Michael and other respected industry leaders, analysts, and economists share market intel, forecasts, and strategies. New shows are available every week on-demand wherever you get your podcasts, YouTube, and the show website, [www.CREshow.com](http://www.CREshow.com).

If you get a chance, see Michael speak at commercial real estate events in Atlanta or around the country. He speaks at national and state level events on topics related to commercial real estate.

Michael is the creator of Commercial Agent Success Strategies. An online cloud accessible video training series for commercial brokers. Experienced brokers rave about the quality of these 21 videos, forms, activities calculator, and slide deck action notes. Learn more at [www.CommercialAgentSuccess.com](http://www.CommercialAgentSuccess.com).

Michael's involvement with professional organizations includes CCIM Institute, National Association of REALTORS, Atlanta Leaders Group, Real Estate Group Atlanta, and the Georgia Bankers Association.

Bull Realty is a commercial real estate sales, leasing, and advisory firm headquartered in Atlanta licensed in nine Southeast states. The firm was founded in 1998 on two primary missions: to provide a company of advisors known for integrity and to provide the best disposition marketing in the nation. Still guided by these philosophies, the firm's services have expanded to include disposition, acquisition, project leasing, tenant representation and consulting services. To add additional value and efficiency for clients, advisors focus on specific sectors and services in the office, retail, industrial, multifamily, land, healthcare, senior housing, self-storage, automotive, hospitality and single tenant net lease sectors.

The firm produces America's Commercial Real Estate Show, a national video show and podcast enjoyed by millions of people around the country. Industry analysts, leading market participants and the firm's founder Michael Bull share market intelligence, forecasts and success strategies. The show has aired every week since 2010 on Apple Podcast, all major podcast sites, YouTube and [www.CREshow.com](http://www.CREshow.com).



## SCOTT K. SPALDING, CCIM

President, The Apartment Group



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### **Professional Background**

Scott K. Spalding leads the Apartment Group at Bull Realty. Scott and his team assist clients with the acquisition and disposition of apartment communities in metro Atlanta and throughout the Southeast U.S.

Scott has served clients at Bull Realty for 7 years. Prior to brokerage Scott was a multifamily investor while working with high-net-worth individuals in retirement planning and wealth building strategies. Clients find his experience beneficial in the successful marketing, sourcing, and closing of transactions.

The Los Angeles native graduated with honors from Morehouse College where he received a degree in business with a concentration in real estate. He is a member of the Atlanta Apartment Association, the Atlanta Commercial Board of Realtors and is a pinned Certified Commercial Investment Member (CCIM).

Scott enjoys reading and running.

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## WILL YOUNG

President, The Retail Group



### **Bull Realty Inc.**

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Atlanta, GA 30328

O: 404-876-1640 x141

Will@BullRealty.com



### **Professional Background**

Will Young delivers over 15 years of commercial real estate sales and valuation experience. While he is experienced in various types of commercial properties, his primary brokerage focus is in retail investment acquisitions and dispositions throughout the Southeast.

The Rome, Georgia native graduated with a Bachelor of Business Administration in Real Estate from the University of Mississippi. Prior to working in commercial real estate sales, Mr. Young gained experience in Atlanta as a commercial real estate appraiser at Grubb & Ellis Landauer and G. Randall Hammond & Company.

Will joined Bull Realty in 2016 and began building his brokerage practice based on integrity, superior client service, and exceptional results. Licensed as an appraiser and broker by the State of Georgia, Will has extensive knowledge of retail trends throughout the Southeast and focuses especially on emerging markets and metro Atlanta's multi-tenant retail real estate market. He continues to enhance value proposition for his clients by leveraging on the proven marketing platform and systems delivered by Bull Realty.

Will is a member of the Atlanta Commercial Board of Realtors (ACBR), Young Council of Realtors (YCR), a candidate member of the Certified Commercial Investment Member Institute (CCIM), a ACBR Million Dollar Club Member, and is a member of the International Council of Shopping Centers (ICSC).

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# CONFIDENTIALITY AGREEMENT

COBBLESTONE TRACE MULTIFAMILY OPPORTUNITY | 30 UNITS | 6.5% CAP RATE

This Confidentiality Agreement ("Agreement") is made and agreed to for the benefit of the undersigned party ("Receiving Party"), the owner of the subject property (the "Seller") and undersigned broker Bull Realty Incorporated ("Broker"). Now therefore in consideration of the privileges granted to Receiving Party with respect to receiving certain confidential information, and other good and valuable consideration, the Receiving Party hereby agrees to the following:

## I. Confidential Information:

Receiving Party will receive confidential information regarding property referred to as Cobblestone Trace. Prospect agrees to not disclose to any person that the property may be available for sale or lease, or that discussions or negotiations are taking place concerning the property, nor any terms, conditions, or other facts with respect to the property, including but not limited to tenant information, lease rates, lease expirations, income and expenses, and any such possible purchase, including the status thereof. The term "person" used in this agreement shall be interpreted broadly and shall include, without limitation, any corporation, company, partnership or individual other than parties to which Broker approves in writing. Receiving Party may share information with directors, officers, employees, agents, affiliates, counsel, lending sources, accountants or representatives of Receiving Party that Receiving Party notifies of the requirements of this Agreement. Receiving Party agrees to not contact the property owner, the management, the tenants, the lender, the vendors, the insurers, the employees or the customers of any business at the site.

## II. Acting as a Principal:

Receiving Party hereby warrants that it is acting as a principal only, and not as a broker, regarding this contemplated transaction. Receiving Party acknowledges that Broker is working an agency capacity as representing the Seller only in this transaction and is the only Broker involved in this potential transaction. Receiving Party agrees to not be involved in any arrangement to lease or purchase the property, in whole or in part, as a lender, partner, buyer of the note, buy in foreclosure, buy from bankruptcy court, or in any other manner acquire an investment in, joint venture or control of the property, unless Bull Realty, Incorporated is paid a commission at closing as per separate agreement with Seller.

This agreement will expire two years from the date hereof.

## III. Governing Law

This Agreement shall be governed and construed in accordance with the laws of the State of Alabama.

If you are a broker, or a principal desiring to include an outside broker, contact the listing agent directly for a Buyer and Buyer's Broker Confidentiality & Commission Agreement.

Accepted and agreed to \_\_ / \_\_ / \_\_

Receiving Party

Signature

Printed Name

Title

Company Name

Address

Email

Phone

**Bull Realty, Inc.**  
**50 Glenlake Parkway, Suite 600**  
**Atlanta, GA 30328**

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