



A unique real estate investment opportunity

USA

CAZ Estates. com

Introduction



- US Company Launched in 2009
- Over 500 properties and counting
- Biggest problem... Just Seems Too good to be True



What will we introduce to you

- Means to create personal wealth and corporate wealth
- Means to create income for life
- Opportunities to travel free and play free
- Cash on cash returns of over 20%
- Own properties free and clear in a approximately 4 years



So what's happening in Real Estate around the world

Cyprus market	Ave Price
Nicosia	\$690,940
Limassol	\$655,050
Larnaka	\$595,000
Paphos	\$607,750

Others markets	Ave Price
London	\$756,840
Sydney	\$610,745
Hong Kong	\$410,939*

Based on Euro USD rate of 1.32



Some of the most unaffordable cities to own a home



Hong Kong



Vancouver



Moscow, Russian Federation



Zurich, Switzerland



London, United Kingdom



So what's happening in Cyprus

Appreciation from (2006 – 2010)

Local market	2006	2010	\$ increase	average per year	% increase
Nicosia	\$601,876	\$759,853	\$157,977	\$31,595	5.2%
Limassol	\$382,388	\$472,264	\$89,876	\$17,975	4.7%



So what is happening in the USA



Down as much as **70%**

USA	%
Florida	\$340,135
Arizona	\$267,703
Michigan	\$169,955
California	\$519,537
Washington DC	\$656,270



How did this happen



- **Only in the USA problem**
- A Bank Made Problem
- Right to own your own home
- Deregulation and Private Banking
- Sub-Prime Mortgage
- Reverse Mortgages up to 110%
- Simple outright Greed
- All leads Huge opportunity for investors



So what does this all mean



- 66% of all mortgages in the USA are underwater
- House values dropped 40 to 70% in 48 months
- \$400,000 properties now \$110,000
- Buying at 20 - 30% of pre-foreclosure sale prices
- 2 million foreclosures in 2011
- 5478 foreclosures per day



The most important reasons why the USA is today's hot investment topic.

1. It is a mature, 'first world' market, with first-class communications, finance and property sectors and a wonderfully entrepreneurial approach to business. This sets the USA above emerging markets, such as China and India, where risk is higher.
2. The USA is an English-speaking nation, which makes all communication clear and simple throughout the whole process.
3. The legal system is clear, easy to understand and fully accepted. Registration of property is also effective and you can insure against defects in title. This is not necessarily true in less well-developed countries.
4. The USA is an enormous country, with over 300 million people and a gross domestic product (GDP) of \$14 trillion - the highest in the world and representing almost a quarter of the whole world's wealth creation. This expands your property investment opportunities!
5. The laws and customs make it easy to buy and sell, quickly and smoothly, often in just one day. This opens up opportunities for short-term profits.
6. It is easy to visit for holiday or business and you don't have to worry about the language, sanitation, or quality of food and accommodation. Plus, you can charge your travel expenses against your USA investment income!
7. The tax regime in the US is generous to business owners, with lower tax rates and greater allowable expenses than in the UK.
8. The USA is a high-reward, low-risk property investment destination!



Silver Lining



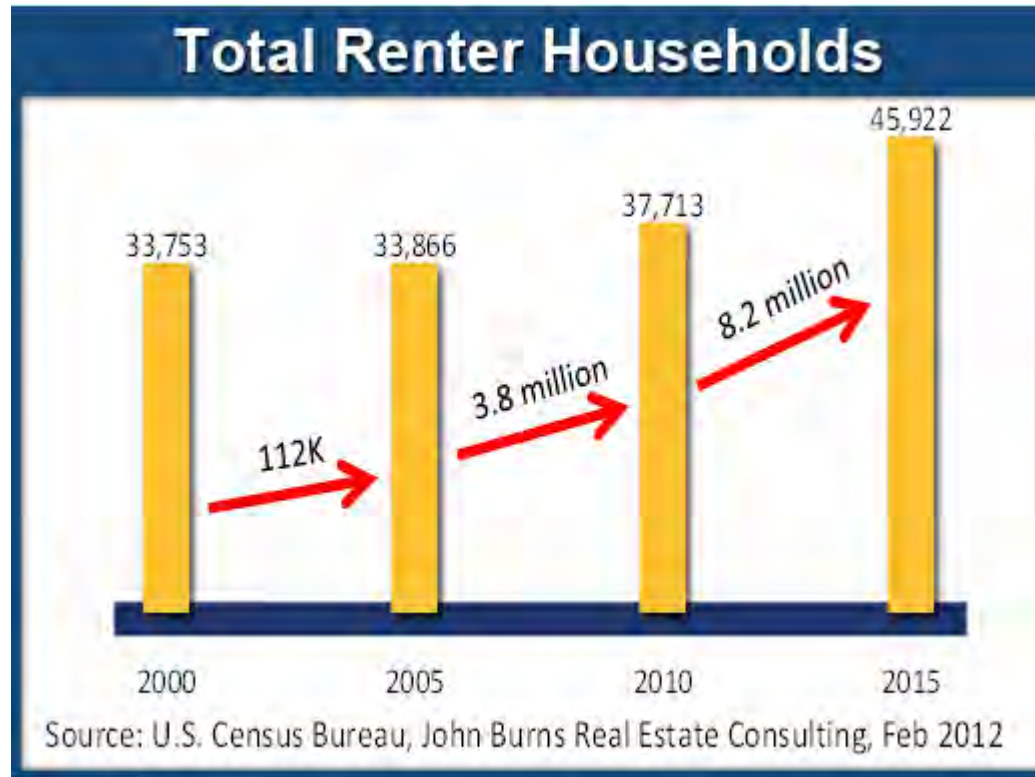
“This is now the greatest time, maybe ever, maybe in history to buy a house”

Billionaire Donald Trump on Larry King Live
- 18th March, 2009

- Obvious and Attainable by YOU
- It will not Last
- Five Year Threshold



The rental Market is Growing



May 17, 2012, By John Burns, John Burns Real Estate Consulting. Rental households comprise 34% of the housing stock, and are growing at the incredible rate of 1.6 million per year, while owned households are actually declining in number. This is an incredible surge in demand.

What markets have we evaluated



Michigan



Indiana



New York and New Jersey



Florida



Illinois



Why Michigan?



Without a doubt the best market for cash on cash returns in the USA

- 3 times the cash on cash returns per year of most other markets
- ROI of 22% plus
- Appreciations of 15-20% per year
- Available inventory
- Massive federal spend
- Improved Automotive industry
- Diversified in high tech, medical, insurance, green industry
- Can not fail attitude



What others are saying?



CNN Money Ranks

Detroit as the #2 best place to invest in Real Estate

#2 Detroit, Michigan

Average home price (2011): \$97,800

Projected home price (2014): \$94,600

Gross rent (2011): \$681

Projected gross rent (2014): \$764

CNN Money Ranks

Warren, Michigan as the #3 best place to invest in Real Estate

#3 Warren, Michigan

Average home price (2011): \$106,400

Projected home price (2014): \$105,200

Gross rent (2011): \$648

Projected gross rent (2014): \$736



What others are saying?

Detroit was ranked #1 Best American City to do Business by Forbes...
July 2011



So what's happening in Detroit?

Obama administration announced plan to help Detroit, other 'cities that built America'
Published:
Friday, July 08, 2011, 8:46 AM



Obama to invest one billion dollars in Detroit



18,000 new hires in Detroit?

- Motion Pictures Industry : 3,600 new jobs
- Quicken Loans : 4000 new jobs
- Blue Cross & Blue Shield: 3000 new jobs
- GM: 2500 new jobs
- Ford: 1000 new jobs
- Chrysler: 1150 New Jobs
- McDonalds: 2000 new jobs
- Target opens first store
- Meijers opens first store
- PwC Recruits 600 New Jobs



Indianapolis



The Indianapolis metro area was first among the 10 best markets for real estate investors according to Inman News, Special industry Report 2011. The area's population jumped 15.2 percent between 2000 and 2010, to nearly 1.8 million people, according to the U.S. Census Bureau. Unlike other areas of the country, the Indianapolis area has not experienced the huge price fluctuations and price drops, such as those in Las Vegas, California and Florida.



Why Indianapolis



- Unemployment in the area was 8.1 percent in March of 2011, compared with 9.2 percent for the nation as a whole.
- Ten year expected job growth for the area is 14.9 percent.
- While the area's projected 10 year home-price-appreciation rate was measured at 24.3 percent, Indianapolis had the highest projected 10-year ROI of the 10 best markets at 300.9 percent.



Indianapolis Comparable Market Trends

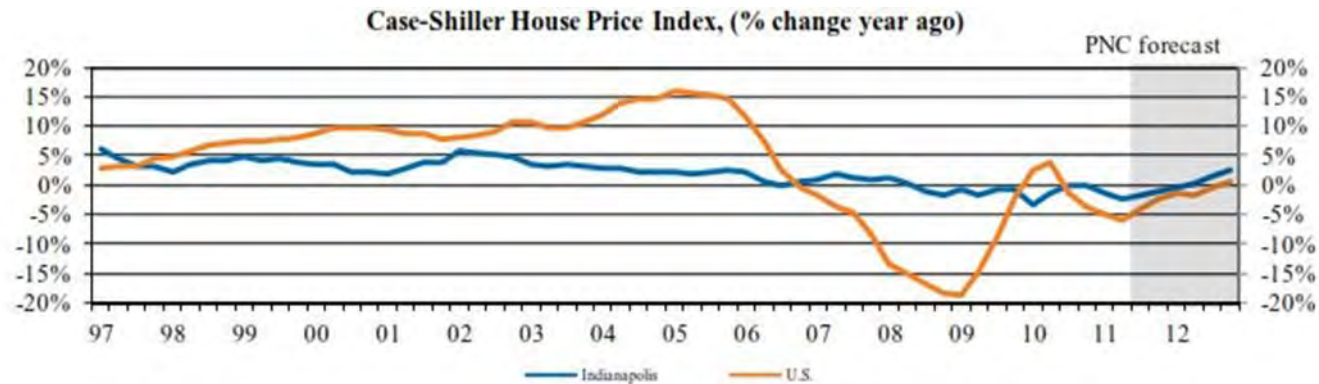
	Market Trends	
	Indianapolis	Atlanta
Median Price Chg YOY	5.8%	-9.10%
Closed sales Chg YOY	18.0%	15%
PMI Risk Index*	Low	High
Mths Supply of Inventory % Chg.	-16.1	NA
Avg Days on Market	105	180
Unemployment	8.2%	9.0%

*Private Mortgage Insurance, Corp (PMI) risk index measures the probability of home price declines in a market within the next 12 months.



Compared to others Indianapolis

Indianapolis did not experience the dramatic swings in home prices that Atlanta and other markets such as Atlanta, Phoenix, Las Vegas and Cape Coral, FL saw, and as such, did not experience the large crash in 2008 that those markets did.



During the 10 year period ended in the 1st Quarter of 2011, Indianapolis home price appreciation had a rank of 336 among other U.S. metropolitan statistical areas, with appreciation during the decade of 11%. The average appreciation for all markets over that time frame was 31%.

The Indianapolis metro area population jumped 15.2% between 2000 and 2010, to nearly 1.8 million people, according to the U.S. Census Bureau. By comparison, the U.S. population as a whole rose 9.7 percent in the last decade.

Because Indianapolis did not have the high amount of new housing construction as Atlanta, their economy was not as dependent on construction and real estate related jobs. Indianapolis has a highly diverse economy with more than a third of its workforce employed in stable sectors like professional and business services, pharmaceuticals, health care, education, and government.



Why not Indianapolis



Because Indianapolis home prices have been relatively stable and did not undergo the drastic swings that other markets experienced, Indianapolis appears to have stabilized early and is showing strong recovery.

In the 3 month period between December 2011 and February 2012, closed sales were up 17.8% YOY and median price is up 5.6% for the same period.

Indianapolis did not have heavy job loss during the recession beginning in 2008. Population is expected to increase 8.6% over the next 10 years which is somewhat higher than the national average.

Although home prices in the metro Indianapolis area is projected to be a modest 24.3% over the next 10 years, Indianapolis has one of the highest projected 10-year ROI's compared to other markets at 300.9%.

According to HotPads, Indiana's median rental price rose 6 percent between April 2010 and April 2011.



10 Best Markets for Real Estate Investors

Record affordability provides rare window of opportunity

An Inman News Special Report

The Indianapolis-Carmel metro area was the most populous of the markets chosen. The area's population jumped 15.2 percent between 2000 and 2010, to nearly 1.8 million people, according to the U.S. Census Bureau. By comparison, the U.S. population as a whole rose 9.7 percent in the last decade.

"If you're looking at market trends on a positive side, certainly a growing population is hard to argue with. It will funnel through the first-time-homebuyer segment of the economy or push rental rates up," said RealtyTrac's Rick Sharga.

SmartZip, which contributed population, job growth, home-price appreciation and ROI projections data to this report, predicts the metro area's population will rise 8.6 percent over the next 10 years, somewhat higher than average.

Indianapolis-Carmel's unemployment rate was 8.1 percent (not seasonally adjusted) in March, compared with 9.2 percent for the nation as a whole. The rate fell by two percentage points year-over-year — compared with a 1 percentage point decrease for the U.S. overall. Ten-year projected job growth for the area is 14.9 percent.

As a state capital, the area's largest employers are the federal and state governments. Several health care-related companies and universities are also among the area's top employers, including Eli Lilly and Co., Clarian Health, St. Vincent Hospital, Indiana University and Purdue University.

Indianapolis-Carmel had the lowest sales price of the chosen markets in fourth-quarter 2010, at \$106,000, and the highest affordability, with 93.5 percent of homes affordable for households making the median income. Indianapolis-Carmel has been the most affordable housing market in the nation almost continuously for the past five years, according to the National Association of Home Builders/Wells Fargo Housing Opportunity Index, a national affordability index.

Craig Bartels, broker-owner at Crager-Bartels Real Estate in Indianapolis, said about half of his brokerage's clients are investor buyers, and about 30 percent of those investor buyers pay in cash. Distressed properties, including short sales, account for 75 to 80 percent of his business.

"(We) have determined the main things favorable to investors are cash flow and price-appreciation potential. A \$100,000 investment will yield a newer, single-family home that rents for approximately \$1,200 a month. This can't be found anywhere else in the nation," he said.

While the area's projected 10-year home-price-appreciation rate was modest relative to the other chosen markets, at 24.3 percent, Indianapolis-Carmel had the highest projected 10-year ROI of the chosen markets: 300.9 percent.

The ratio of median total cost of ownership to the median rental cost of property in the metro was the lowest among the 10 markets: 0.79. According to SmartZip, a ratio of 1 implies that it costs the same to own or rent a property in the metro; a ratio less than 1 indicates it costs more to rent and is therefore better to own; and, a ratio greater than 1 indicates that it costs more to own and is therefore better to rent.

According to HotPads, Indiana's median rental price rose 6 percent between April 2010 and April 2011.

Indianapolis-Carmel is relatively steady in terms of home prices. It was the only chosen metro area to see its median sales price remain completely flat year-over-year in fourth-quarter 2010, though its median listing price has fallen somewhat lately.

"Unlike other areas of the country, the Indianapolis area has not experienced the huge price fluctuations and price drops, such as (those) in Las Vegas, California and Florida," Bartels said.



Buffalo & Niagara Falls New York



- **Highly valuable Investment Property in USA.**
- **Top 10 Travel destinations.**
- **14 Million Annual Visitors.**
- **Las Vegas Style Casino with over 400,000 visitors a month.**
- **100 million people within 500 mile radius.**
- **Immediate Access to USA-Canada International border.**
- **Tax Free Empire Zone designation.**



Comparable of Niagara Falls Canada



Niagara Falls, ON Canada

Standard Two-Story \$149,000

Detached Bungalow \$168,000

Executive Detached \$229,000

Standard Townhouse \$129,000

Standard Condo Apt. \$139,000

*Source: Royal LePage Survey of Canadian House
Prices First Quarter 2005 Issue No. 31. - All amounts
listed are approximate.*



News of Niagara Falls and Buffalo

The new Seneca Niagara Spa Hotel & Casino is a jewel in the Niagara Falls skyline, offering 26 levels of pure magnificence and excitement. In addition to being the largest hotel in Western New York, this new facility will put Niagara Falls, NY on the map as a premier resort destination. Guests will enjoy every amenity imaginable: deluxe rooms with pillow-top beds, oversized showers and flat screen TVs; a breathtaking indoor/outdoor pool; steam rooms; whirlpools; a state-of-the-art fitness center; and much more. New restaurants, retail stores and a full-service spa will make every stay at our hotel unforgettable. And, of course, there is plenty of world-class gaming – with over 1,000 new slot machines and 50 table games!



News on Niagara Falls and Buffalo

Community: wspaper.

QUESTION: Part the is to build even in Niagara... no work to get no road next or for results.

RESULTS: the 72nd St. is closed? Here's a list of how 138.

48%

54%

Item
New' glory members? 9A

DEATHS

Ed; Tomawant; E.; Lawton; in R. St.; in Falls; M.; Federick H. St.

H. B.; in Falls; Helen S.;

Frank G.; Lockton; Doria; Jant; ty Jane;

My H.; Sanborn; Edward; North

A.; Lockton; St. S.; in Falls; W.H. L.; Tomawant; Robert L.;



THE PLAN

The Seneca Nation has big plans for Niagara Falls, including developing a 350,000-square-foot complex of inter-connected hotels, entertainment venues, restaurants and other attractions

BY KEVIN PURDY
kpurdy@gnnews.com

It's no secret that the Seneca Nation wants to fill more than 50 downtown acres with restaurants, hotels and anything else that will keep people staying — and spending — on their property.

But outside the general concept of "two more hotels," few have seen detailed plans of the Senecas' vision for the future, and what kind of impact it could have on downtown's landscape. If completed in full, the project envisioned by the Seneca Gaming Corp., the nation's gaming arm, would expand the current casino and hotel into a more than 350,000-square-foot complex of inter-connected hotels, entertainment venues, restaurants and other attractions by ...aimed at giving visitors a bevy of reasons for an extended stay.

It would also add two additions to the Cataract City's skyline — although neither taller than the existing 20-story hotel — and a large-scale expansion of parking at the complex, as well as significant changes to its bordering Rainbow and John B. Daly boulevards, Niagara and Third streets.

SEE CASINO ON PAGE 10A

INSIDE: PAGE 10A

- THE COURTS: What kind of impact will Buffalo lawsuit have in Niagara Falls?
- THE PLAN: A look at the different phases the Seneca's plan to implement.
- THE SOVEREIGN

NATION: What being a sovereign nation means

- THE TOURISTS: Do visitors like the idea of the Falls becoming a casino destination?
- THE BUSINESSSES: What's reaction from local merchants?

Quick facts

52
Number of acres the entire "build-out" of a Seneca gaming and resort complex would fill in downtown Niagara Falls

353,500
Total square footage of complex

2011
Initial anticipated completion date of the entire Seneca gaming and resort facilities

6500
Total employment anticipated at a fully-built Seneca casino complex, with a \$135 million payroll



Property owners who have submitted petitions challenging the state's use of eminent domain

Falls landowners fight for property

LAND BATTLE: Four challenge eminent domain proceedings as Seneca Niagara Casino looks to expand.

BY DENISE JEWELL
jewell.d@gnnews.com



America's Best Places To Raise A Family – Buffalo NY



No. 10: Buffalo-Niagara Falls, N.Y.

- Cost-of-Living Rank: 4
- Crime Rate Rank: 36
- Commuting Rank: 4
- Household Income Rank: 82
- Home Ownership Rank: 64
- Homeowner Costs Rank: 23
- Education Rank: 12

Family-Friendly and Fun

But a city being family-friendly doesn't automatically make it staid. Buffalo, N.Y., makes our list in part thanks to short commutes and affordability, but there's also plenty to do there--its spectacular Niagara Falls is a huge tourist draw.



The Best Cities to Relocate to in America



2. Buffalo-Niagara Falls, NY

Now nicknamed “the city of trees,” Buffalo had a rough transition period into the twenty-first century. Its current economy is moving from industrial business to tourism, while the healthcare and education industries are growing quickly. Unemployment is at 8.3%, which is lower than in the rest of the states. With a prolific arts scene and an affordable cost of living that is 14.4% below the national average, the city is ideal for people looking to move to a place with plenty of cultural events. There are over 20 parks in Buffalo, along with Niagara Falls, it is quickly becoming a greener, more active city. For sports fans, the Buffalo Bills and Buffalo Sabres will provide plenty of athletic entertainment.

About Sperling's BestPlaces

For over 25 years, Sperling's BestPlaces has been helping people find their own best places to live, work, retire, play, or relocate. The Portland, Oregon research firm produces city rankings and studies which appear regularly in the national media, and principal Bert Sperling is the author of several best-selling books on the best places to live.



Why Miami



- Miami is a major center and a leader in finance, commerce, culture, media, entertainment, the arts, and international trade. In 2010, Miami ranked seventh in the United States in terms of finance, commerce, culture, entertainment, fashion, education, and other sectors. It ranked thirty-third among global cities
- Inventory at 50% less than 2008.
- Hottest Market for International Buyers- Miami, FL is one of the hottest real estate markets in the Country. In September 2011 63% of all sales came from CASH buyers.
- Do I need to say anything more than we have the BEST WEATHER with the average temperature being 73 degrees. We are the only major “subtropical city” in the U.S.
- Beautiful Beaches Bring Out Beautiful People-Greater Miami has 84 miles of Atlantic Ocean coastline with more than 15 miles of world-famous beaches.



Why Miami



- World's Greatest Playground-looking for something to do outside? We have snorkeling, sailing, boating, diving, kayaking, and swimming to name a few great water sports. Don't forget tennis and golf too!
- Are you a Night Owl? Don't worry we have you covered. We have top restaurants with world-wide cuisine that compete with the best night clubs that go all night long, bars galore.
- Looking to Cruise away somewhere exotic or for just the weekend? Port of Miami is the "Cruise Capital" Easy to sail away any time of the year.
- Gateway to Americas-ideal location between Latin America & Europe. Perfect layover for business or pleasure.
- International flavor so EVERYONE feels welcomed in Miami no matter where you are from. More than 50% of population is foreign born and you can probably find every language ever spoken in Miami



Top 20 Reasons to Visit and Buy in Miami

- Affordable Real Estate – The local market offers record affordability, amenities, & seller incentives; 50% more affordable in the last five years; weak U.S. dollar gives greater discounts for foreign buyers
- Top Market for Int'l Buyers – Florida is the top state in the U.S. & Miami is the top market for int'l buyers; & is expected to outperform other U.S. markets long into the future
- Enviably Weather – The only major "subtropical" city in continental U.S.; average temp. 75 °F / 23 °C
- Beautiful Beaches – Greater Miami has 84 miles of Atlantic Ocean coastline & 67 square miles of inland waterways & more than 15 miles of world-famous beaches
- Water Sports & Activities – Enjoy snorkeling, sailing, boating, kayaking, swimming, diving & other water sports all year around
- Exciting Lifestyle for All – young adults, families, baby boomers, retirees, celebrities, & visitors - museums, performing arts venues, art galleries, professional sports, & amazing places to shop
- Fabulous Nightlife – Ocean Drive & more - top restaurants, night clubs, bars, world famous hotspots
- Restaurants – In Miami you can savor worldwide cuisine unlike in any other city in the U.S.
- Entertainment Industry – Major fashion center, top modeling agencies in the world, Fashion Week & more than 2,400 motion picture & video businesses
- Commercial & Investment Real Estate – Vacancy rates for all commercial sectors in Miami are below the national average; retail & multi-family are outperforming most major markets in the U.S
- "Gateway to the Americas" – Strategic location between Latin America & Europe; "Capital of the Americas" - perfect for business or pleasure
- The Most Int'l City in the U. S. – nearly 50% of population is foreign born & speak over 100 languages



Top 20 Reasons to Visit and Buy in Miami

- Global Business Center – for business, finance, commerce, media, entertainment, arts & international trade; no state income tax; home to nearly 1,200 multinational companies from 56 nations; more than 100 international consulates, trade offices & bi-national chambers of commerce
- Hotels – ranks fifth in US in occupancy after New York, Oahu Island, San Francisco, & Boston
- Top Tourist Destination – 12.6 million overnight guests – with 6 million of them int'l visitors
- World Aviation Hub – 3rd in the U.S. with 33.5 million passengers a year; Over 80 airlines to 120 destinations – top freight airport in the U.S. with 1.8 million tons - \$19 billion in business revenue/year
- Port of Miami – "Cruise Capital of the World" with more than 4 million passengers a year; Also serves 240 seaports; 9 million tons of sea cargo; top markets: China, Italy, Hong Kong, Honduras & Brazil
- Educational Institutions – 4th largest U. S. school district; 5 colleges & universities; 3 law schools
- Hospitals – 33 hospitals; Jackson Memorial is one of the top 25 hospitals in the U. S. & Miami Children's Hospital is rated the top pediatric hospital in the country
- **Top Rankings**
 - Miami has the largest concentration of international banks in the U.S.
 - Miami's skyline ranks third in the U.S. behind New York City & Chicago & 18th in the world (Almanac of Architecture & Design.)
 - Miami is the only major city in the United States bordered by two national parks, Everglades National Park on the West, & Biscayne National Park on the East.
- **It's great to live, work & play in Miami!**



Orlando



Orlando & Central Florida- One hot Investment!

You probably know Orlando as the world's top family travel destination, with the great weather, nearby beaches, spectacular theme parks, fascinating museums, and world-class entertainment venues. But it can provide so much more than just your most memorable vacation. Orlando happens to be the best place in the United States for unrivaled real estate opportunities... from resort, retirement or vacation homes to a new home for your business and investments.



Orlando Economy



- As the world's sixteenth largest economy, the state of Florida's growing international business sector is highly competitive with all other potential locations. Within Florida, Orlando region is consistently recognized as the "best of the best."
- Since 2003 Metro Orlando's economy has been ranked among the strongest in the U.S. and Number One in Florida.
- Orlando region consistently ranks as a top choice for entrepreneurs and one of the nation's "hottest job markets"--part of why we rank in the top four US markets for "overall business climate".
- The cost of living is well below most major US markets and the thriving urban center currently boasts \$1. 8 billion in new condo, retail and office development. If you prefer to be away from the faster pace of city life, there is abundant residential acreage offering quiet space that is still minutes from the excitement of the bustling city center.



St.Louis



- 6th Lowest Cost of Business among U.S. large International Cities. KPMG Competitive alternatives 2010
- 8th in “America’s Best Housing Markets” Forbes 2010
- 9th out of “America’s Most Literate Cities” 2010
- “Dozen Distinctive Destinations” National Trust for Historic Preservation, 2010
- 22nd “Best Places for Business and Careers” Forbes 2010
- 24.8 Minute Commute Time-below U.S. average-Census 2009
- 25th “Best Cities for Business” Market Watch 2010



St. Louis Market

- St. Louis is attracting smart companies in our key growth industries: plant and medical sciences, advanced manufacturing, information technology, transportation and distribution, and financial services.
- The economy of St. Louis relies on service, manufacturing, trade, transportation of goods, and tourism, and the region is home to several major corporations: Express Scripts, Enterprise Rent-A-Car, Graybar Electric, Scottrade, Sigma-Aldrich, Anheuser-Busch, Edward Jones Investments, Emerson Electric, Energizer, and Monsanto. St. Louis is home to three professional sports teams: the St. Louis Cardinals, one of the most successful Major League Baseball clubs; the hockey St. Louis Blues, and the football St. Louis Rams. The city is commonly identified with the Gateway Arch, part of the Jefferson National Expansion Memorial in downtown St. Louis.



Why Chicago?



- Chicago is home to more than 400 major corporate headquarters, including 27 Fortune 500 Headquarters.
- Rated #1 Large US Metro for Economic Diversity by Moody's Investor Services,
- Chicago is a key player in every economic sector from risk management innovation to manufacturing to information technology to health services.



Chicago Diverse Economy



Chicago has one of the world's largest and most diversified economies, with nearly 4.3 million employees and a gross regional product (GRP) of \$500 billion. It is an efficient economic powerhouse that is home to more than 400 major corporate headquarters, including 29 Fortune 500 headquarters. Rated #1 Large US Metro for Economic Diversity by Moody's Investor Services, Chicago is a key player in every economic sector from risk management innovation to manufacturing to information technology to health services.



Chicago Growing Economy



Chicago continues to grow: total trade reached \$177 billion in 2011 (up from \$133 billion in 2007). Chicago is top-ranked for economic potential among major cities across the world, and in 2011, World Business Chicago identified more than 300 new & expanding facilities announced, under development or completed in the metro area, representing a total of more than 18 million square feet (up from 14 million in 2010) and \$2.6 billion in economic development activity (up from \$2 billion in 2010). In 2011, *Inc. Magazine* included 212 companies from the Chicago region in its annual list of the 5,000 fastest-growing companies in the U.S., placing Chicago 3rd among metro regions for number of jobs created by 'Inc. 5000' companies; the city itself was represented by 84 companies on the list.



High yields



- Rental yields in the USA are, quite frankly, astounding! In the UK, gross rental yields typically range from 4% or 5% (for houses in London), up to 8% or 9% (for flats in the north of England). That's if you are lucky!
- In the USA, we have locations and strategies which give you up to 25% NET in rental yields. That's AFTER any monthly charges on your investment property (city tax, HOA fees and management fees).



Build cost - Cyprus

Limassol
Build Cost



Basic to
Luxury
\$1300- \$2500

Based on Euro USD rate of 1.32



Build cost - USA

Chicago
Build Cost



Basic to
Luxury

\$170-\$250

Detroit
Build Cost



Basic to
Luxury

\$145-\$220



Build vs Buy Cost Comparison - Cyprus

Cyprus
Build Cost



Basic to
Luxury

\$1300-\$2500

Cyprus
Buy Cost



Basic to
Luxury

\$2000-\$10,000

Based on Euro USD rate of 1.32



Build vs Buy Cost Comparison - Detroit

Detroit
Build Cost



Basic to
Luxury

\$145-\$220

Detroit
Buy Cost



Basic to
Luxury

\$20-\$30



Let's compare (Limassol)

Limassol



Limassol

Date Sold: Sept 2010

Lot Size: 3,,392 sq ft

House Size: 2,190 sq ft

Sold Price: **\$698,000**

Limassol



Limassol

Date Sold: May 2011

Lot Size: 3,465 sq ft

House Size: 2,,200sq ft

Sold Price: **\$718,00**



Based on Euro USD rate of 1.32

Let's compare (Detroit)

Detroit



Sold: \$28,000

Date Sold: July 2011

Size: 1400 sq ft

Rent: \$800

Detroit



Sold: \$27,000

Date Sold: July 2011

Size: 1300 sq ft

Rent: \$850



Let's compare (Detroit)

Detroit



Sold: \$29,000

Date Sold: July 2011

Size: 1250 sq ft

Rent: \$900

Detroit



Sold: \$27,000

Date Sold: July 2011

Size: 1300 sq ft

Rent: \$750



Let's compare (Indianapolis)

Indianapolis



Sold: \$57,000

Date Sold: June 2012

Size: 1571 sq ft

Rent: \$1,350

Indianapolis



Sold: \$54,000

Date Sold: June 2012

Size: 1200 sq ft

Rent: \$800



Let's compare (Niagara Falls)

Niagara Falls



Sold: \$27,500

Date Sold: June 2012

Size: 1400 sq ft

Rent: \$650

Niagara Falls



Sold: \$42,000

Date Sold: June 2012

Size: 1672 sq ft

Rent: \$1,200



Let's compare (Florida)

Miami Beach



Sold: \$215,000

Date Sold: June 2012

Size: 1,060 sq ft

Rent: \$4,000

Orlando



Sold: \$106,000

Date Sold: June 2012

Size: 3,200 sq ft

Rent: \$2,000



Let's compare (Chicago)

Chicago



Sold: \$440,000

Date Sold: June 2012

Size: 15 2 Bedroom Apts.

Rent: \$8,042

Chicago



Sold: \$165,000

Date Sold: June 2012

Size: 4,480 sq ft

Rent: \$3,000



ROI comparison

Buy 1 Limassol



Sold Price: \$730,000
Month Cash: \$1400
Year Cash: \$16,800
ROI: 2.3%

Buy 1 Detroit



Sold Price: \$28,000
Month Cash: \$800
Year Cash: \$9,600
ROI: 34%

Based on Euro USD rate of 1.32



Cash on cash deployment - Detroit

Buy 1 Limassol



Sold Price: \$730,000

Month Cash: \$1400

Year Cash: \$16,800

ROI: 2.3%

Buy 10 Detroit



Sold Price: \$280,000

Month Cash: \$9600

Year Cash: \$96,000

ROI: 34%

Buy 26 Detroit



Sold Price: \$728,000

Month Cash: \$20,800

Year Cash: \$249,600

ROI: 34.30%



Based on Euro USD rate of 1.32

ROI 4 times better

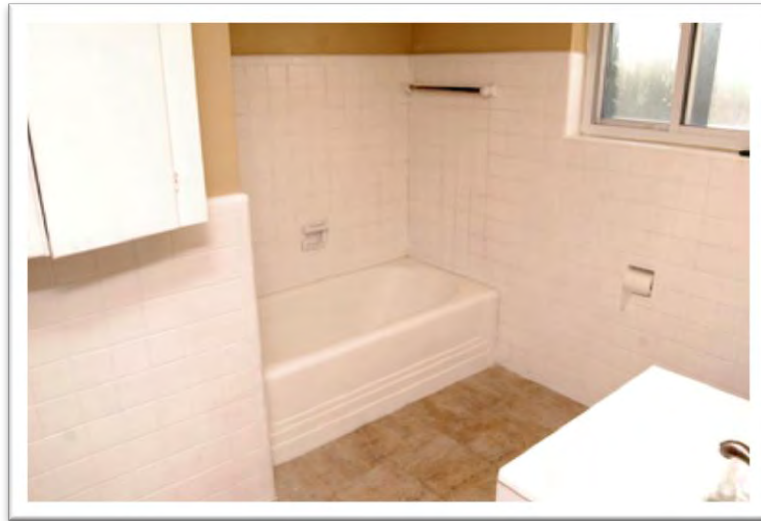
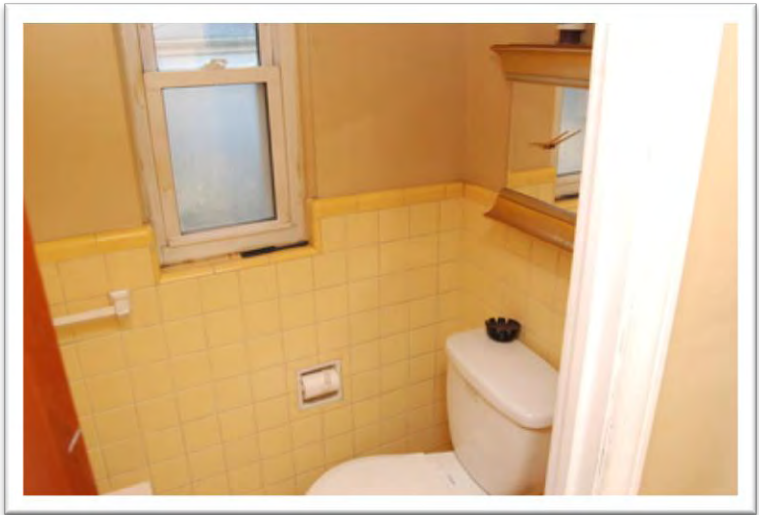
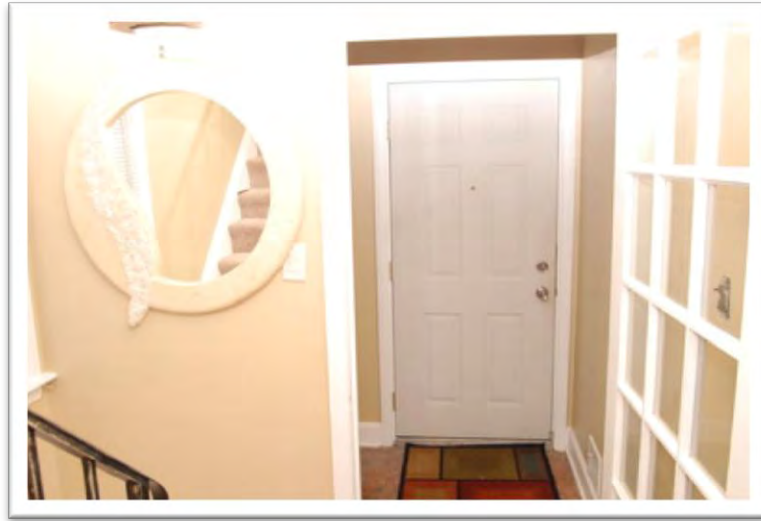
Local market	2006	2010	\$ increase	average per year	% increase
Limassol	\$601,876	\$759,853	\$157,977	\$31,595	5.2%

Based on Euro USD rate of 1.32

Local market	total rent	Rent per year	average increase per year
Detroit \$509,876 18 homes \$750 rent (NET)	\$484,650	\$96,930	20%

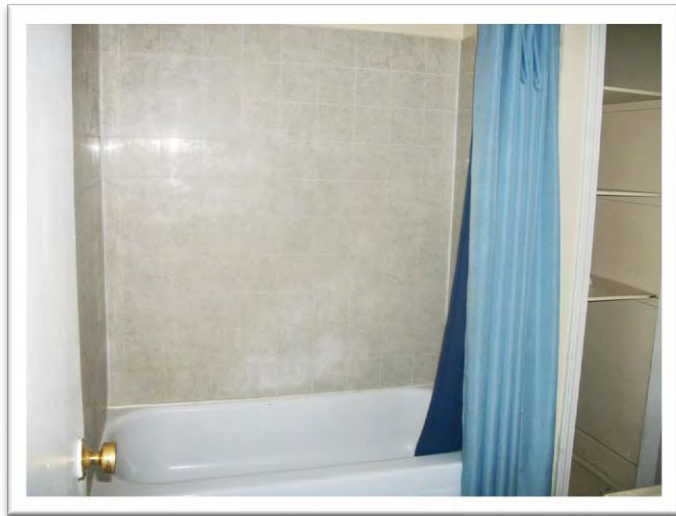


What you can expect (example Detroit)

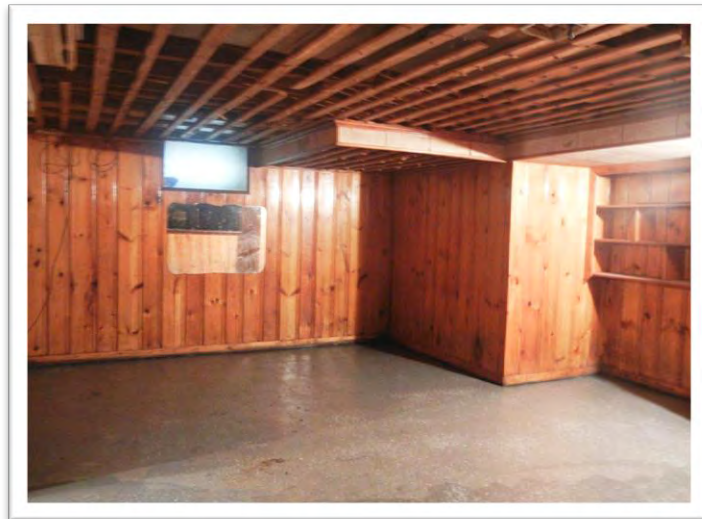
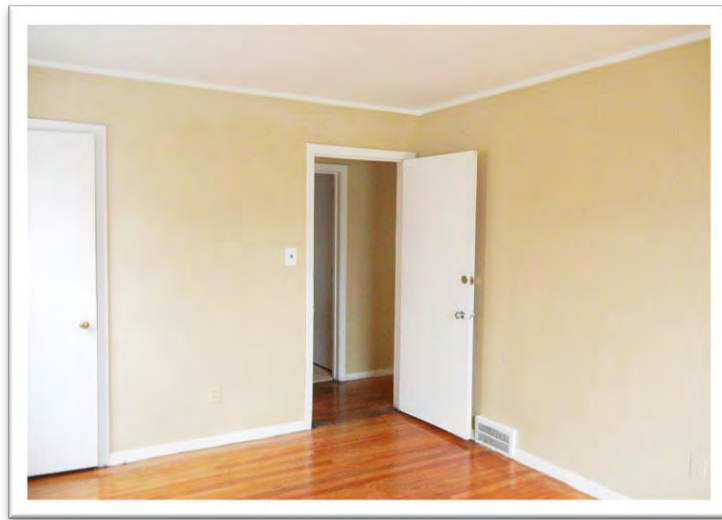



CFAZ
Estates

What you can expect (example Detroit)

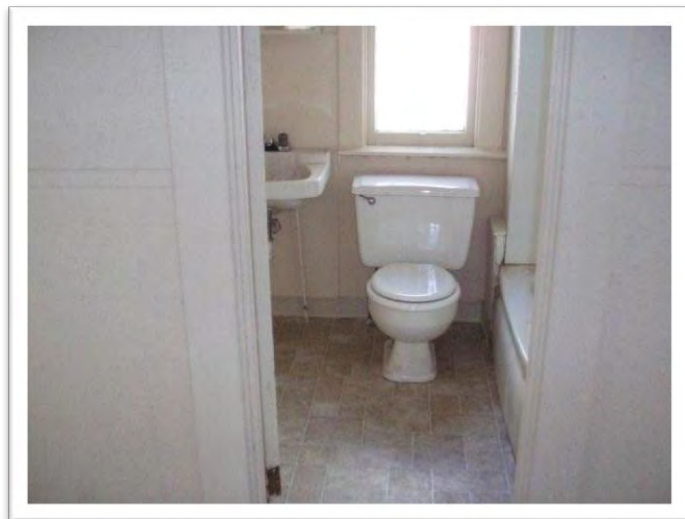


What you can expect (example Detroit)

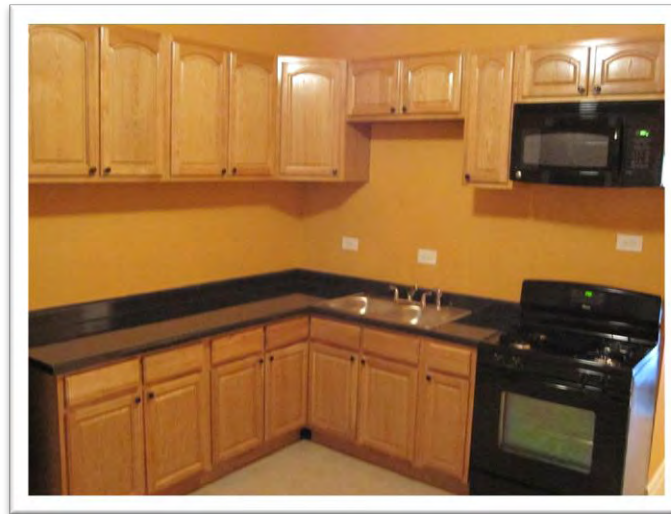
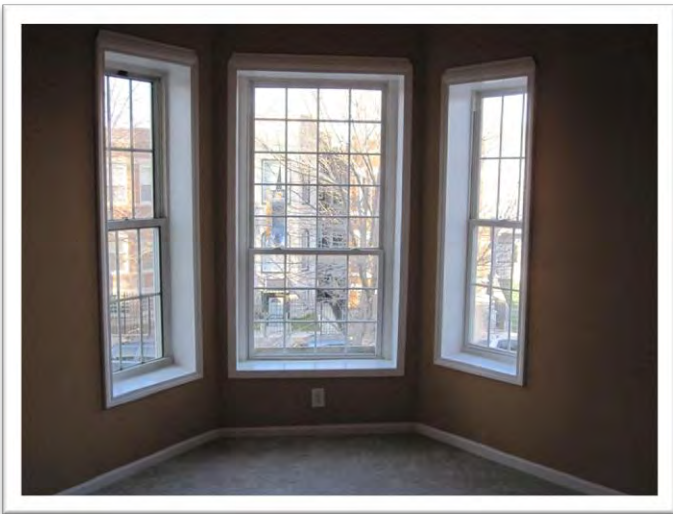
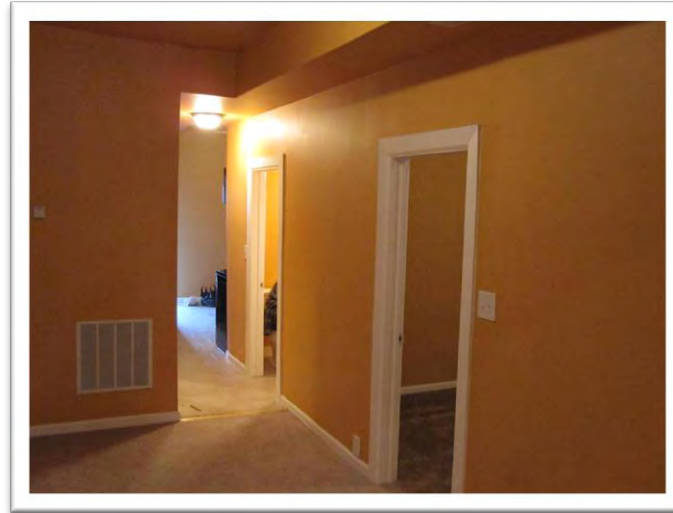



CAZ
Estates

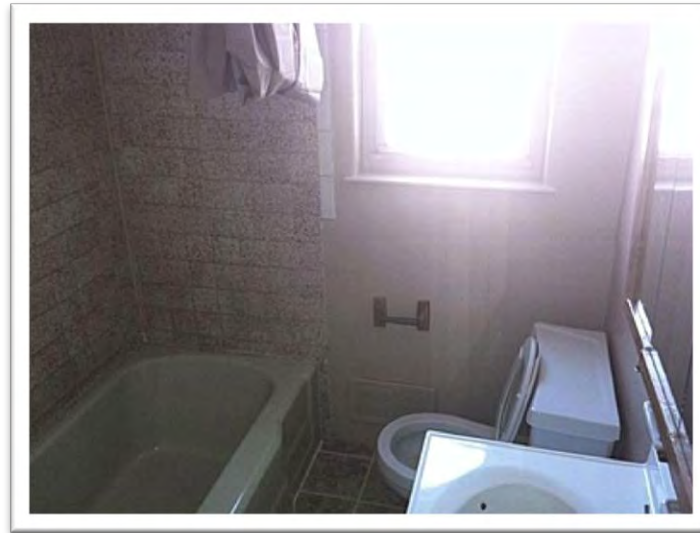
What you can expect (example Niagara)



What you can expect (example Chicago)

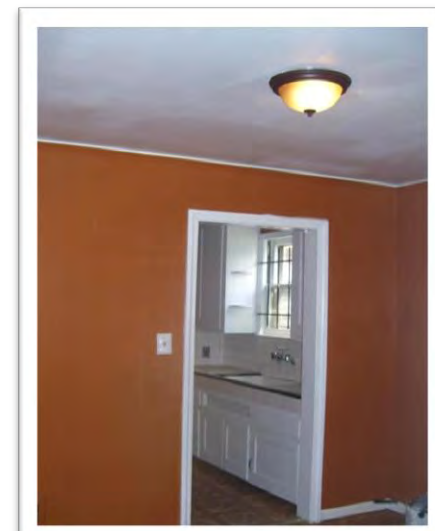
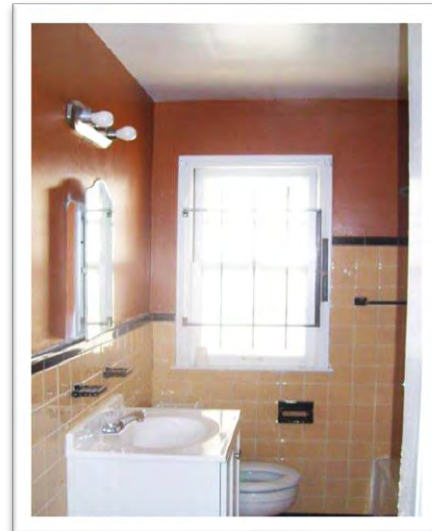


What you can expect (example Indy)




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Estates

What you can expect (example)




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Estates

Rental Demand and Results



- USA is now a Renters Philosophy
- Since 2002 the majority off all occupied homes are rented properties
- Shortage of homes
- over 80 calls per day
- 71% are approved tenants
- Big Portion of tenant are section 8
- Less than 6% eviction rate



Section 8?

- Federal Program
- Section 8 of the United States Housing Act of 1937 authorizes the payment of rental housing assistance to private landlords on behalf of approximately 3.1 million low-income households
- The Housing Choice Voucher Program provides "tenant-based" rental assistance, so an assisted tenant can move with assistance from one unit of at least minimum housing quality to another
- As a Federal Program - Zero Strike Policy
- Mainly single mothers, elderly, handicapped, military
- In 2011 Demand all far Exceeds Supply – 2900 waiting list
- All section 8 homes must be inspected and must pass strict inspections



What about taxes?

- Most States do not have a penalty for the foreign investor
- Only pay tax on profits
- Tax advisor on our team
- Legal Advisors also on our team
- Do not pay double tax
- File US tax and receive a tax credit



Benefits of working with us and our US Partners



- Experts in the Field
- Quick action (24 hour)
- Only the Best properties (40-1)
- Section 8 relationships
- Lower Rehab Cost
- Rehab Work Guaranteed
- Lower property insurance
- Lower property Taxes
- Save Time – SPEED TO RENT
- Rest Easy



What is our Buying Criteria



Identify the top zip codes for appreciation



The cash on cash ROI must meet our expectation



Evaluate the street - must meet our criteria



Evaluate the block - family oriented



Must be good home



Evaluate rent ability



Predict the resale potential



Our Development Process

-  Identify Properties (40-1)
-  Inspection (51 point inspection)
-  Acquire (title company)
-  City Inspection
-  Repair (section 8 and up)
-  Get certificate of occupancy
-  Rent
-  Sell to investor (title company with warranty deeds)
-  Manage



How do you buy



Identify and choose your properties



Sign a purchase agreement



Provide fully refundable EMD to title company



Sign a settlement statement



Review the notarized deed



Wire balance of money to title company



Receive recorded deed from title company (1 week)



Inform us of bank information for rent

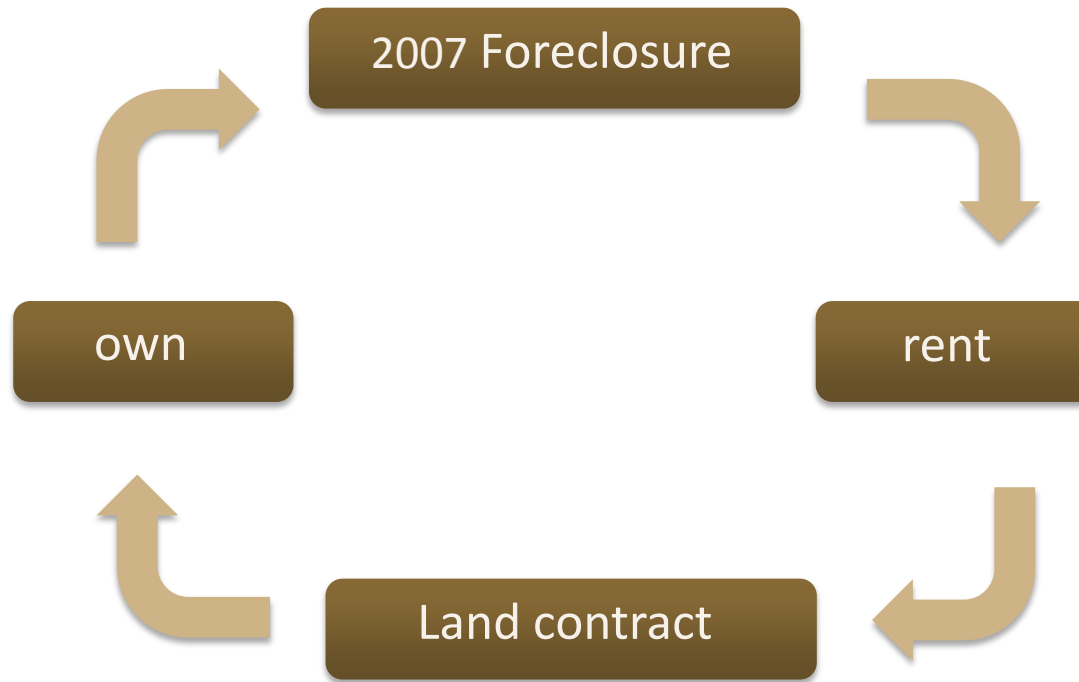


So what does foreclosure mean?

- Owner lose house to lender
- House only lost
- Sometimes best possible option
- Bad credit for 7 years
- One time owners become renters
- Banks stop lending
- Can't buy again for many years



The Ownership Cycle – Exit Strategy



- rent on going
- land contract
- bank financing

Land Contracts.



Our program is designed to provide investors with a worry free, passive investment with built-in equity, positive cash flow, well-defined exit strategies and unmatched return on investment (ROI).

WE buy foreclosed homes in bulk direct from banks and government agencies at low cost. We pass the savings onto occupant-buyers/homeowner who purchase these homes from us under a Contract for Deed* agreement typically at 10% interest over a 15-yr term. The occupant- buyers' monthly payments are structured so that it is cheaper to own our home than it is to rent in the area, our motto -- "*Cheaper to Own than to Rent*". This strategy provides for a stable occupant and a dependable stream of cash flow. Furthermore, occupant-buyer assume the cost of property taxes, insurance, maintenance, repairs and utilities.



Land Contracts.



**A program that is unique,
simple and effective**

These properties are then made available to Investors as a worry free real estate investment with No land lording and No maintenance. Investors receive the deed with full title to the property along with the contract for deed agreement. Best of all, properties are priced to yield a targeted rate of return of 16%.

Title will transfer to the occupant-buyer only when the contract for deed agreement is paid in full, such as when the occupant-buyer refinances or sells the house or makes the required 15 years of payments.

If the occupant-buyer sell or refinances the home, the investor gets paid the contract for deed balance due at that time which can yield the investor returns upwards of 40% or greater. Our investment strategy is based on cash returns secured by real estate with no management requirements.



How we buy properties for Land Contracts.



- We and our partners are a private real estate group focused on acquisition of underperforming and deeply discounted investment opportunities in the United States.
- We acquire our homes directly from banks and government agencies in bulk packages. The homes are located predominantly in the South East and Mid-Western states where we currently acquire 30 to 50 foreclosed homes per month.



Selling the Homes to Occupant-Buyers/Homeowners in Land Contracts.

Once the homes are acquired from the bank, our research team gathers all relevant information such as back taxes owed (if any), property condition, average rents in the area, and estimated value of the home. Inspectors are sent to the homes to get an in depth property condition report, take pictures, secure the home and install “FOR SALE” signs utilizing our unique pricing model ensuring it is cheaper to own than to rent.

At this point, marketing of the property begins in and around the neighborhood. The property is priced as such that it is cheaper to own the home than pay rent for a comparable space in the area. Typically, the total monthly payment including taxes and insurance is 20-30% less than prevailing market rents. This pricing strategy allows us to attract numerous applicants for our homes then select the most qualified candidate for the property.

Our underwriting department further analyzes their application by verifying the candidate's income making sure that it is sufficient to cover the monthly payments and all other expenses such as taxes, insurance, utilities and maintenance. The team also verifies the candidate's rental history, credit habits and ability to fix the home, if needed.

Once approved, the contract for deed* (aka: Land Contract) agreement is signed and the homeowner begins making their monthly payments.

*** A Contract for deed (sometimes known as a “Land Contract” agreement) is a contract between a seller and buyer for a property in which the seller provides financing to buyer for an agreed-upon purchase price and the buyer pays for the property in installments. Usually the contract requires the buyer to make payments over time with interest payable on the unpaid balance. After the buyer pays all of the payments called for under the contract, the owner gives the buyer a deed to the property.**



Summary of how our homes are sold to occupant-buyers



- Our crew photographs property, obtains property condition report and studies overall market
- We market the property via online advertising, placing signs on the property and other creative marketing techniques
- Answer all inbound calls and conduct preliminary interviews with potential homeowner

- Collect and process applications from pre-screened buyers
- Perform and review credit checks
- Verify income using proprietary systems
- Conduct background checks of potential buyers
- Review and select the most qualified buyer
- Handle all paperwork for creating & servicing the Contract for deed agreement



Your investment opportunity in Land Contracts



Traditionally, when an investment home is purchased with the intent to re-sell immediately at a profit, investors receive their return in a lump sum payment. This model worked well in an up/sellers' market but proves challenging in a down/buyers' market.

With our system, investor-buyers have the opportunity to receive their returns in the form of structured monthly payments potentially culminating in a cash settlement when the homeowner refinances or sells the home. In essence, you are providing the initial structure that allows a good hardworking person to purchase a home using an installment sale via contract for deed agreement. From that point, our investor clients receive the same high profit returns as banks and other traditional lenders.



Land Contract Example

REAL DEAL EXAMPLE:

Property Address:	XX Eichelberger Ave. Dayton, OH 45406
Occupant-Buyer Name: Mark C. CFD Note Amount:	\$25,591.00
Loan Rate & Term:	10% over 15-years
Monthly CFD Payment:	\$275.00
Investor Purchase Price: \$20,000.00	<i>(21.85% discount off the CFD contract price)</i>
Investor Annual Income:	\$3,300.00
Investor Targeted ROI:	16.50%
<i>(Estimated home value \$56,000 (based on Zillow estimate);</i>	
<i>Discount to estimated home value:64.3%)</i>	



"This program converts nonperforming bank owned homes to viable homeownership opportunities and creates ownership possibilities where none existed prior"

Benefits of Passive Real Estate Investing with Land Contracts.

- Targeted rate of return of 16% or greater
- Liquidity of funds (*multiple exit strategies*)
- No monthly overheads (*homeowner pays taxes, insurance, utilities & maintenance*)
- Homeowners don't call their lender for maintenance issues
- No renovations/repairs required when investors buy the property
- Homeowners are less likely to miss a payment or move (*their payments are less than rents*)
- Land contract eviction is similar to that of landlord/tenant eviction; the process in many states are faster & cheaper than foreclosure process
- You will never consider being a landlord again
- Ability to invest in areas where it makes sense at superior price



Investing in Stock or Land Contracts?

Take control of your money -- Savings, CD's and Retirement account. Invest these funds in a turnkey, worry free real estate investment home with us. These investment homes provide you a high rate of return without any land lording headaches. No tenants to manage. No toilets to fix.

5 - Year Term			
Amount	Invested in CDs at 5% Return	Invested in a CFD home with a 16% targeted ROI	Net Increase
\$20,000	\$5,000	\$16,000	\$11,000
\$30,000	\$7,500	\$24,000	\$16,500
\$50,000	\$12,500	\$40,000	\$27,500
\$100,000	\$25,000	\$80,000	\$55,000

Convert Your Stocks, Bonds, Mutual Funds, CD's, Savings Accounts and IRA's to an Investment with a targeted 16% rate of return a year.

- This is not private lending where you get a mortgage security for your investment. You will own the house with a built-in contract for deed agreement.
- You have no management headaches. All taxes, insurance, maintenance, repairs and utilities are paid for by the homeowner.
- Your investment is protected because you are the legal rightful owner of the property until you get all your money plus equity.
- Real estate is a safe and secure investment that has made many people wealthy, providing you have a good game plan.



In Summary.....

**2011 – 2020 offers the wise
real estate investor the
greatest opportunity to make
money and build personal
wealth**



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