OFFERING MEMORANDUM

POPLAR POINTE APARTMENTS





OFFERING MEMORANDUM



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INVESTMENT INTRODUCTION

This property offers individuals and families a selection of spacious two- and three-bedroom floor plans. All apartments feature: Washer/Dryer Connections, Central Heat & Air, Refrigerator, Range, Dishwasher, and Disposal. Residents also enjoy the on-site clubhouse with community room and laundry facilities.

_OCATION OVERVIEW

Phenix City sits on the eastern border of Alabama, nestled alongside the Chattahoochee River, directly facing Columbus, GA. to the West. The proximity to Columbus allows for close access to many retail and retail and recreation amenities.

Poplar Pointe is situated off of Highway 280, this community is also convenient to plenty of shopping and dining options. With close access to major highways, the property is conveniently located within 2 hours of Montgomery and Atlanta.

PROPERTY OVERVIEW

PRICE
PROPERTY NAME
ADDRESS
MARKET SUBMARKET
YEAR BUILT
NUMBER OF UNITS
OCCUPANCY
RENTABLE FT ²
RENT TYPE
LAND AREA

Poplar Pointe is a 32 unit, all brick LIHTC Apartment Community located in Phenix City, Alabama.

\$3,304,456
Poplar Pointe
702 11th Ave, Phenix City, AL 36867
Columbus MSA Phenix City
2001
32
84%
35,050 ft ²
Affordable Rent Restricted
130,680 ft ² 3 Acres



INTRODUCTION

As part of our analysis of this property, we have identified a list of Investment Highlights and developed Investment Theses as a recommendation for interested parties looking to maximize their returns.







LIHTC STATUS HIGHLIGHTS AFFORDABLE RESTRICTIONS

Poplar Pointe currently operates under the Section 42 Low Income Housing Tax Credit (LIHTC) program and has the following restrictions. The buyer must agree to maintain the affordable restrictions through the extended use period, including operating the property in compliance with state and federal regulatory agreements.

LIHTC TERMS

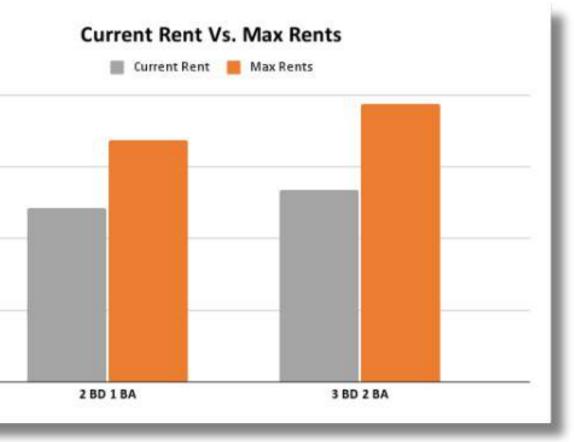
- Final Year of Restrictions: 2024
- 100% of the units are subject to be occupied by individuals whose income is 60% or less than the Area Median Income

As highlighted in the graph below, Poplar Pointe currently has headroom to achieve max rents across all unit types.

COLUMBUS-PHENIX CITY METRO

		\$1,000
2024 INCOME LIMITS	60% AMI	51,000
1 Person	\$30,060	\$750
2 People	\$34,320	\$500
3 People	\$38,640	
4 People	\$42,900	\$250
5 People	\$46,380	\$0 <u> </u>
6 People	\$49,800	

ASKING TO MAX RENTS





PROPERTY

In this section, we provide a property summary and image gallery for this impressive asset.







OVERVIEW

OVERVIEW		UNITS	
PRICE	\$3,304,456		
PROPERTY NAME	Poplar Pointe	UTILITIES	Water, Sewer, & Trash In
ADDRESS	702 11th Ave, Phenix City, AL 36867	LAUNDRY	Laundry Facilities & In Unit He
MARKET SUBMARKET	Columbus MSA Phenix City	AVERAGE UNIT SIZE	1,
YEAR BUILT	2001		',
NUMBER OF UNITS	32	CENTRAL HVAC	
OCCUPANCY	84%		
RENTABLE FT ²	35,050 ft ²		
RENT TYPE	Affordable Rent Restricted	AMENITI	E S
		COMMUNITY	Play
PROPERTY			On Site
			Clu
LAND AREA	130,680 ft ² 3 Acres		Laundry Fa
SITE LAYOUT	4 Apartment Buildings, 1 Clubhouse		Picnic Area wit
FLOOD ZONE	No		
PARKING	Surface Lot	APARTMENT	Air Condi
EXTERIOR MATERIALS	Masonry/Brick		Cable H
ROOF	Pitched Shingle		
FOUNDATION	Slab		Refri

Washer/Dryer Hookup

Garbage Disposal

UNIT MIX SUMMARY

STYLE

Total	32	35,050	\$631	\$0.58	\$242,460	\$631	\$0.58	\$2
3 BD 2 BA	13	1220	\$670	\$0.55	\$104,520	\$670	\$0.55	\$1
2 BD 2 BA	19	1010	\$605	\$0.60	\$137,940	\$605	\$0.60	\$
UNIT TYPE	# UNITS	UNIT SIZE	EFFECTIVE	PSF	GPI	MARKET	PSF	

2-Story Garden Style Walk Up

Included
Hookups
1,095 ft ²
Yes

Playground On Site Office Clubhouse Laundry Facilities icnic Area with Grills Air Conditioning Cable Hookups

> Stove Refrigerator

> > GPI \$137,940 \$104,520 \$242,460







LOCATION

This property is situated in Phenix City, AL which is included in the Columbus, GA MSA. This area is experiencing a period of significant growth and expansion.



LOCATION HIGHLIGHTS MARKET | COLUMBUS MSA

The Columbus Metro area is undergoing significant growth, driven by a combination of new residential and commercial developments. In Columbus, the housing market is expanding with 34 new construction homes currently for sale, signaling robust demand and investment in the region.

The area also benefits from a thriving cultural and recreational scene, including the Chattahoochee Riverwalk, vibrant downtown activities, and key employers such as Fort Moore (formerly Fort Benning) and TSYS (Global Payments). These factors, combined with strong transportation infrastructure and a well-educated workforce supported by Columbus State University, make the metro market an increasingly attractive location for both residents and businesses.





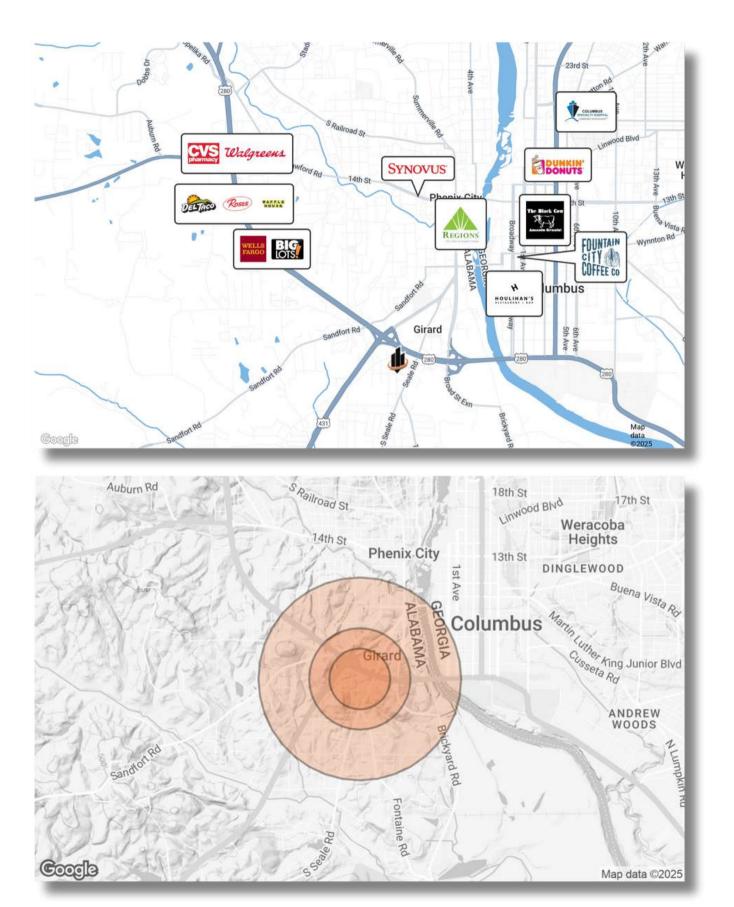


Phenix City, located just across the Chattahoochee River, is also seeing transformative growth. Recent developments include a new retail project that will bring popular establishments such as Outback Steakhouse, Jersey Mike's Subs, Starbucks, and Chipotle to the area, significantly enhancing dining and retail options.

On the residential front, the submarket offers 103 new construction home floor plans, catering to a wide range of buyers and showcasing the area's commitment to expanding its housing inventory. Additionally, ongoing downtown revitalization efforts and proximity to Columbus's employment hubs continue to elevate Phenix City's appeal as a cost-effective yet vibrant alternative within the region.

SUBMARKET | PHENIX CITY, AL

AMENTITIES & DEMOGRAPHICS



SUBMARKET AMENITIES

BUSINESS	DISTANCE (MILES)	BUSINESS	DISTANCE (MILES)
Houlihan's	1.1	Del Taco	1.7
Regions Bank	1.2	Waffle House	1.7
Fountain City Coffee	1.2	Walgreens	1.9
Synovus Bank	1.3	Dunkin'	1.9
Wells Fargo	1.4	Roses Discount Store	2
The Black Cow	1.5	CVS Pharmacy	2
Big Lots	1.6	Columbus Specialty Hospital	2.3

SUBMARKET DEMOGRAPHICS

POPULATION	0.3 MILES	0.5 MILES	1 MILE
Total Population	206	1,240	4,915
Average Age	38	37	38
Average Age (Male)	37	35	36
Average Age (Female)	39	39	39
HOUSEHOLDS & INCOME	0.3 MILES	0.5 MILES	1 MILE
Total Households	90	534	2,058
# of Persons per HH	2.3	2.3	2.4
Average HH Income	\$40,209	\$47,006	\$48,035
Average House Value	\$185,814	\$188,006	\$176,112

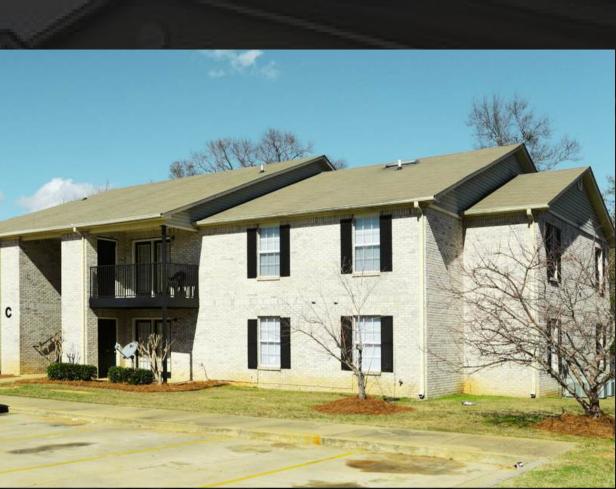
Total Households	
# of Persons per HH	
Average HH Income	



FINANCIAL ANALYSIS

In this section of the Offering Memorandum, you will find our detailed financial analysis of this investment. Included in our analysis are the Property Details, Cash Flow Projections, Annual Operating Comparison, Sales Comps, & Rent Comps.





PROPERTY DETAILS

PROPERTY SUMMARY

Property:	Poplar Pointe	Ownership	Olympia Construction
Address:	702 11th Ave, Phenix City, AL 36867	Management	Self
Units:	32	T-1 Occupancy	84%
Yr Built:	2001	UW Occupancy	90%
Total SF:	35,050	Hold Period	10 YR
Avg. Unit SF:	1,095	Rent Type	Affordable

UNIT MIX SUMMARY

Total	32	35,050	\$631	\$0.58	\$242,460	\$631	\$0.58	\$242,460
3 BD 2 BA	13	1220	\$670	\$0.55	\$104,520	\$670	\$0.55	\$104,520
2 BD 2 BA	19	1010	\$605	\$0.60	\$137,940	\$605	\$0.60	\$137,940
Unit Type	# Units	Unit Size	Effective	PSF	GPI	Market	PSF	GPI

	PROI	PROJECTED	TAXES		
State	AL	2023 Tax Value	\$1,432,889	Appraised Price	\$2,643,565
County	Russell	Assessed Value	\$286,578	Assessed Value	\$528,713
City	Phenix City	Millage Rate	5.90%	Estimated Tax Rate	5.90%
		Real Property Tax	\$16,908	Pro Forma Property Tax	\$31,194
		Additional Fees	0	Additional Fees	0
		Property Tax Rebate	0	Property Tax Rebate	0
		Personal Property Tax	0	Personal Property Tax	0
Assessment Ratio	20%	2023 Total Property Taxes	\$16,908	Total Pro Forma Taxes	\$31,194

VALUATION SUMMARY

Sales Price	\$3,304,456
Per Unit	\$103,264
Per SF	\$94.28
Cash on Cash Hold Period	-6.45%
Cap Rate T-12	1.04%
Cap Rate T-3	0.84%
Cap Rate T-1	0.83%
Cap Rate T-3 Expense Adjusted	0.64%
Cap Rate going YR 1 TA	1.57%
10 Year IRR	8.80%
7 Year IRR	7.83%
5 Year IRR	1.84%

PROPOSED DEBT STRUCTURE

Loan to Value:	75%
Down Payment:	\$826,114
Loan Amount:	\$2,478,342
Interest Rate:	6.50%
Amortization (Months):	360
Interest Only (Months):	48
Monthly I/O Payment:	\$13,424
Monthly P&I Payment:	\$15,665
Debt Coverage Ratio	0.15

CASH FLOW PROJECTIONS

				FORECAST ASSUM	MPTIONS					
Market Rent Growth	72.51%	2.00%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
Loss to Lease	29.00%	25.00%	18.00%	9.00%	5.50%	3.50%	1.50%	1.00%	1.00%	1.00%
Vacancy	12.50%	10.00%	9.00%	7.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Concessions	1642.74%	2.00%	2.75%	-38.35%	-48.63%	2.75%	2.75%	2.75%	2.75%	2.75%
Other Income Growth	170.69%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Expense Growth	3.75%	3.17%	3.51%	4.22%	3.20%	2.46%	2.47%	2.21%	2.12%	2.12%
				CASH FLOW PROJ	ECTIONS					
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Scheduled Market Rents	418,257	426,622	438,354	450,409	462,795	475,522	488,599	502,035	515,841	530,027
Loss to Lease	(121,294)	(106,655)	(78,904)	(40,537)	(25,454)	(16,643)	(7,329)	(5,020)	(5,158)	(5,300)
Gross Potential Income	296,962	319,966	359,450	409,872	437,341	458,878	481,270	497,015	510,683	524,726
Vacancy	(52,282)	(42,662)	(39,452)	(31,529)	(23,140)	(23,776)	(24,430)	(25,102)	(25,792)	(26,501)
Concessions	(10,456)	(10,666)	(10,959)	(6,756)	(3,471)	(3,566)	(3,664)	(3,765)	(3,869)	(3,975)
Other Income	7,579	7,731	7,885	8,043	8,204	8,368	8,536	8,706	8,880	9,058
Effective Income	241,803	274,370	316,925	379,630	418,935	439,904	461,711	476,854	489,902	503,308
Payroll	34,820	35,516	36,227	36,951	37,690	38,444	39,213	39,997	40,797	41,613
Management	19,344	21,950	25,354	30,370	33,515	35,192	36,937	38,148	39,192	40,265
Administrative	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
Repairs & Maintenance	13,600	13,872	14,149	14,432	14,721	15,015	15,316	15,622	15,935	16,253
Legal & Professional	6,000	6,120	6,242	6,367	6,495	6,624	6,757	6,892	7,030	7,171
Turnover	12,000	12,240	12,485	12,734	12,989	13,249	13,514	13,784	14,060	14,341
Advertising & Marketing	674	688	702	716	730	745	760	775	790	806
Exterminator	1,523	1,553	1,584	1,616	1,648	1,681	1,715	1,749	1,784	1,820
Utilities	27,938	28,497	29,067	29,648	30,241	30,846	31,463	32,092	32,734	33,388
Dumpster	4,073	4,154	4,237	4,322	4,408	4,496	4,586	4,678	4,772	4,867
Grounds	4,723	4,817	4,913	5,012	5,112	5,214	5,318	5,425	5,533	5,644
Insurance	25,968	26,487	27,017	27,557	28,108	28,670	29,244	29,829	30,425	31,034
Taxes	31,194	31,818	32,454	33,103	33,765	34,441	35,129	35,832	36,549	37,280
Total Operating Expenses	189,856	195,871	202,754	211,319	218,082	223,451	228,961	234,012	238,974	244,042
NOI before Reserves	51,947	78,498	114,171	168,312	200,853	216,453	232,750	242,841	250,929	259,266
Replacement Reserves	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600
NOI after Reserves	42,347	68,898	104,571	158,712	191,253	206,853	223,150	233,241	241,329	249,666
Annual Debt Service	161,092	161,092	161,092	161,092	187,978	187,978	187,978	187,978	187,978	187,978
Cash Return	(118,745)	(92,194)	(56,521)	(2,380)	3,275	18,876	35,173	45,264	53,351	61,688
Cash on Cash Return	-14.37%	-11.16%	-6.84%	-0.29%	0.40%	2.28%	4.26%	5.48%	6.46%	7.47%
Debt Coverage Ratio	0.23	0.37	0.56	0.84	1.02	1.10	1.19	1.24	1.28	1.33

ANNUAL OPERATING COMPARISON

	T-12 INCOME/EXF	PENSES	T-3 INCOME/ T-	-12 EXPENSES	T-1 INCOME/ T-	-12 EXPENSES	YEAR 1 F	PRO FORMA
	Annual	Per Unit	Annual	Per Unit	Annual	Per Unit	Annual	Per Unit
Scheduled Market Rents	242,460	7,577	242,460	7,577	242,460	7,577	418,257	13,071
Loss to Lease	0	0	0	0	0	0	(121,294)	(3,790)
Gross Potential Income	\$242,460	7,577	\$242,460	7,577	\$242,460	7,577	\$296,962	9,280
Vacancy	(32,110)	(1,003)	(33,800)	(1,056)	(38,640)	(1,208)	(52,282)	(1,634)
Concessions	(575)	(18)	(600)	(19)	(600)	(19)	(10,456)	(327)
Other Income	7,431	232	2,800	88	7,200	225	7,579	237
Effective Income	\$217,205	6,788	\$210,860	6,589	\$210,420	6,576	\$241,803	11,004
Payroll	34,137	1,067	34,137	1,067	34,137	1,067	34,820	1,088
Management	17,428	545	17,428	545	17,428	545	19,344	605
G&A	12,571	393	12,571	393	12,571	393	8,000	250
R&M	13,254	414	13,254	414	13,254	414	13,600	425
Legal and Professional	20,547	642	20,547	642	20,547	642	6,000	188
Turnover	4,526	141	4,526	141	4,526	141	12,000	375
Advertising/Marketing	661	21	661	21	661	21	674	21
Exterminator	1,493	47	1,493	47	1,493	47	1,523	48
Utilities	27,390	856	27,390	856	27,390	856	27,938	873
Dumpster Rent	3,993	125	3,993	125	3,993	125	4,073	127
Grounds	4,630	145	4,630	145	4,630	145	4,723	148
Insurance	25,458	796	25,458	796	25,458	796	25,968	811
Taxes	16,908	528	16,908	528	16,908	528	31,194	975
Total Operating Expenses	\$182,997	5,719	\$182,997	5,719	\$182,997	5,719	\$189,856	5,933
NOI before Reserves	\$34,208	1,069	\$27,863	871	\$27,423	857	\$51,947	1,623
Replacement Reserves							9,600	
NOI after Reserves	\$34,208	1,069	\$27,863	871	\$27,423	857	\$42,347	1,323
Cap Rate		1.04%		0.84%		0.83%		1.57%

SALES COMPARABLES



POPLAR POINTE



CHASE PARK



EAGLE'S NEST

BEDELL VILLAGE APARTMENTS

ADDRESS	702 11th Ave	2421 Chase Park Dr	300 Bledsoe St	889 Lunsford Dr	4700 Park Towne Way	2020 AL Hwy 205 St
CITY	Phenix City, AL	Montgomery, AL	Carrollton, GA	Auburn, AL	Montgomery, AL	Albertville, AL
UNITS	32	88	87	64	144	56
AVG. RENT	\$631	\$929	\$952	\$1,015	\$756	\$587
BLDG. SF	35,050	89,848	66,555	73,920	118,512	51,184
SALE DATE		12/2024	11/2024	3/2023	5/2024	2/2023
YR BUILT	2001	2004	1996	2005	1977	1999
PRICE	\$3,304,456	\$7,000,000	\$5,975,000	\$4,100,000	\$5,291,120	\$2,800,000
PRICE/UNIT	\$103,264	\$79,545	\$68,678	\$64,063	\$36,744	\$50,000
GRM	13.63	7.14	6.01	5.26	4.05	7.1
PRICE/SF	\$94.28	\$77.91	\$89.78	\$55.47	\$44.65	\$54.70
AMI (2 MI.)	\$29,067	\$39,321	\$43,147	\$37,611	\$38,093	\$42,568



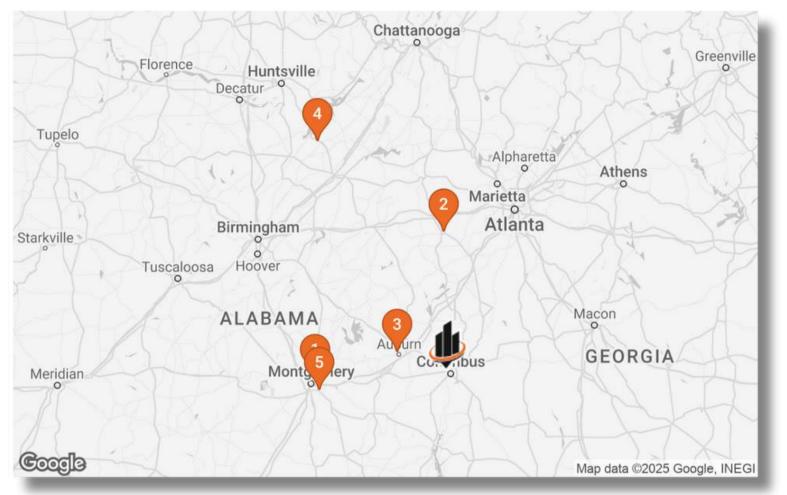




THE OAKS

THE COLONY **APARTMENTS**

SALES COMPARABLES





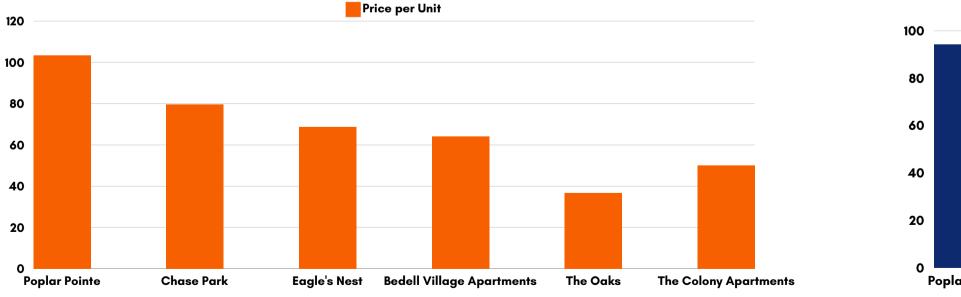
Poplar Pointe 702 11th Ave Phenix CIty, AL



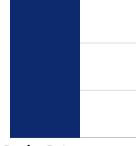
Chase Park 2421 Chase Park Dr Montgomery, AL \$7,000,000 \$\$79,545 per unit



Bedell Village Apartments 886 Lunsford Dr Auburn, AL \$4,100,000



\$64,063 per unit



Poplar Pointe



Eagle's Nest 300 Bledsoe St Carrollton, GA \$5,975,000 \$68,678 per unit



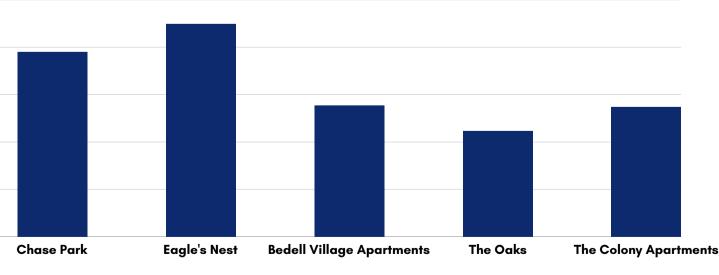
The Oaks 4700 Park Towne Way Montgomery, AL \$5,291,120 \$36,744 per unit





The Colony Apartments 2020 AL Hwy 205 Albertville, AL \$2,800,000 \$50,000 per unit

Price per Square Foot



RENT COMPARABLES









	POPLAR POINTE	CENTRAL HIGHLAND APARTMENTS	POST RIDGE	TOWER ONE	PEBBLEBROOK APARTMENTS	NORTH CREEK
ADDRESS	702 11th Ave	700 22nd Ave	501 16th Ave N	543 3rd Ave	301 S Railroad St	2401 Tillery Ln
CITY	Phenix City, AL	Phenix City, AL	Phenix City, AL	Columbus, GA	Phenix City, AL	Phenix City, AL
YR BUILT	2001	1984	1977	1964/2013	1995	1986
BUILDING SF	35,050	91,700	142,329	19,192	42,738	28,476
UNITS	32	100	142	20	34	28
AVG. UNIT SIZE	1,095	917	946	640	1,257	1,017
AVG. ASKING RENT	\$631	\$1,014	\$903	\$664	\$1,096	\$825
AVG. RENT/SF	\$0.58	\$1.11	\$0.95	\$1.04	\$0.87	\$0.81
DISTANCE (MILES)		1.8	0.5	1.5	2.2	3.5
AMI (2 MI.)	\$29,067	\$31,401	\$29,186	\$28,647	\$43,028	\$35,845





RENT COMPARABLES UNIT MIX COMPARISON





POPLAR POINTE (subject property)

Unit Type	# of Units	Asking Rent	Square Feet	Rent/SF
2 BD 2 BA	19	\$605	1010	\$0.60
3 BD 2 BA	13	\$670	1220	\$0.55

POST RIDGE

Unit Type	# of Units	Asking Rent	Square Feet	Rent/SF
1 BD 1 BA	32	\$1,199	912	\$1.31
2 BD 2 BA	33	\$1,248	1203	\$1.04
2 BD 2 BA	67	\$1,554	1348	\$1.15
3 BD 2 BA	68	\$1,408	1348	\$1.04

NORTH CREEK

Unit Type	# of Units	Asking Rent	Square Feet	Rent/SF
All 1 Beds	1	\$620	515	\$1.20
All 2 Beds	22	\$801	1016	\$0.79
All 3 Beds	5	\$970	1124	\$0.86

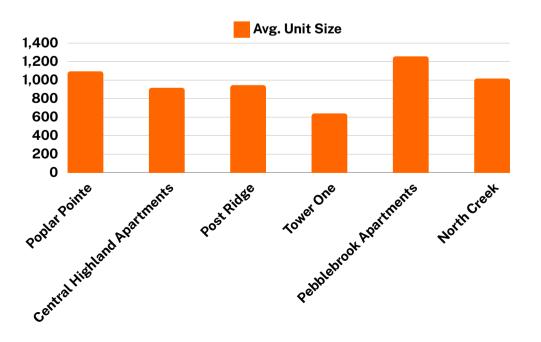
CENTR Unit Ty 1 BD 1 E 2 BD 1 E 2 BD 1.5 2 BD 2

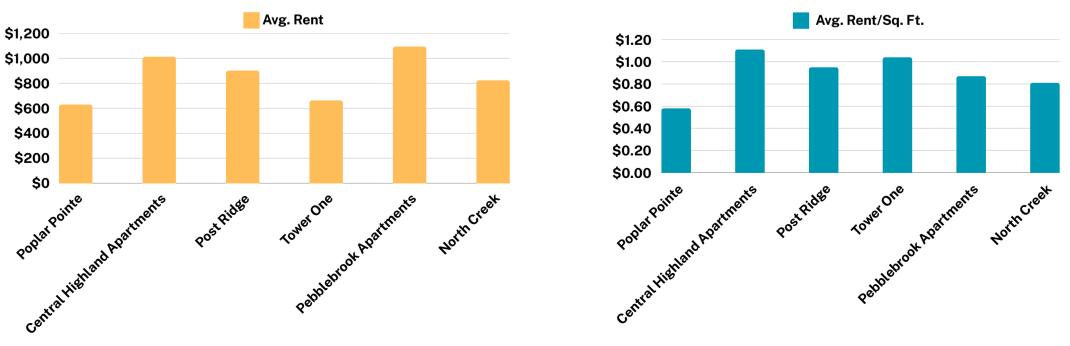


Unit Ty 2 BD 2 3 BD 2



AVERAGE RENT COMPARISONS





CENTRAL HIGHLAND APARTMENTS

уре	# of Units	Asking Rent	Square Feet	Rent/SF
BA	24	\$902	721	\$1.25
BA	32	\$997	956	\$1.04
.5 BA	32	\$1,027	965	\$1.06
2 BA	12	\$1,253	1075	\$1.17

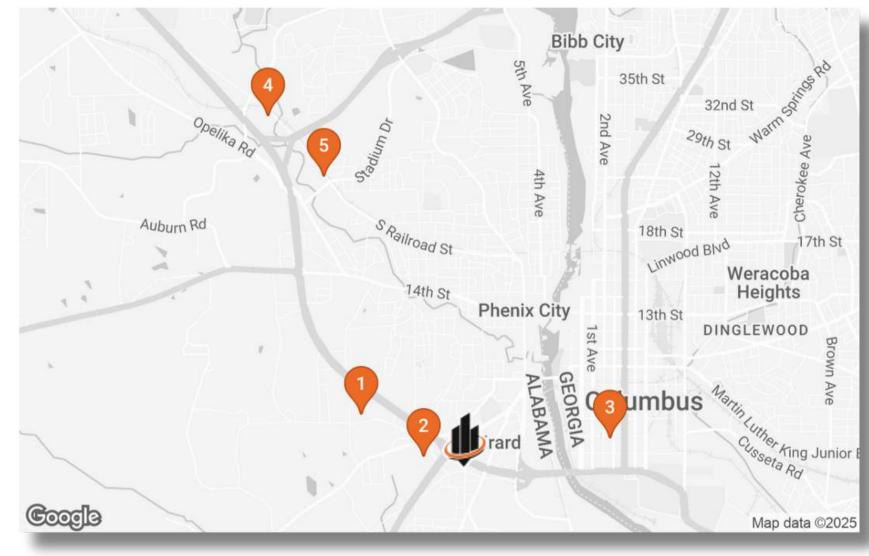
TOWER ONE

уре	# of Units	Asking Rent	Square Feet	Rent/SF
2 BA	16	\$653	600	\$1.09
2 BA	4	\$705	800	\$0.88

PEBBLEBROOK APARTMENTS

Unit Type	# of Units	Asking Rent	Square Feet	Rent/SF
2 BD 2 BA	34	\$1,096	1257	\$0.87

RENT COMPARABLES Comparables' locations





Poplar Pointe 702 11th Ave Phenix City, AL Average Rent: \$631



Central Highland Apartments 700 22nd Ave Phenix City, AL Average Rent: \$1,014



Post Ridge 501 16th Ave N Phenix City, AL Average Rent: \$903



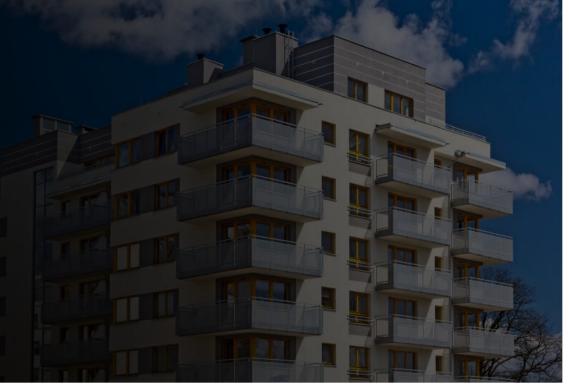
Tower One 543 3rd Ave Columbus, GA Average Rent: \$664



Pebblebrook Apartments 301 S Railroad St Phenix City, AL Average Rent: \$1,096



North Creek 2401 Tillery Ln Phenix City, AL Average Rent: \$825



CONFIDENTIALITY AGREEMENT

Your receipt of this Memorandum constitutes your acknowledgment that it is a confidential Memorandum solely for your limited use and benefit in determining whether you desire to express further interest in the acquisition of the Property, you will hold it in the strictest confidence, you will not disclose it or its contents to any third party without the prior written authorization of the owner of the Property you will not use any part of this Memorandum in any manner detrimental to the Owner or SVN | AVAT. If after reviewing this Memorandum, you have no further interest in purchasing the property, kindly return any materials to SVN AVAT.

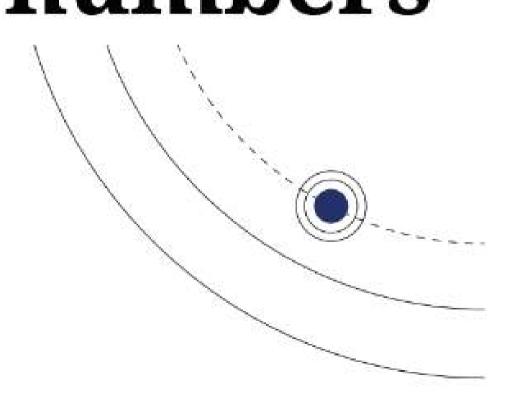
DISCLAIMER

This memorandum contains select information pertaining to the Property and the Owner and does not purport to be allinclusive or contain all or part of the information which prospective investors may require to evaluate a purchase of the Property. The information contained in this Memorandum has been obtained from sources believed to be reliable but has not been verified for accuracy, completeness, or fitness for any particular purpose. All information is presented "as is" without representation or warranty of any kind. Such information includes estimates based on forward-looking assumptions relating to the general economy, market conditions, competition, and other factors which are subject to uncertainty and may not represent the current or future performance of the Property. This memorandum describes certain documents, including leases and other forms, in summary, form. These summaries may not be complete or accurate descriptions of the full agreements referenced. Additional information and an opportunity to inspect the Property may be made available to qualified prospective purchasers. You are advised to independently verify the accuracy and completeness of all summaries and information contained herein, to consult with independent legal and financial advisors, and carefully investigate the economics of this transaction and the Property's suitability for your needs. ANY RELIANCE ON THE CONTENT OF THIS MEMORANDUM IS SOLELY AT YOUR OWN RISK.

The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest or offers to purchase the Property, and/or terminate discussions at any time with or without notice to you. All offers, counteroffers, and negotiations shall be non-binding and neither SVN | AVAT nor the owner shall have any legal commitment or obligation except as set forth in a fully executed, definitive purchase and sale agreement delivered by the Owner.







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2,000+Advisors and Staff

\$21.1B Total value of sales & lease transactions

We believe in the power of collective strength to accelerate growth in commercial real estate. Our global coverage and amplified outreach to traditional, cross-market, and emerging buyers and tenants allows us to drive outsized success for our clients, colleagues, and communities. Our unique business model is built on the power of collaboration and transparency and supported by our open, inclusive culture. By proactively promoting properties and sharing fees with the entire industry, we build lasting connections, create superior wealth for our clients, and prosper together.

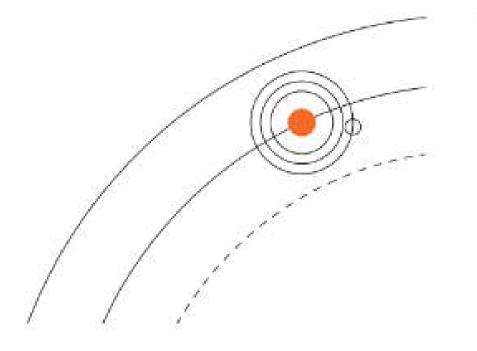
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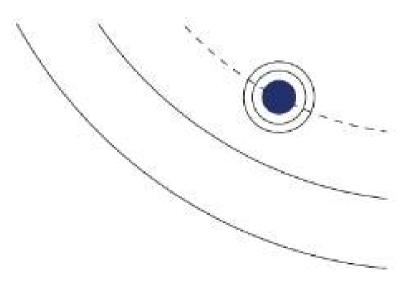






The 9.6% report

A REPORT ON THE PRICING ADVANTAGE OF COOPERATION



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