## GENERAL BACKGROUND INFORMATION

(As available on 5/12 - subject to change without notice)

### 300 Salem Drive

19 Apartment Units

300 Salem Drive Vermilion, OH Erie County & Lorain County



Materials Presented by:

## Ag Real Estate Group, Inc.

Eric M. Silver, President & Broker Eric Zimmerman, Vice President

Ag Real Estate Group, Inc. 3659 South Green Road, Suite 100 Beachwood, OH 44122 216-504-5000 - T 216-504-5001 - F info@agrealestategroup.com

### **REGISTRATION**

### 300 Salem Street

Eric M. Silver is a Real Estate Broker licensed in the State of Ohio, doing business as Ag Real Estate Group, Inc. Eric Zimmerman is a Real Estate Agent for Ag Real Estate Group, Inc., licensed in the State of Ohio. Ag Real Estate Group, Inc. is appointed Exclusive Listing Agent for this property. Consummation or completion of a sale of the property may or may not occur. Any effort or resources expended by a principal or broker is at his/her own risk and may or may not lead to completion of a transaction. The Parties make no representation whatsoever regarding the condition or value of the property or whether a transaction will be completed.

We welcome co-brokerage participation in support of our effort to market and sell this property. Upon completion and closing of a transaction with a buyer who has been duly registered by a Buyer's agent, Seller shall pay a co-brokerage fee equal to 2.5% of the purchase price (via escrow) to a buyer's broker. To be registered and recognized as a buyer's broker, you must complete this registration form and have received an executed copy in return prior to your client having contact with the Ag Real Estate Group, Inc. Brokers contacting the Ag Real Estate Group, Inc. after their client makes an initial contact directly to the Ag Real Estate Group, Inc. will not be recognized or compensated by the Seller. Registration will remain valid for a period of 90 days after the date below, after which time the registration becomes null and void.

CIRCLE ONE CHOICE: I am / am not	represented by a broker or agent.
Buyer <i>(print and sign)</i> Phone #	Date
Buyer's Agent - Name and Phone #	 Date
Ag Real Estate Group, Inc. By: Eric M. Silver, President and Broker	Date

#### CONSUMER GUIDE TO AGENCY RELATIONSHIPS

Ag Real Estate Group, Inc.



We are pleased you have selected Ag Real Estate Group, Inc. to help you with your real estate needs. Whether you are selling, buying or leasing real estate, Ag Real Estate Group, Inc. can provide you with expertise and assistance. Because this may be the largest financial transaction you will enter into, it is important to understand the role of the agents and brokers with whom you are working. Below is some information that explains the various services that agents can offer and their options for working with you:

#### Representing the Sellers

Most sellers of real estate choose to list their home for sale with a real estate brokerage. When they do so, they sign a listing agreement that authorizes the brokerage and the listing agent to represent their interests. As the seller's agent, the brokerage and listing agent must: follow the seller's lawful instructions, be loyal to the seller, promote the seller's best interests, disclose material facts to the seller, maintain confidential information, act with reasonable skill and care, and account for any money they handle in the transaction. In rare circumstances, a listing broker may offer "subagency" to other brokerages, which would also represent the seller's interests and owe the seller these same duties.

#### Representing Buyers

When purchasing real estate, buyers usually choose to work with a real estate agent as well. Often the buyers want to be represented in the transaction. This is referred to as buyer's agency. A brokerage and agent that agree to represent a buyer's interest in a transaction must: follow the buyer's lawful instructions, be loyal to the buyer, promote the buyer's best interests, disclose material facts to the buyer, maintain confidential information, and account for any money they handle in the transaction.

#### **Dual Agency**

Occasionally, the same agent and brokerage that represent the seller also represent the buyer. This is referred to as dual agency. When a brokerage and its agents become "dual agents," they must maintain a neutral position in the transaction. They may not advocate the position of one client over the best interests of the other client, or disclose any confidential information to the other party without written consent.

#### Representing Both the Buyer & Seller

On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case, the agents may each represent the best interest of their respective clients. Or, depending on company policy, the agents may both act as dual agents and remain neutral in the transaction. When either of the above occurs, the brokerage will be considered a dual agent. As a dual agent, the brokerage and its managers will maintain a neutral position and cannot advocate for the position of one client over another. The brokerage will also protect the confidentiality of all parties.

For more information on agency law in Ohio, contact the Ohio Division of Real Estate & Professional Licensing at (614) 466-4100, or online at www.com.ohio.gov/real.

Revised: 2/2008

#### Working With Ag Real Estate Group, Inc.

Ag Real Estate Group, Inc. does represent both buyers and sellers. When Ag Real Estate Group, Inc. lists property for sale, all agents in the brokerage represent the seller. Likewise, when a buyer is represented by a Ag Real Estate Group, Inc. agent, all of the agents represent that buyer. Therefore, when a buyer represented by a Ag Real Estate Group, Inc. agent wishes to purchase property listed by our company, the agent(s) involved act as dual agents. This is true whether one agent is representing both parties or two separate agents are involved.

In the event that both the buyer and seller are represented by Ag Real Estate Group, Inc. agents, these agents and Ag Real Estate Group, Inc. will act as a dual agent but only if both parties agree. As a dual agent, they will treat both parties honestly, prepare and present offers at the direction of the parties, and help the parties fulfill the terms of any contract. They will not, however, disclose any confidential information that will place one party at an advantage over the other or advocate or negotiate to the detriment of either party.

If dual agency occurs, you will be asked to consent to that in writing. If you do not agree to your agent acting as a dual agent, you can seek representation from another brokerage.

As a buyer, you may also choose to represent yourself on properties Ag Real Estate Group, Inc. has listed. In that instance, Ag Real Estate Group, Inc. will represent the seller and you would represent your own best interests. Because the listing agent has a duty of full disclosure to the seller, you should not share any information with the listing agent that you would not want the seller to know.

#### **Working With Other Brokerages**

Ag Real Estate Group, Inc. does offer representation to both buyers and sellers. When Ag Real Estate Group, Inc. lists property for sale, it also cooperates with, and offers compensation to, other brokerages that represent buyers. Ag Real Estate Group, Inc. does reserve the right, in some instances, to vary the compensation it offers to other brokerages. As a seller, you should understand that just because Ag Real Estate Group, Inc. shares a fee with a brokerage representing the buyer, it does not mean that you will be represented by that buyer's brokerage. Instead, that company will be looking out for the buyer and Ag Real Estate Group, Inc. will be representing your interests.

When acting as a buyer's agent, Ag Real Estate Group, Inc. also accepts compensation offered by the listing broker. If the property is not listed with any broker, or the listing broker does not offer compensation, we will attempt to negotiate for a seller-paid fee.

#### Fair Housing Statement

It is illegal, pursuant to the Ohio Fair Housing Law, division (H) of Section 4112.02 of the Revised Code and the Federal Fair Housing Law, 42 U.S.C.A. 3601, as amended, to refuse to sell, transfer, assign, rent, lease, sublease or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes. (Effective: 9/29/11)

We hope you find this information to be helpful to you as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an Agency Disclosure Statement that specifically identifies the role of the agents and brokerages. Please ask questions if there is anything you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to sign below to acknowledge receipt of this pamphlet. Your signature will not obligate you to work with our company if you do not choose to do so.

Name	(Please Print)	Name	(Please Print)
Signature	Date	Signature	Date

Revised: 2/2008

The sole purpose of <u>The General Background Information</u> included herein is to provide <u>general and not specific</u> information regarding the real property described. The Broker has not operated or managed the property and therefore has relied on ownership to provide much of the historical operating data, including expenses.

The information contained herein shall not constitute an offer to sell nor a request or solicitation of an offer to buy. No person or entity shall have any rights whatsoever to rely on this information or any other information received unless there is a mutually executed document specifically and intentionally creating such right of reliance.

The information included herein has been secured from sources that are usually reliable however the accuracy of the information has not been verified by Broker, its agents, employees or consultants. All parties are encouraged and directed to initiate and complete (at their own expense) any and all due diligence studies that may be required in order to evaluate the quality, condition, suitability, current and potential future value of the property. Broker is not qualified to and therefore does not make any representations whatsoever regarding the physical condition of the building systems and/or any environmental matters relating to the property.

THE BROKER MAKES NO WARRANTY (expressed or implied) WHATSOEVER REGARDING THE PROPERTY, THE STATUS OF ANY LITIGATION RELATED TO THE PROPERTY OR THE OWNER, OR ANY ACTION(S) OR FAILURE OF OTHERS TO TAKE ANY ACTION(S).

TOURS OR INSPECTIONS OF THE PROPERTY ARE BY PRIOR ARRANGEMENT.
NO PARTY HAS AUTHORIZATION TO ENTER UPON THE PROPERTY WITHOUT
SPECIFIC WRITTEN PERMISSION OF THE BROKER.

## **GENERAL BACKGROUND INFORMATION**

### (Included as of (5/2012)

- Data Sheet
- Rent Roll
- Offering Summary
- Unit Mix
- Sample Financing Scenario
- Sample Income & Expense Statement
- Location Map
- Tax Map
- Aerial Photos
- Demographic Information
- Property Record Card

# Data Sheet

300 Salem Street Vermilion, OH 44089

The Property

Property: Address:

300 Salem Street 300 Salem Street

Vermilion, OH 44890

Zoning:

R-5 Apartment Residence

Lot Size:

1.96 acres

Parcel Number:

18-01759.000 (Erie County)

01-20-027-101-017 (Lorain County)

**Building** 

Number of Units: Number of Buildings: 19 1

Number of Stories:

2 w/ lower level

Year Built:

circa 1975 w/ addition

Building Square Footage:

18,468 +/-

Parking:

surface parking

Construction

Exterior:

Brick & Vinyl/Aluminum Siding w/ Shingled Mansard

<u>Utilities</u>

Water/Sewer:

Owner Paid

Electric:

Tenant Paid (owner pays house electric)

Gas:

NONE

HVAC

Heat:

Electric Baseboard

Cooling:

Through the wall A/C

**Amenities** 

On-site laundry

<sup>\*</sup>All information to be verified by potential purchaser.

# Rent Roll

As Of: May, 2012

### 300 Salem Drive Vermilion, OH 44089 Rent Roll as of May, 2012

<u>Unit</u>	<u>Status</u>	<u>Bedrooms</u>	<u>N</u>	Monthly Rent
Α	Occupied	2	\$	475.00
В	Occupied	1	\$	425.00
С	Occupied	2	\$	525.00
D	Vacant	2	\$	-
E	Vacant	2	\$	-
F	Vacant	2	\$	-
G	Occupied	2	\$	485.00
Н	Vacant	1	\$	-
1	Occupied	2	\$	500.00
j	Occupied	2	\$	500.00
K	Occupied	2	\$	500.00
L	Occupied	2	\$	500.00
М	Vacant	2	\$	-
N	Occupied	1	\$	450.00
0	Occupied	2	\$	500.00
Р	Occupied	2	\$	500.00
Q	Occupied	2	\$	525.00
R	Occupied	2	\$	560.00
S	Occupied	3	\$	575.00
Total			\$	7,020.00

# Offering Summary

### 300 Salem Drive Vermilion, OH 44089

### Summary

Price	\$569,050
Down Payment - 30%	\$170,715
Price Per Unit	\$29,950
Price Per Gross Building SF	\$30.81
Number Of Units	19
Building Square Footage +/-	18,468
Number of Stories	2 w/ lower level
Lot Size	1.96 acres +/-
Year Built	circa 1975 w/ addition

### **Proposed New Financing**

Loan Amount	\$398,335
Loan Type	Proposed New
Interest Rate	5.25%
Amortization (years)	25
Term	5 Years
Loan To Value	70%

### Potential Operating Data - Year 1 (after stabilization)

Gross Potential Rent	\$118,500
Net Effective Rent	\$107,250
Expenses - Estimate	\$58,653
Net Operating Income	\$48,597
Annual Debt Service	\$28,644
Cash Flow	\$19,953

<sup>\*</sup>Summary for illustration purposes only. Potential purchaser to develop own proforma.

# Unit Mix

#### 300 Salem Drive Vermilion, OH 44089

<u> Unit Type - 1 B</u>	<u>ledroom</u>				
No. of Units	Bdr.		Ba.	SF.	
3		1	1		TBD
<u> Unit Type - 2 B</u>	<u>edroom</u>				
No. of Units	Bdr.		Ba.	SF.	
15		2	1		TBD
		•			
Unit Type - 3 B	<u>edroom</u>				
No. of Units	Bdr.		Ва.	SF.	
1		3	1		TBD

<sup>\*</sup>Information has not been verified. Broker has been provided limited documentation and have not toured each individual unit. Information above is based on limited available information and is subject to errors, omissions, inaccuracies and modification.

# Sample Financing Scenario

#### 300 Salem Drive Vermilion, OH 44089

### Sample Financing Scenario

Loan Amount	\$398,335
Loan Type	Proposed New
Interest Rate	5.25%
Amortization (years)	25
Term	5 Years
Loan To Value	70%

<sup>\*</sup>Neither Seller, Broker, Agent or any parties related in any way to them are offering any form of financing. Terms of financing are dependent on market conditions, which may vary.

# Sample Income & Expense Statement

#### 300 Salem Drive Vermilion, OH 44089

#### Sample Income & Expense Statement (after stabilization)

Income	Monthly	Annual	Per Unit
Gross Potential Rent Income	\$9,875	\$118,500	\$6,237 <sup>1</sup>
Less Vacancy (10%)	-\$988	-\$11,850	-\$624
Misc. Other Income	\$50	\$600	\$32 <sup>2</sup>
Net Effective Gross Income	\$8,938	\$107,250	\$5,645

Expenses	Monthly	Annual	Per Unit
Advertising	\$150	\$1,800	\$95 ²
Insurance	\$259	\$3,108	\$164 4
Real Estate Taxes	\$1,293	\$15,515	\$817 ³
Electric	\$255	\$3,060	\$161 4
Water & Sewer	\$1,000	\$12,000	\$632 4
Rubbish Removal	\$368	\$4,416	\$232 4
Gas	\$0	\$0	\$0
Management @ 5%	\$447	\$5,363	\$282 ²
Maintenance & Repairs	\$416	\$4,992	\$263 ²
Unit Make Ready Work	\$250	\$3,000	\$158 <sup>5</sup>
Landscaping / Snow Removal	\$400	\$4,800	\$253 ²
Administrative	\$50	\$600	\$32 ²
Total Expenses	\$4,888	\$58,653	\$3,087
Krowson and January (North Control of March 1997) and the Control of March 1997 and the Control			

Net Operating Income (before debt service) \$4,050 \$48,597 \$2,558

- 1 Rent assumes \$475/mo. for three 1 bd. units, \$525 for fifteen 2 bd. units & \$575 for one 3 bd. unit
- 2 Historical operating expenses not available, based on Broker assumptions
- 3 Based on 2011 tax year per Auditor
- 4 Based on 2011 expense per Property Owner
- 5 Historical make ready expenses not available, Broker estimate of \$500 per unit @ 6 units per year

<sup>\*</sup>All information to be verified by prospective purchaser. May be subject to additional expenses not listed

# Location Map

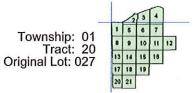




# Tax Map





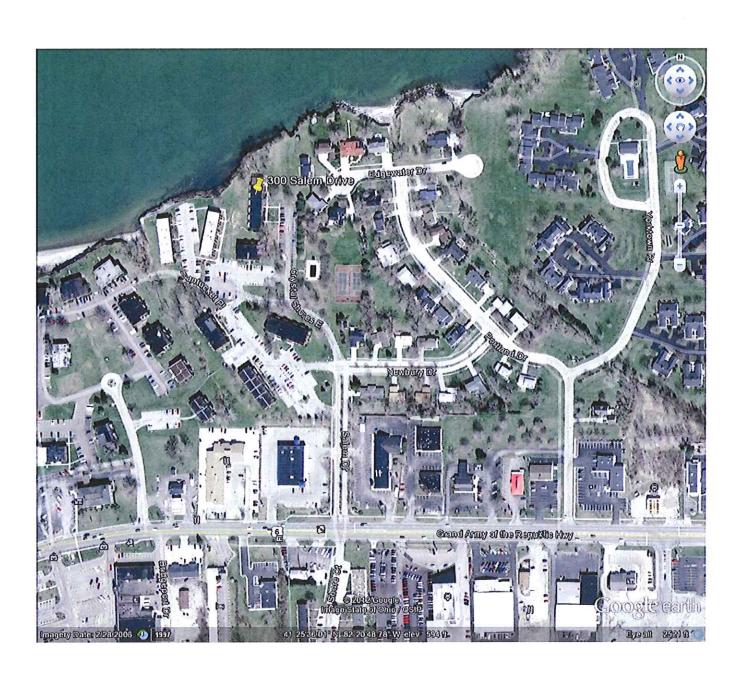




This map is a digital representation of recorded plats, survey, deeds, and other public information generated solely for the purpose of public review and analysis. The Lorain County Auditor assumes no responsibility for the accuracy, timeliness or completeness of this map or Lorain County GIS data. The burden for determining accuracy, completeness, timeliness, and appropriateness for use rests solely on the user. The parcel lines and digital data shown are approximate and do not replace land surveys, deeds, and/or other legal instruments defining land ownership or use.

# **Aerial Photos**





# Demographic Information

## **Demographic Summary Report**

	Liberty Ave, \		, OH 44089			
Building Type:	Total Availab					
Secondary:	% Lease					
GLA:	Rent/SF/	Yr:				
Year Built:						
Radius	1 Mile	•	3 Mile		5 Mile	
Population						:
2016 Projection	3,814		12,199		16,482	
2011 Estimate	3,794		11,923		16,152	
2010 Census	3,797		11,757		15,948	
Growth 2011 - 2016	0.50%		2.30%		2.00%	
Growth 2010 - 2011	-0.10%		1.40%		1.30%	
2011 Population by Hispanic Origin	110		339		464	
2011 Population By Race	3,794		11,923		16,152	
White	3,676	96.89%	11,573	97.06%	15,692	97.15%
Black or African American	17	0.45%	39	0.33%	52	0.32%
American Indian and Alaska Native	7	0.18%	18	0.15%	25	0.15%
Asian	11	0.29%	33	0.28%	44	0.279
Native Hawaiian and Pacific Islander	0	0.00%	0	0.00%	0	0.009
Other Race	22	0.58%	56	0.47%	73	0.45%
Two or More Races	62	1.63%	204	1.71%	265	1.64%
Households						
2016 Projection	1,616		5,032		6,720	
2011 Estimate	1,594		4,852		6,499	
2010 Census	1,593		4,772		6,401	
Growth 2011 - 2016	1.40%		3.70%		3.40%	
Growth 2010 - 2011	0.00%		1.70%		1.50%	
Owner Occupied	1,159	72.71%	3,554	73.25%	5,021	77.26%
Renter Occupied	434	27.23%	1,298	26.75%	1,478	22.749
2011 Households by HH Income	1,592		4,852		6,500	
Income Less Than \$15,000	166	10.43%	480	9.89%	621	9.55%
Income: \$15,000 - \$24,999	183	11.49%	534	11.01%	691	10.63%
Income: \$25,000 - \$34,999	194	12.19%	547	11.27%	695	10.69%
Income: \$35,000 - \$49,999	247	15.52%	742	15.29%	1,050	16.15%
Income: \$50,000 - \$74,999	343	21.55%	1,072	22.09%	1,430	22.00%
Income: \$75,000 - \$99,999	214	13.44%	693	14.28%	940	14.46%
Income: \$100,000 - \$149,999	175	10.99%	565	11.64%	759	11.68%
Income: \$150,000 - \$199,999	34	2.14%	117	2.41%	177	2.72%
Income: \$200,000+	36	2.26%	102	2.10%	137	2.119
2011 Avg Household Income	\$62,722		\$64,129		\$64,887	
2011 Med Household Income	\$50,274		\$51,872		\$52,227	
2011 Per Capita Income	\$25,782		\$26,302		\$26,361	



# Property Record Card

☐ AG-RES ☐ COMMERCIAL ☐ INDUSTRIAL <u>-ักลโดยภปหหนาสักการในระหน้าแมกใหม่หนึ่นมากใหม่หนในการสิทธิสมส์เกาะเป็นสมเส็บเลยส์เกาะสิทธิสมเสนในเมียงสิตภายใหญ่</u> of 1 ZONING PRACASPH (I) Water Front
(J) Other / CDU PU-UTILITIES-PR GAS ELECTRIC STANDARD 12 BALC SEWER WATER INFLUENCE FACTORS 35 1.0 19 5 \$ 1.0 1975 ť (E) Size / Shape (F) Restrictions (G) Wooded Lot 113,750 9 (H) Vacancy ROLLING STANDARD TOPOGRAPHY 9 LEVEL 팔 LOW REDIR NOOK. ပ OBA TIMES (C) Excess Frontage (D) Quantity SIDEWALKS VALUE STREET/ROAD Topography GRAVEL CURBS (A) No Road PAVED DIRT 113750 113750 FEIN: (B) Ξ M: 0.9100 M 284SE B C 92 Date JW 10/07/05 ¥ Reviewer: Final: Call Back: Visit: 5 Lister: Pricer: DTE Code: VERMILION CITY NEIGH-SUB: 41812-ACRES: M: Valid Ö DTE Code 125000 RATE 136,410 389,750 503,500 2006 39,810 ANN EQUAL 113,750 176,220 Σ WILLARD RENTAL PROPERTIES
WILLARD RENTAL PROPERTIES
PO BOX 208
WILLARD, OH 44890
COMMENT STANFORD APARTMENTS Total Acres .9100 Cont SIZE \*18-01759.000\* 127 N E CORNER ON LAKE **LEGAL INFORMATION** 300 SALEM DR A;0.91 Amount Assessment Valuation LAND IMPR TOTAL LAND IMPR TOTAL Reason For Change Assessment Year Property Address: Business Name: LAND TYPE ICE:1:Primary Sales Data Estimated Assessed Market **Totals**: Value Value

Date

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Owner		

01-20-027-101-017 **Parcel Number** 

**Owner Name & Address** WILLARD RENTAL PROPERTIES WILLARD RENTAL PROPERTIES Tax Bill Mailed to P O BOX 208 WILLARD, OH 44890

#### **Property Information**

**Location Address** LANDLOCKED

VERMILION, OH 44089

Legal 27

**Tax District** 16 - BROWNHELM TWP / VERMILION CITY / VERMILION LSD

Class 456 - PARKING GARAGE/LOTS

97500 -Neighborhood 1.0500 Acres 990613718 **Instrument Number** 

Value Information:	
Market Land Value	\$57,600
Market Building Value	\$12,900
Market Total Value	\$70,500
Market CAUV	\$0
Assessed Land Value	\$20,160
Assessed Building Value	\$4,520
Assessed Total Value	\$24,680
Assessed CAUV	\$0

Full Year Tax Information	是一种的一种。 第一种的一种的一种的一种的一种的一种的一种的一种的一种的一种的一种的一种的一种的一
Full Year Tax Before Adjustments	\$2,459.12
-State Credit	\$412.80
Subtotal	\$2,046.32
-10% Rollback	\$0.00
-2 1/2% Reduction	\$0.00
-Homestead Credit	\$0.00
Annual Real Estate Tax	\$2,046.32
Current Special Assessments	\$0.00
Delinquent Special Assessments	\$0.00
Unpaid Taxes	\$0.00
Full Year Tax (includes any unpaid taxes & special assessments)	\$2,046.32
Total Taxes Paid to Date	\$1,023.16
Special Assessments (YES/NO)	NO

#### **Tax Disclaimer**

Your 2011 taxes were certified on January 9, 2012. The full year tax includes all unpaid taxes and special assessments. Please verify the actual tax amount due through the Lorain County Treasurer's Office at 440-329-5787. Taxes and payments are listed for Tax Year 2011, payable in 2012.

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Sale Date	Sale Amount	Conveyance/Exempt	# of Parcels
5/7/1999	\$69,000	199900002207	1
Parcel	Grantor	Grantee	

Transfer History - 197606021976				
Sale Date	Sale Amount	Conveyance/Exempt	# of Parcels	
6/2/1976	\$0	197606021976	1	
Parcel	Grantor	Grantee		

