



GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

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7027 4th Ave N, St Petersburg, FL 33710

CONFIDENTIAL OFFERING MEMORANDUM • APRIL 04, 2024

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TABLE OF CONTENTS

CONTENTS

PROPERTY INFORMATION	3
FINANCIAL ANALYSIS	7
LOCATION INFORMATION	12
DEMOGRAPHICS	17
ADVISOR BIOS	19

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The information contained in the following offering memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Grimaldi Commercial Realty and it should not be made available to any other person or entity without the written consent of Grimaldi Commercial Realty.

By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence.

The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to Grimaldi Commercial Realty.

This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property.

The information contained herein is not a substitute for a thorough due diligence investigation.

Grimaldi Commercial Realty has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence of absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

The information contained in this offering memorandum has been obtained from sources we believe reliable; however, Grimaldi Commercial Realty has not verified, and will not verify, any of the information contained herein, nor has Grimaldi Commercial Realty conducted any investigation regarding these matters and makes no warranty or representation whatsoever regarding the accuracy or completeness of the information provided.

All potential buyers must take appropriate measures to verify all of the information set forth herein.

Prospective buyers shall be responsible for their costs and expenses of investigating the subject property.



PROPERTY INFORMATION





GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

7027 4th Ave N, St Petersburg, FL 33710

EXECUTIVE SUMMARY



OFFERING SUMMARY

Sale Price:	\$1,750,000
Number Of Units:	8
2024 Cash-On-Cash-Return	10%
2025 Cap Rate	8%
2025 Cash-On-Cash Return	11%
2026 Cash-On-Cash Return	12%
Lot Size:	.45 Acres
Seller Financing Available:	Yes
Building Size:	6,048 SF
Renovated:	2023
Zoning:	MF
Market:	Gulfport
Submarket:	Pasadena

PROPERTY OVERVIEW

GULFPORT GARDENS IS AN 8-UNIT CONCRETE BLOCK APARTMENT BUILDING LOCATED IN GULFPORT, FL, ONE OF THE MOST EXCLUSIVE AND SOUGHT-AFTER LOCATIONS IN THE TAMPA/CLEARWATER AREA! THE PROPERTY CONSISTS OF (2) TWO-BEDROOM/TWO-BATHROOM UNITS AND (6) ONE-BEDROOM/ONE-BATHROOM UNITS WITH AN AVERAGE OF 700 RENTABLE SQUARE FEET M.O.L. THE PROPERTY SITS JUST A FEW STEPS FROM DOWNTOWN GULFPORT AND SOUTH PASADENA! ALL OF THE UNITS HAVE BEEN UPDATED AND THE PROPERTY HAS UNDERGONE SIGNIFICANT IMPROVEMENTS IN 2023. THE PROPERTY HAS MASSIVE UPSIDE POTENTIAL AS ALMOST ALL OF THE RENTAL RATES ARE STILL VERY MUCH BELOW THE MARKET AVERAGE. THE SELLER IS OFFERING AMAZING SELLER FINANCING, WHICH MAKES THIS DEAL EVEN BETTER (SEE P.5 FOR DETAILS)!

THE PROPERTY IS 100% OCCUPIED AND WITH THE LIMITED NUMBER OF UNITS AVAILABLE FOR RENT IN GULFPORT, THE DEMAND IS OFF THE CHARTS! THERE IS ALMOST NOTHING AVAILABLE FOR RENT CURRENTLY IN THE ENTIRE GULFPORT AREA. THIS WILL BE A HUGE POSITIVE FOR A BUYER AS THEY CAN RAISE THE RENTS QUICKLY WITHOUT SPENDING EXCESS MONEY ON UPDATES! DUE TO THE PROPERTY'S PRIME LOCATION, THESE UNITS WILL STAY RENTED AND THE RENTAL RATES WILL ONLY CLIMB OVER TIME!

THE EXTERIOR OF THE PROPERTY IS ALSO IN GOOD CONDITION, WITH THE REPLACEMENT OF THE ROOF IN THE PAST 4 YEARS, RECENT HVAC UPDATES, AND ALL-NEW LANDSCAPING IN FRONT OF THE BUILDING. THIS WILL ALLOW A BUYER TO RAISE RENTAL RATES WITHOUT HAVING TO SPEND MUCH ON FUTURE CAPEX. THE UNITS ARE APPROXIMATELY \$300 PER MONTH BELOW THE MARKET AVERAGE GIVING THE BUYER MASSIVE VALUE-ADD OPPORTUNITIES AND THE ABILITY TO INCREASE THEIR NOI QUICKLY!

GIVEN THE ABILITY TO INCREASE THE RENTAL RATES AT THE PROPERTY, A BUYER CAN OBTAIN A CAP RATE OF OVER 8% AND A CASH-ON-CASH RETURN OF APPROXIMATELY 11% BY THE BEGINNING OF 2025! BY 2026 A BUYER CAN OBTAIN A CASH-ON-CASH RETURN OF 12%!

SECTION 1 • PROPERTY INFORMATION



GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

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SELLER FINANCING AVAILABLE!

SELLER FINANCING APPROXIMATE TERMS:

DOWN PAYMENT: \$950,000 - \$900,000!

FIXED INTEREST RATE: 4%

INTEREST-ONLY PAYMENTS OR

AN AMORTIZATION OF 30-YEARS

BALLOON LENGTH: 3- YEARS

DEBT SERVICE AS LOW AS: \$2,833 PER MONTH!

THE BEST PART OF THIS SALE IS THAT THE SELLER IS WILLING TO PROVIDE SELLER FINANCING AT AMAZING TERMS. CURRENTLY, THE SELLER IS OFFERING THE FOLLOWING SELLER FINANCING TERMS: \$950,000 DOWN PAYMENT, 4% FIXED INTEREST RATE, AMORTIZED OVER 30-YEARS/ OR INTEREST ONLY, WITH A 3-YEAR BALLOON. THESE TERMS ALONG WITH THE RENTAL INCREASES AVAILABLE TO THE BUYER WILL EASILY PRODUCE A CASH-ON-CASH RETURN OF APPROXIMATELY 11% BY 2024!

THESE TERMS ARE FAR BETTER THAN ANYTHING A BANK CAN CURRENTLY OFFER AS A PROPERTY LIKE THIS WOULD REQUIRE CLOSE TO APPROXIMATELY 30% DOWN AND WOULD ONLY OFFER AN AMORTIZATION OF APPROXIMATELY 20-25 YEARS WITH AN INTEREST RATE APPROACHING 9% AT BEST WITH NO INTEREST-ONLY OPTION AVAILABLE!

THE BUYERS MONTHLY SAVINGS, FROM USING THE INTEREST-ONLY OPTION ARE IMMENSE. THESE TERMS ARE FAR SUPERIOR TO ANY CONVENTIONAL FINANCING AVAILABLE IN TODAY'S MARKET!



SECTION 1 • PROPERTY INFORMATION



GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

7027 4th Ave N, St Petersburg, FL 33710

PROPERTY DESCRIPTION



PROPERTY DESCRIPTION

THIS RECENTLY RENOVATED 8-UNIT PROPERTY SITS DIRECTLY IN THE MIDDLE OF THE FAMOUS BEACH TOWN OF GULFPORT FLORIDA. GULFPORT IS KNOWN TO HAVE ONE OF THE LARGEST AMOUNTS OF MULTIFAMILY/RESIDENTIAL RENTAL UNITS IN THE TAMPA/CLEARWATER AREA! THE CITY OF GULFPORT HAS A LARGE RETAIL AREA RIGHT BEFORE THE CITY-OWNED MARINA WITH MANY SHOPS AND RESTAURANTS LOCATED DIRECTLY ON THE WATER! EACH UNIT HAS ITS OWN BACKYARD MAKING THESE UNITS EVEN MORE DESIRABLE!

A BUYER CAN EASILY OBTAIN A 8% + CAP RATE AND A 11%+ CASH-ON-CASH RETURN IN EARLY 2025, JUST BY RAISING THE RENTAL RATES TO THE MARKET AVERAGE! IT'S ALMOST IMPOSSIBLE TO FIND A CONCRETE BLOCK BUILDING IN GULFPORT, FL WITH THIS MUCH UPSIDE! THE DEMAND IN GULFPORT, FL FOR RENTAL UNITS OF THIS TYPE IS EXTREMELY HIGH, AS THE CURRENT OCCUPANCY RATE IS OVER 97.07%. IT GETS EVEN BETTER AS THE CURRENT RENTS ARE \$300 BELOW THE CURRENT MARKET AND THE OWNERS HAVE SPENT A LOT OF MONEY UPGRADING THE UNITS, SO A BUYER CAN COME IN AND RAISE THE RENTS WITHOUT HAVING TO SPEND MUCH, IF ANY, ON CAPEX!

THE OWNERS HAVE RECENTLY UPGRADED THE UNITS AND THEY ARE IN FANTASTIC CONDITION. RECENT UPGRADES AND RENOVATIONS AT THE PROPERTY INCLUDE BUT ARE NOT LIMITED TO; A NEW ROOF (2018 & 2022), NEW HVAC UNITS (2023,2021), INTERIOR AND EXTERIOR PAINT, NEW KITCHENS AND APPLIANCES, NEW KITCHEN AND BATHROOM BACKSPLASHES, NEW CABINETS, NEW COUNTERTOPS, NEW FANS, NEW LAMINATE FLOORING AND CARPET, NEW LANDSCAPING IN THE MIDDLE OF THE PROPERTY INCLUDING THE ADDITION OF A COMMUNITY GRILLING AREA, UPGRADED DOORS AND WINDOWNS, NEW BATHROOMS WITH ALL NEW APPLIANCES, AND MUCH MORE!

THIS IS AN AMAZING VALU-ADD OPPORTUNITY TO PURCHASE PRIME REAL ESTATE IN GULFPORT, FL. THE PROPERTY HAS TWO BRAND-NEW LAUNDRY ROOMS, THAT PRODUCES ADDITIONAL INCOME FOR THE OWNER. IT IS VERY CLEAN AND EASY TO MANAGE WHETHER THE BUYER IS LOCAL OR OUT OF STATE. THE MANY UPGRADES AND IMPROVEMENTS WILL ONLY HELP THE BUILDING APPRECIATE OVER TIME, AND AS THE DEMAND CONTINUES TO RISE IN GULFPORT, THE RENTAL RATES WILL ONLY FOLLOW!

SECTION 1 • PROPERTY INFORMATION



FINANCIAL ANALYSIS





GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

7027 4th Ave N, St Petersburg, FL 33710

RENT ROLL*

Rent Roll								
Date	4/3/24							
Property Name	GULFPORT GARDENS FOR SALE!							
City, State	7027 4th ave N Gulfport, Fl							
Total Units	8							

BUILDING ADDRESS	UNIT NUMBER	Unit Type	(T-12) 2023 MONTHLY RENT	In Place 2024 GROSS RENT	2025 GROSS RENT	2025 GROSS RENT (Market Rate)	STATUS	LEASE END DATE
7027 4TH AVE N	1	2-BEDROOM/ 1-BATHROOM	\$1,000	\$1,525	\$1,825	\$1,875	OCCUPIED	Yearly
7027 4TH AVE N	2	1-BEDROOM/ 1-BATHROOM	\$1,000	\$1,375	\$1,650	\$1,700	OCCUPIED	Yearly
7027 4TH AVE N	3	1-BEDROOM/ 1-BATHROOM	\$1,000	\$1,375	\$1,650	\$1,700	OCCUPIED	Yearly
7027 4TH AVE N	4	1-BEDROOM/ 1-BATHROOM	\$1,000	\$1,350	\$1,650	\$1,700	OCCUPIED	Yearly
7027 4TH AVE N	5	1-BEDROOM/ 1-BATHROOM	\$1,000	\$1,525	\$1,650	\$1,700	OCCUPIED	Yearly
7027 4TH AVE N	6	2-BEDROOM/ 1-BATHROOM	\$1,300	\$1,600	\$1,650	\$1,700	OCCUPIED	Yearly
7027 4TH AVE N	7	1-BEDROOM/ 1-BATHROOM	\$1,250	\$1,550	\$1,650	\$1,700	OCCUPIED	Yearly
7027 4TH AVE N	8	1-BEDROOM/ 1-BATHROOM	\$950	\$1,300	\$1,825	\$1,875	OCCUPIED	Yearly
Total			\$8,500	\$11,600	\$13,550	\$13,950		
			(T-12) 2022 GROSS RENT	2023 GROSS RENT	2024 GROSS RENT	2025 GROSS RENT		
			\$102,000.00	\$139,200.00	\$162,600.00	\$167,400.00		



GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

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INCOME STATEMENT*

PROPERTY INFORMATION		SELLER FINANCING				
Property Name	GULFPORT GARDENS FOR SALE!	Loan Amount	\$850,000			
Number of Units	8	Interest Rate	4.0%			
Purchase Price	\$1,750,000	Amortization	360 months			
2024 Cap Rate	8.0%	Monthly Payment	\$2,833			
2024 Cash-On-Cash-Return	10%	BALLOON LENGTH	3-YEARS			
		T-12 (2023)	2024	2025	2026	2027
INCOME						
RENT		\$102,000	\$139,200	\$162,600	\$167,400	\$179,118
OTHER INCOME (Pet fees,Cancellations, Lost Deposits, Laundry Income)		\$5,504	\$9,375	\$9,844	\$10,533	\$11,270
POTENTIAL GROSS INCOME		\$107,504	\$148,575	\$172,444	\$177,933	\$190,388
EFFECTIVE GROSS INCOME		\$107,504	\$148,575	\$172,444	\$177,933	\$190,388
EXPENSES						
UTILITIES (WATER/GARBAGE)		\$5,000	\$5,150	\$5,253	\$5,358	\$5,465
Lawn Care		\$511	\$525	\$750	\$900	\$1,100
MANGAMENT		\$5,100	\$5,568	\$8,130	\$8,370	\$8,956
REPAIRS AND MAINTENANCE		\$1,278	\$1,350	\$1,377	\$1,405	\$1,433
INSURANCE		\$3,000	\$3,000	\$3,060	\$3,121	\$3,184
PROPERTY TAX		\$10,085	\$11,098	\$16,650	\$18,850	\$20,150
OPERATING EXPENSES		\$24,974	\$26,691	\$35,220	\$38,004	\$40,287
NET OPERATING INCOME (NOI)		\$82,530	\$121,884	\$137,224	\$139,929	\$150,101
CASH FLOW FROM OPERATIONS		\$82,530	\$121,884	\$137,224	\$139,929	\$150,101
DEBT SERVICE		\$33,996	\$33,996	\$33,996	\$33,996	\$33,996
NCF AFTER DEBT SERVICE		\$48,534	\$87,888	\$103,228	\$105,933	\$116,105
RETURNS AND CAP RATE						
		T-12(2023)	2024	2025	2026	2027
PURCHASE PRICE		(\$1,750,000)				
CASH FLOW FROM OPERATIONS		\$82,530	\$121,884	\$137,224	\$139,929	\$150,101
TOTAL UNLEAVERED CASH FLOW		(\$1,750,000)	\$82,530	\$121,884	\$139,929	\$150,101
FREE AND CLEAR CAP RATE		7.84%	7%	8%	8%	9%
Purchase		(\$1,750,000)				
Loan Funding		\$850,000				
Before Tax Cash Flow		\$48,534	\$87,888	\$103,228	\$105,933	\$116,105
Total Levered Cash Flow		(\$900,000)	\$48,534	\$87,888	\$105,933	\$116,105
Cash-on-Cash Return		11.48%	10%	11%	12%	13%

SECTION 2 • FINANCIAL ANALYSIS



GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

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COMPLETE HIGHLIGHTS

SALE HIGHLIGHTS

- 8-UNIT APARTMENT COMPLEX LOCATED IN BEAUTIFUL GULFPORT, FL!
- 100% OCCUPIED!
- MASSIVE UPSIDE AS THE CURRENT RENTAL RATES ARE APPROXIMATELY \$300 BELOW THE MARKET AVERAGE!
- SELLER FINANCING AVAILABLE;
- APPROX. TERMS: \$950,000- \$900,000 DOWN, 4% FIXED IR, INTEREST-ONLY PAYMENTS, 3-YEAR BALLON!
- 2024 CASH-ON-CASH RETURN: 10%
- 2025 CAP RATE: 8%
- 2025 CASH-ON-CASH RETURN: 11%
- 2026 CASH-ON-CASH RETURN: 12%
- THE PROPERTY WAS RECENTLY RENOVATED IN 2023 AND IS IN EXCELLENT CONDITION!
- NEW COURTYARD AND LAUNDRY FACILITIES WERE ADDED IN 2023!
- ROOFS REPLACED IN 2018 AND 2022!
- HVAC SYSTEMS REPLACED IN 2021 AND 2023!
- EACH UNIT HAS ITS OWN BACKYARD AND ON-SITE PARKING!



SECTION 2 • FINANCIAL ANALYSIS



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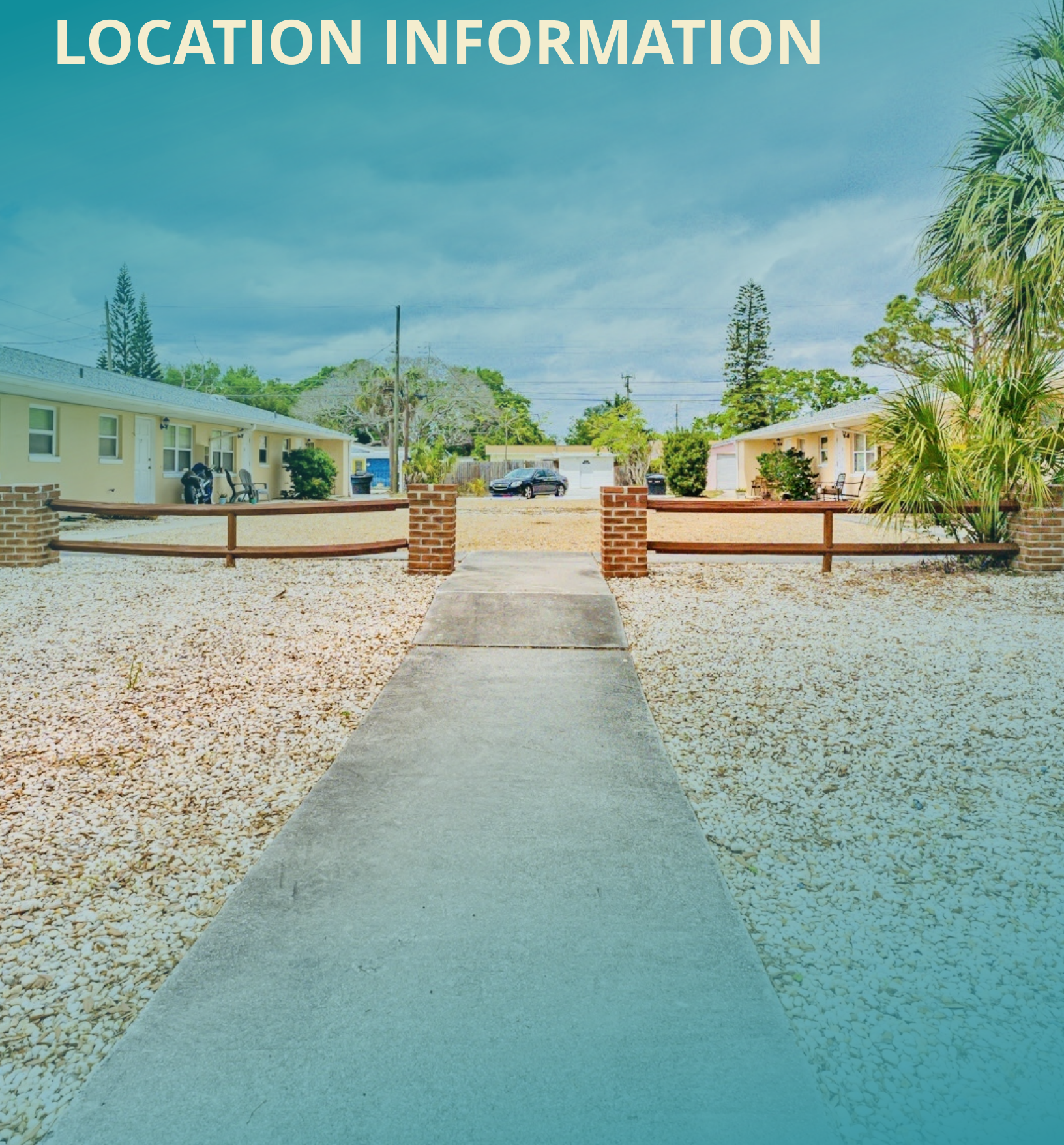
ADDITIONAL INTERIOR PHOTOS



SECTION 2 • FINANCIAL ANALYSIS



LOCATION INFORMATION

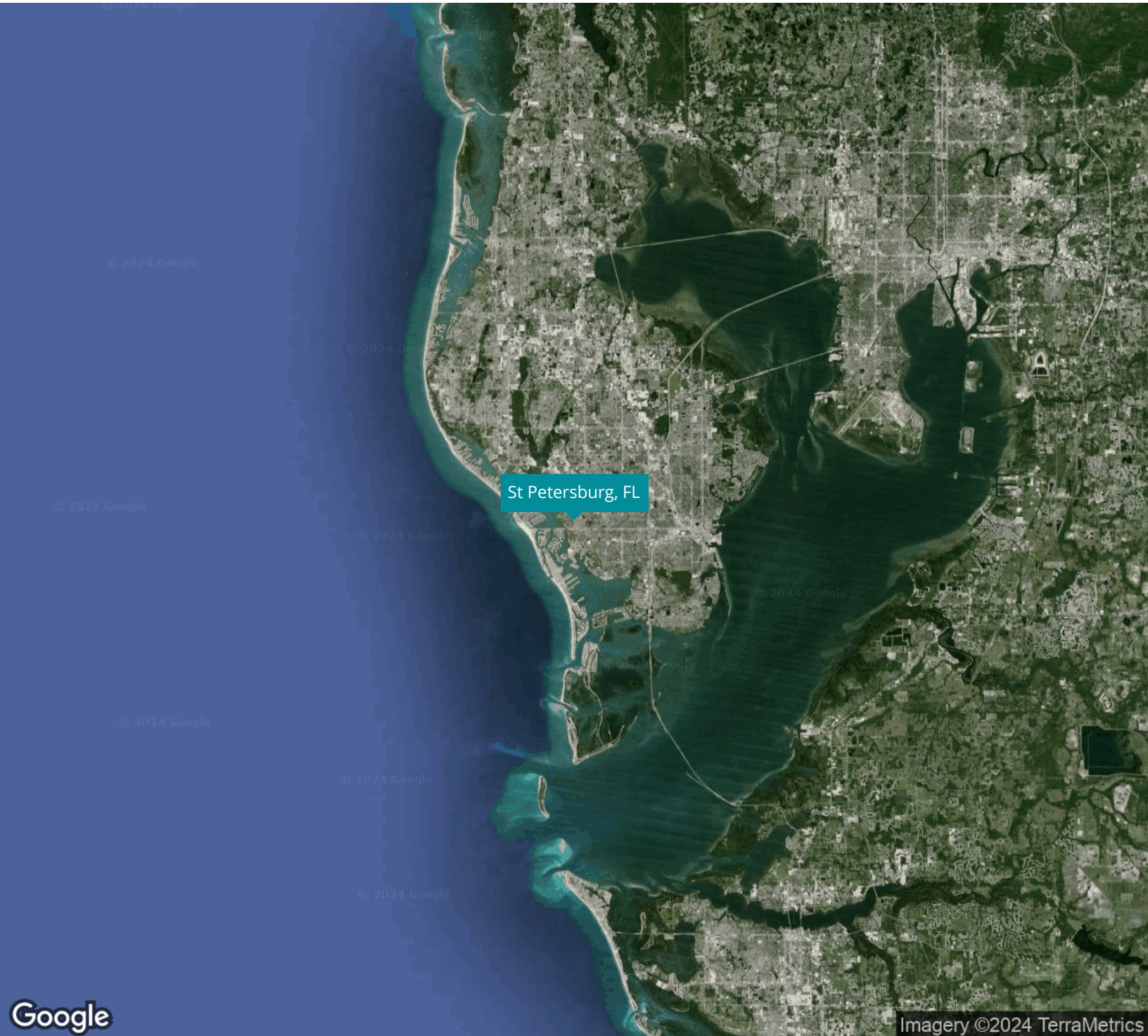




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REGIONAL MAP



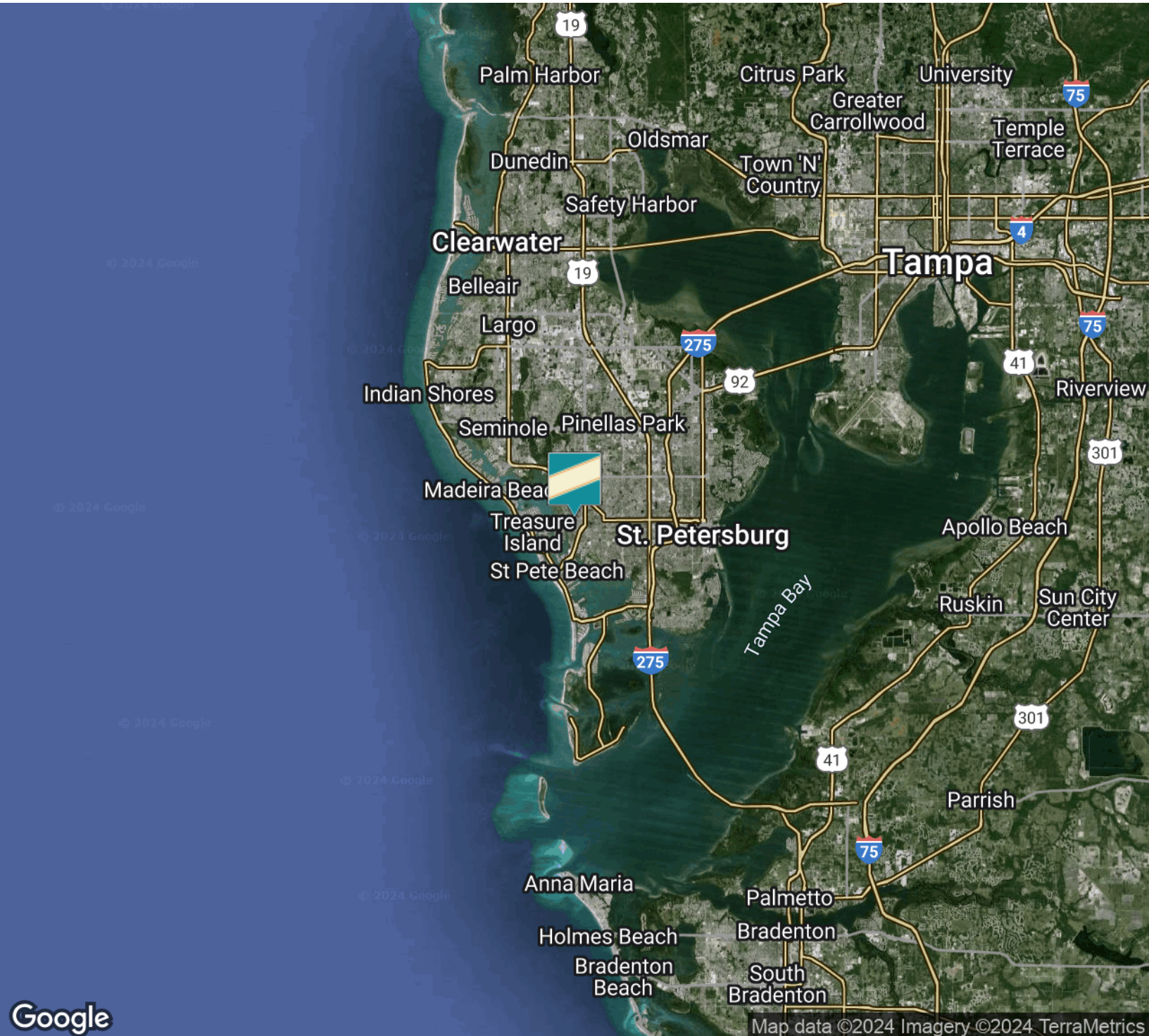
SECTION 3 • LOCATION INFORMATION



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LOCATION MAP



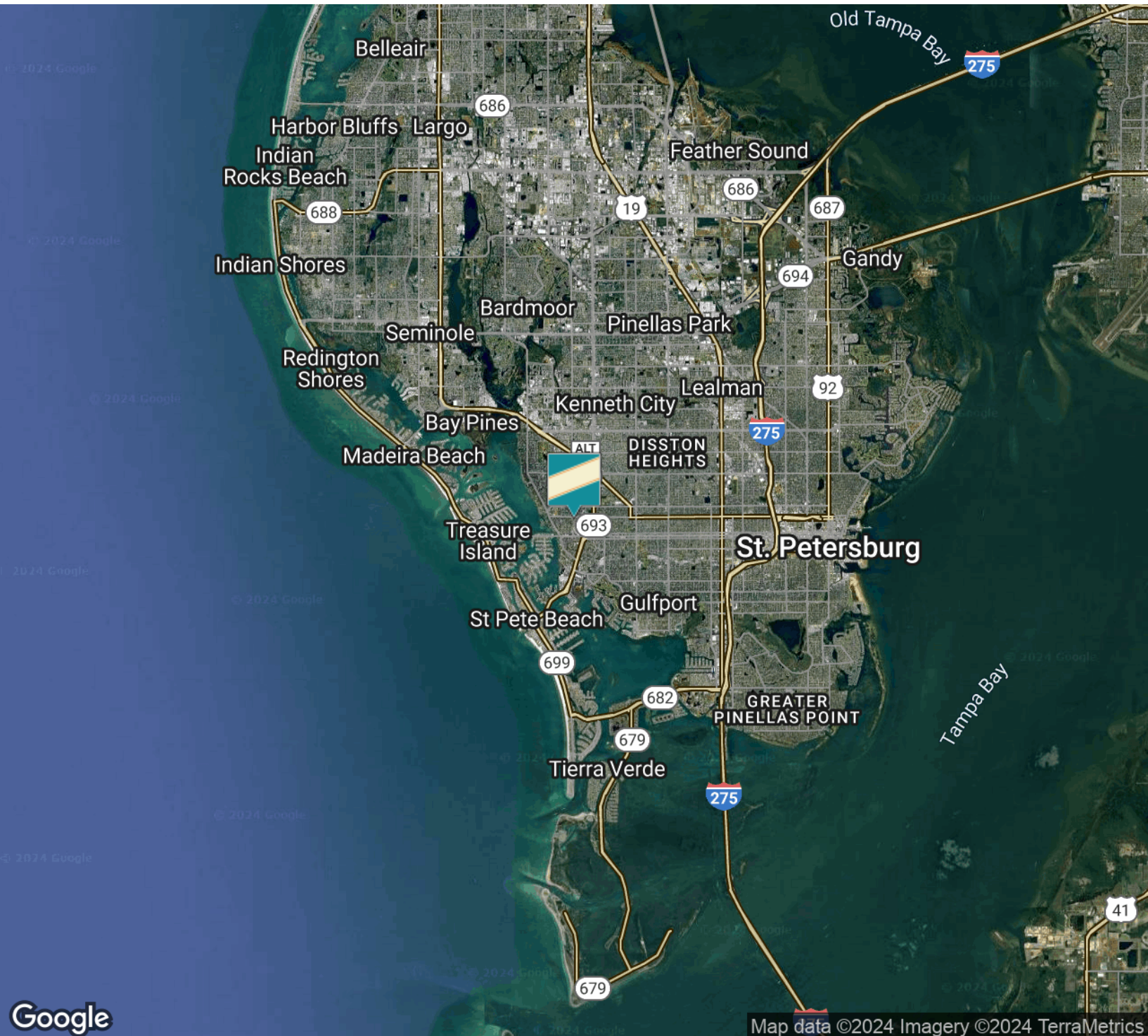
SECTION 3 • LOCATION INFORMATION



GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

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AERIAL MAP

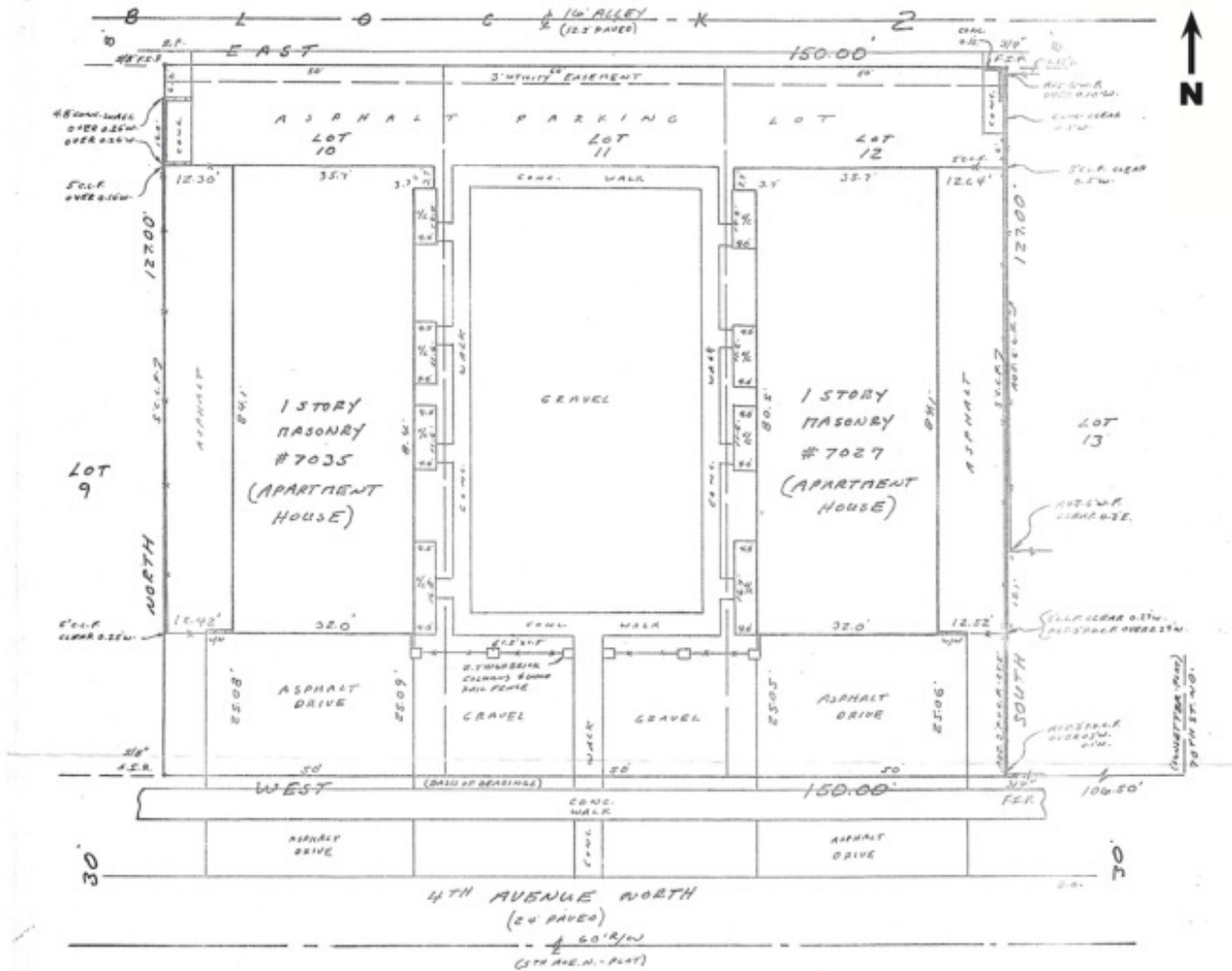


SECTION 3 • LOCATION INFORMATION

Grimaldi Commercial Realty Corp. • 115 W Bearss Ave • Tampa, FL 33613 • 813.882.0884
grimaldcommercialrealty.com

7027 4th Ave N, St Petersburg, FL 33710

SITE PLANS



A BOUNDARY SURVEY OF LOTS 10, 11 AND 12, BLOCK 2, PASADENA TERRACE, AS RECORDED IN PLAT BOOK 6, PAGE 95 OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.

SECTION 3 • LOCATION INFORMATION



DEMOGRAPHICS

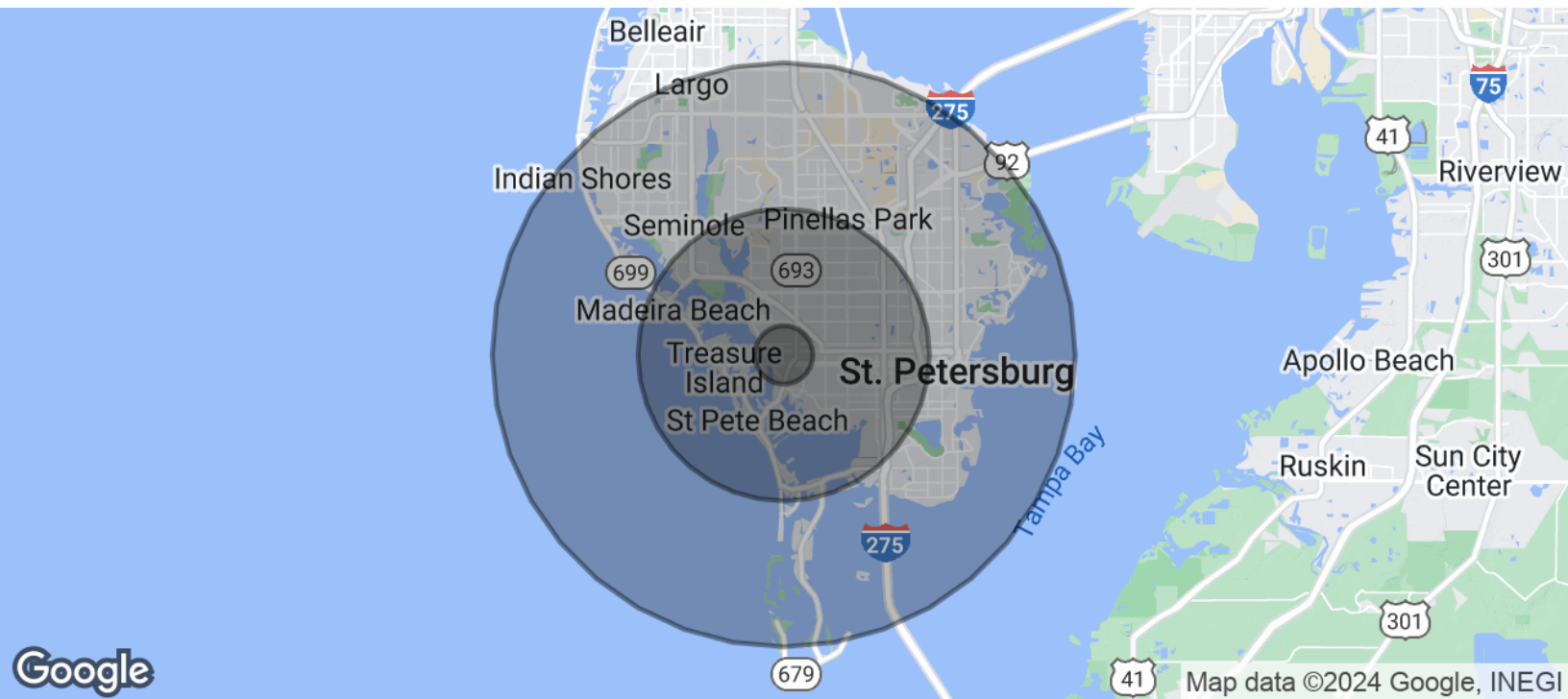




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DEMOGRAPHICS MAP & REPORT



POPULATION	1 MILE	5 MILES	10 MILES
Total Population	10,242	207,079	568,763
Average Age	46.6	47.7	46.3
Average Age (Male)	45.0	46.9	45.3
Average Age (Female)	48.8	48.8	47.5
HOUSEHOLDS & INCOME	1 MILE	5 MILES	10 MILES
Total Households	5,403	116,708	306,531
# of Persons per HH	1.9	1.8	1.9
Average HH Income	\$68,090	\$57,235	\$63,286
Average House Value	\$259,176	\$232,684	\$237,769

* Demographic data derived from 2020 ACS - US Census



ADVISOR BIOS





GULFPORT GARDENS FOR SALE! (10% CASH-ON-CASH RETURN!)

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ADVISOR BIO & CONTACT 1

DAVID ROSENTHAL

V.P. Commercial Sales



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PROFESSIONAL BACKGROUND

David began his career at Ernst & Young, David serving as a Big Four Accountant, focusing on client services and analyzing Financial Statements. Before joining Grimaldi Commercial Realty, David worked with many local Real Estate Investment Trusts, learning the financial side of the Real Estate market.

Areas of Expertise:

Multifamily
Retail Sales & Leases
Financial Planning
Real Estate Investment Trusts
Dividend Reinvestment Plans & Dividend Payout Ratios
Seller and Investor Financing
Contract negotiations and due diligence
Investment & Financial Analysis
Property Valuation

EDUCATION

David graduated from Tulane University in New Orleans, Louisiana, where he received a Bachelor's in Finance and a Masters in Accounting. A Tampa native since 1991, David attended Tampa Preparatory High School in Downtown Tampa where he played Soccer, Basketball, and ran Cross Country. When he is not working, David enjoys watching sports, working out and playing golf.

MEMBERSHIPS & AFFILIATIONS

David is an outgoing individual whose drive and passion are evident in his persistence to provide outstanding service. His business is built on: Dedication, Communication, Determination, and Trust while embodying the ability to cater and adapt to all of his client's Real Estate needs.



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ADVISOR BIO & CONTACT 2

KARI L. GRIMALDI/ BROKER

President



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PROFESSIONAL BACKGROUND

Kari Grimaldi is the Managing Broker/President of Grimaldi Commercial Realty Corp. and commercial real estate expert. Kari quickly climbed the ranks of who's who in Tampa Bay Area Commercial Real Estate to become a Top Producer. Learning and joining the family business at an early age, Kari understands the importance of networking and building relationships, and has accumulated 20+ years of experience and in-depth knowledge to execute and navigate commercial real estate transactions for Sellers, Buyers, and Landlords/Tenants from inception to closing. Kari has an extensive resume with some of the highlights listed below:

Crexo Platinum Broker Award Winner

Areas of Expertise:

Office and Build-to-Suit Sales & Leasing
Medical Office Sales
Retail Sales
Industrial Sales
Multifamily Investments
Single NNN National Investments
Land & Commercial Development
Foreign Investors & Investment Specialist
Seller Finance and Creative Financing
1031 & Reverse Exchanges
Short Sales & Distressed/Bank-owned assets

As a commercial real estate owner and investor herself, Kari knows first hand how to guide others through the process, and negotiate and close transactions successfully. Kari has a vast portfolio of closed transactions in all sectors of the commercial market, and is a multi-million dollar sales producer.

EDUCATION

A Florida native, Kari earned her Bachelors at University of Florida in Management and Psychology, and a Masters at University of South Florida. A consummate professional, Kari is continually educating herself on the latest economic and market trends with continuing education, seminars and networking.

MEMBERSHIPS & AFFILIATIONS

REIC Member- Real Estate Investment Council
CCIM Candidate- Certified Commercial Investment Member
ICSC Member- International Council of Shopping Centers