

Florida Property Hot List

A portfolio of carefully Selected Bank Owned, Discounted, Foreclosed Condos in Millenia, Disney Area - \$50K to \$100K.



Astute Investment Opportunities in Bank Owned, Discounted, Foreclosed Properties in Central Florida

- Purchase high quality, investment properties for as little as 30% of their value
- These are owned by Banks who are motivated to sell and move these assets from their balance sheet
- Properties from under \$50,000 in desirable rental locations
- Excellent rental returns and Cash Flow Positive
- Full Management to ensure effortless ownership for international investors
- Clear exit strategy for resale and asset disposal
- Benefit from property prices at the bottom of the cycle
- Sales of property in Central Florida are now increasing - fund managers are actively buying - this is the time to act.



Contents

- **Section 1** - **Introduction**
- **Section 2** - **Key Facts**
- **Section 3** - **Market Dynamics**
- **Section 4** - **The Foreclosure Process**
- **Section 5** - **Advantage of REO properties**
- **Section 6** - **No More Procrastination**
- **Section 7** - **The Opportunities**
- **Section 8** - **Example Property**
- **Section 9** - **Purchase Process Summary**
- **Section 10** - **Experts in Central Florida**
- **Section 11** - **Why Central Florida**
- **Section 12** - **Property Management**
- **Section 13** - **Leasing Fee**
- **Section 14** - **Investment Timing**
- **Section 15** - **Exit Strategy**
- **Section 16** - **About ColorDarcy**
- **Section 17** - **Contact Us**
- **Section 18** - **Small Print**

Introduction

Colordarcy, your global property investment specialist, have opened offices in Orlando, Florida and teamed up with a range of local experts to bring you a simple and direct way to purchase quality-foreclosed - bank owned property in Central Florida.

Our highly qualified team are experts on the Central Florida property market and will carefully select only the properties that pass our robust due diligence process.

Our team and local partners are fully licensed and regulated Florida Real Estate Company.

While making a bid for a foreclosed property is in itself relatively easy, the difficult part is choosing the right type of foreclosed property, in a strong location, which has been physically examined by somebody you can trust.

Colordarcy, in conjunction with our local partners, will be providing these services and once our clients has selected a carefully vetted property, we will ensure the purchase process is completed as quickly as possible and that a management company is on standby to rent it out for you.

We can also assist with remortgage and resale strategies.

In short, we will guide our clients through this process from start to finish, providing a fast, secure and efficient service.

Welcome to Colordarcy...for more than just an investment.



Key Facts

Economic and market forces are aligning to create one of the greatest real estate investment opportunities ever seen in the U.S.

Colordarcy is ideally positioned to help investors take advantage of the highly contracted real estate market.



- The properties we offer are known as **Real Estate Owned** or **REO**.
- This is a type of foreclosure that is cheaper and easier to purchase than a standard foreclosed property.
- REO properties are held by a bank that is highly motivated to sell them at hugely reduced prices.
- Orlando, Central Florida is a large economic centre with a bright future and is an ideal place to invest in rental property.

- We recommend fully researched, rentable property in good condition that is required by the local rental market.
- Colordarcy offers a full lifecycle management throughout the purchase & owning of property in Orlando and Central Florida.
- Colordarcy are experts on the Central Florida market and only focus on properties in this area - our US office is located here.
- Our partners are **fully licensed** to sell real estate in Florida and have many years experience.



Market Dynamics

The Central Florida housing market until the early part of the decade was stable and enjoyed steady growth. With the onset of easy to access & inexpensive credit in the US the local market heated up quickly and witnessed significant price growth.

With the onset of the credit crunch and the exposure of sub-prime lending, property prices have fallen back to the same level as they were in August 2004. The average property price is now \$182,000.

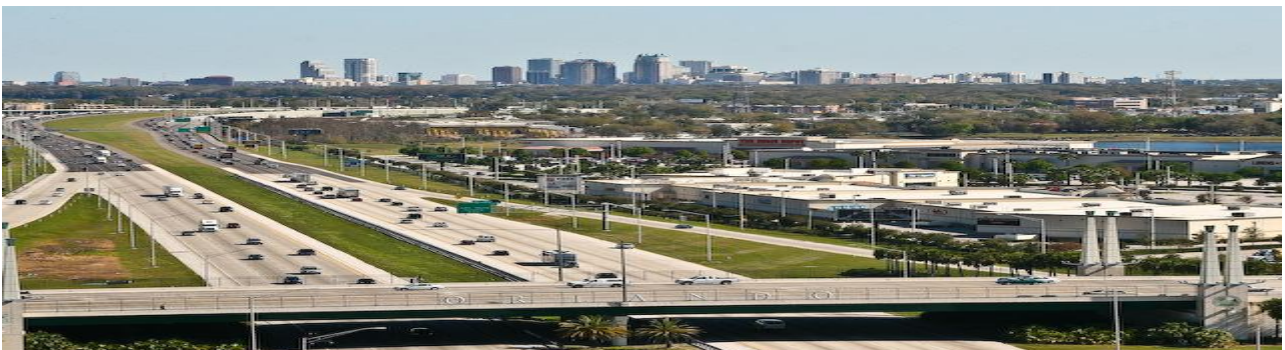
This has resulted in the areas affordability index jumping to 124%.

There are strong signals that in Central Florida, pricing is reaching its lowest point and there are now significant opportunities for investors to purchase the right product, in the right location at the right price.

The price element is paramount, and with REO Foreclosed properties, investors can purchase at the lowest possible price point.

Major Funds and Wealth Managers are now buying these types of properties, and with good reason:

- Sales in parts of Central Florida are now increasing. In Osceola County 72% more sales were transacted in Sept. '08 than Sept. '07.
- Pending sales, considered by economists to be a reliable predictor of future sales activity, increased 62% in Sept. '08 compared to Sept. '07.
- With the slowdown of the housing market, new construction has all but ceased which will exacerbate future supply issues. Yet there is continual demand in Orlando, it is ranked #1 for predicted job growth in the country between 2007-2022. There has also been a population increase of 17% in the last six years.



The Foreclosure Process for a Property

- Properties that first enter 'foreclosure' are listed as 'short sale'.
- If they fail to sell at this point, the institution (bank / lender) that has provided the mortgage then moves to the next step of the foreclosure process, the auction.
- If the property fails to sell or reach the reserve price at the auction, the property reaches the final position in the process, REO / Real Estate Owned.
- At this point the lender / bank now own the property and it sits on their balance sheet. They are motivated to sell this property quickly, and it is at this point they are prepared to cut the price further.
- At this stage, Colordarcy negotiates with the lender / bank on behalf of investors to secure the desired property at the lowest possible price for cash purchasers.

In summary, REO properties are owned by a bank or other lending institution and have passed through the foreclosure process.

Lenders and banks do not want to hold REOs on their books and try to dispose of these as quickly as possible.



Advantages of Buying Bank REO Properties

- All **liens (claims) against the property are removed** once it becomes an REO, and taxes are paid meaning buyers gain Clear Title to the property.
- Unlike properties at foreclosure auction, **REOs can be inspected** prior to contract, and are listed with real estate agents.
- While some foreclosures can be in poor condition, **REOs are typically restored** to at least a readily saleable condition by the lending bank.
- The bank or lender that owns the property will often provide an **allowance for certain repairs**.
- You can **save money in your title search** if you use the same title company that the lender used during foreclosure. They will often discount the cost up to as much as 100%.
- REOs will often at times include appliances.
- While in hot markets, you may not see a difference in price between an REO and a typical property, during slower markets investors can purchase an REO at substantial discounts to the property's actual value.

No More Procrastination – Take Action Today!

With strong rental demand and expected capital growth of up to 50% over the next 5 years, snapping up a bargain Florida holiday home or investment property is imperative. These properties will sell quickly, to avoid disappointment; we encourage all interested parties to contact your Portfolio Consultant today.

You can contact your Portfolio Consultant to discuss all the opportunities within this 'Florida Property Hot List' right now on: **+44 (0) 207 100 2393** or info@colordarcy.com. The completions are usually done within 6 weeks of reservation, and the opportunity to build a highly profitable portfolio in a short space of time is very real. Call Colordarcy now and we will help you get started.

The Opportunities

Millenia Area Investment Condo \$65,000



List Price: \$65,000 Year Built: 1997 Beds: 2 Sq Ft: 1063 Ref: CD45

HOT PRE-FORECLOSURE DEAL

DISTRESSED SELLER. This fantastic 2-bedroom condominium located in the upscale Millenia Area, Central Orlando – will make a perfect buy-to-let investment. Located in an area where there are many long-term renters, who are prepared to pay a premium. Investors should be looking at a 6% net income yield.

20 minutes to Disney World. All reasonable offers considered.

Taxes: 3683

HOA Fee: 238.0

Living Room (Approx.): 10x17

Kitchen (Approx.): 08x09

Master Bedroom (Approx.): 11x13

2nd Bedroom (Approx.): 10x12

Community Features: Communal Pool, Fitness, Gated Community, Racquet Ball, Tennis Courts, Security

Pictures











Millenia Area Investment Condo \$69,900



List Price: \$69,900 Year Built: 2000 Beds: 1 Sq Ft: 812 Ref: CD46

QUICK SALE REQUIRED

Bright and spacious first level condo. 1 bedroom and 1 bath with an open kitchen/familyroom combo. Track lighting, dining area, breakfast bar and all appliances including washer/dryer. Lots of windows and neutral white on white decor. Move in ready!

20 minutes to Disney World. All reasonable offers considered.

Taxes: 3064

HOA Fee: 214.75

Living Room (Approx.): 12x15

Kitchen (Approx.): 11x10

Master Bedroom (Approx.): 14x15

Community Features: Communal Pool, Gated Community, Pets Permitted, Tennis Courts

Pictures





Millenia Area Investment Condo \$84,900



List Price: \$84,900 Year Built: 2000 Beds: 1 Sq Ft: 879 Ref: CD47

PRE-FORECLOSURE - JUST REDUCED!

DISTRESSED SELLER. Our client is looking to sell this property quickly. This property will rent to local Floridian's. Projected investment returns of 6% net yield per annum. Very large property.

20 minutes to Disney World. All reasonable offers considered.

Taxes: 1998

Living Room (Approx.): 14x15

Dining Room (Approx.): 11x08

HOA Fee: 207.82

Kitchen (Approx.): 10x09

Master Bedroom (Approx.): 14x11

Community Features: Communal Pool, Fitness, Gated Community, Security, Tennis Courts

Pictures







Example Investment

	1 bed	2 bed	3 bed
Purchase Price	\$69,900	\$88,900	\$108,900
Size	674 sq ft	1014 sq ft	1295 sq ft
Previous Selling Price	\$199,900	\$281,900	\$297,900
Estimated Gross Monthly Rental Income	\$799	\$1,050	\$1,250
Gross Rental Yield	14%	14%	14%
Monthly Running Costs			
Management 10%	\$79.90	\$105.00	\$125.00
Estimated Real Estate Tax (may be reduced)	\$200	\$250	\$300
HOA Fees (Home Ownership Association)	\$168	\$253	\$322
Estimated Insurance	\$33	\$37	\$40
Monthly Net Cash Flow	\$318	\$405	\$463
Net Rental Yield	5%	5%	5%

Purchase Process Summary

Below is a summary of the purchase process that is fully detailed in later pages.



Local Knowledge

All real estate markets are local in nature and it is not possible to intimately understand a particular area without being fully invested in terms of time and expertise and we strongly recommend the use of experts in each micro market.

In recent months many entities and agents have seen the opportunity presented by foreclosed and REO properties. However, the majority of those offering properties for sale are not licensed to sell property in the USA, have no experience in local markets and never survey the target properties.

This type of unqualified, non-regulated advice does not protect the interests of the investor.

Why Central Florida?

We have collaborated with some of the best companies based in Orlando, Florida and we have expertise in the local market. We thoroughly inspect all our target properties in person.



Orlando and the wider Central Florida region are excellent examples of markets that investors in REO properties should consider.

- There has been considerable price growth over recent years.
- There is little to no available mortgage finance when purchasing REO properties.
- There is a growing demand for rental property.
- There is a strong economic future for the region and local market in Orlando.
- There has been an increase in foreclosed properties, which allows investors to take advantage of the contracted local market.



Management Fees

There is a setup fee of \$750 to establish management services and to provide a maintenance reserve which is payable upon initiation of the management service.

Leasing Fee

When a tenant has signed the lease agreement and paid the first month's advance rent, a \$500 leasing fee payable.

Our fully qualified staff will guide you through this process from start to finish, ensuring a secure, efficient and effortless experience.

Investment Timing

Timing is vitally important in the market cycle and, as many private investors are now realising the potential gain in owning REO and foreclosed properties.

Absorption of these properties is rapid and will eventually lead to wider market stabilization in Florida and the USA but the opportunity to buy is now.

Exit Strategy

We consider investing in REO property to be a mid-term investment (5+ years). There are options open to the investor during their period of ownership, including in 9-12 months time when the mortgage market is more stable, the opportunity to re-finance the property and withdraw equity.

Another option could be to offer a 'lease to buy' option to the incumbent tenant.

After a recommended period of 5+ years, with the Real Estate cycle on an upward growth pattern, a conservative estimate would be that the property would have returned to its 2006 / 2007 value. If the investor chooses to resale their asset, at this point they will be looking at a potential return of around 150% on their capital outlay.

About Colordarcy

Colordarcy is a leading property investment company that specialises in finding positive cash flow investment properties worldwide, complimented with a comprehensive service package, which is carefully designed with our clients' in mind.

Our aim is to provide our clients with a dynamic portfolio of global properties that offer the unique combination of strong growth returns and positive cash flow income. Investing in positive cash flow properties significantly reduces the risk because the property will pay for itself regardless of market conditions, your employment status or other financial commitments.

Property investing is a whole lot simpler if the property can pay for itself whilst capital growth is being built up.

We always carefully select and research each development that we market to our clients, and hence why our clients continue to invest with us. Unlike many traditional investment property companies, we do not just list each and every development we are offered: instead we take the time to assess the investment case, the security, the exit strategy and the earning potential of each development before we present it to you. We work hard and endeavour to source real estate in the locations that have the best chance to outperform the market. Therefore, if the overall property market grows by 10% per annum, we would expect properties marketed by Colordarcy to grow by 15% per annum.

Whether you are looking for a Florida foreclosed property, holiday home or an investment property, our experienced Portfolio Consultants will work with you to find your perfect investment property.

With offices in London, Florida, Brazil, Norway and China and further planned openings in 2009, in Russia and Canada, we are able to provide a global service to our clients.

Not only do we recommend from a property portfolio containing some of the best growth and income opportunities in Florida, we have designed a comprehensive range of services spanning from financial and legal assistance, taxation advice, property management, through to interior design.

Complete Peace of Mind

We are proud members of the Association of International Property Professionals (AIPP). As a consumer, when dealing with an AIPP approved company, you can be confident that you are receiving the highest level of service and professionalism.

Our team and local partners are fully licensed and regulated Florida Real Estate Company.

Over 40 Years Combined Real Estate Experience

An experienced management team with an international background and a record of accomplishment in property investment, wealth building and finance heads up the company at the forefront of the market. With offices in London, Florida, Brazil and China and further planned openings in 2009, in Russia, Norway and Canada, we are able to provide a global service to our clients.

Our team have sourced over US\$200,000,000 worth of investment properties and have current relationships with some of the largest companies in the world, including HSBC, Morgan Stanley, Marriott Hotel, Raffles Resort, Deutsche Bank and Bank of China.

We collaborate with our partners to revolutionise our services and always stay ahead of our rapidly changing industry.

Welcome to Colordarcy...for more than just an investment.

Next Steps

Please contact us with your questions or details of what you are looking for, and we will be more than happy to help you to invest in Florida securely and successfully.

Why Waste Time Shopping Around? Let Us Do The Leg Work For You.

Our central database system gives us access to nearly every property for sale in Florida. Please call or email us for details, we are confident that we will be able to source you an investment property or holiday home that matches your goals and objectives.

Contact us

For further information on our carefully selected Florida investment properties, please contact us today.

Tel: +44 (0) 207 100 2393

Email: info@colordarcy.com

Web: www.colordarcy.com

Head Office: New Broad Street House, 35 New Broad Street, London, EC2M 1NH, UK

Orlando, Florida Office: 6400 International Drive, 120 Orlando, Florida 32819, USA

Kissimmee, Florida Office: 141 South Roma Way, Kissimmee, Florida 34746, USA

**Member of Association of International Property Professionals (AIPP)
Member of Institute of Directors**

Company Number: 6377862 | VAT Number: GB 911 9847 06

Small Print

Important Information

The information in this document (including but not limited to, photographs, illustrations, plans, dimensions, descriptions, tables, projections and prices) are for guidance only. While every effort has been made to offer current and accurate information, errors can occur.

Colordarcy Investment Ltd makes no warranties or representations as to the accuracy, correctness, reliability or otherwise with respect to such information, and assumes no liability or responsibility for any errors or omissions in the content contained in this document. Within this document you may find links or references to third party material and third party web sites. Colordarcy Investment Ltd accepts no liability in respect of the contents of such material or sites. Colordarcy Investment Ltd should not be taken to be endorsing, publishing, permitting or authorizing such materials or sites. Colordarcy Investment Ltd is not a party to, or responsible for, any transaction concerning goods or services available from such third party materials or web sites. Colordarcy Investment Ltd will revise the information; services and resources contained in this document from time to time and reserves the right to make such changes without any obligation to notify past, current or prospective visitors to this document.

The content relating to the past and/or current performance of an investment is not necessarily a guide to its performance in the future. The value of investments or income from them may go down as well as up. Prices quoted may be based on a conversion rate when the document was created and may vary. This is not a regulated investment for the purpose of the U.K. FSMA (2000) however as a registered member Colordarcy Investment Ltd adhere to and follow the Code of Conduct of the Association of International Property Professionals (AIPP).

The information contained in this document should not be construed as financial, legal or any other professional advice or service. You are advised to consult a financial and/or legal professional advisor from suitably regulated sources.

Except where noted otherwise, all material in this document is Copyright © 2009 Colordarcy Investment Ltd. All rights reserved. Without the prior written consent of Colordarcy Investment Ltd, no permission is granted to copy, distribute, modify, post or frame any text, graphics, or logos.