

FOR SALE BY OWNER

PREMIUM REAL ESTATE

PROPERTY FEATURES

- 5 Bedrooms
- 5 Bathroom
- new Kitchens

This magnificent 4-unit property has next-level short term rental potential resting in the heart of Lake Ozark & just minutes from night-life, Bagnell damn & Four Seasons.

1-573-836-6843 <https://harrisgroup.solutions> 1111 Ginger rd, Lake Ozark, MO 65049

Long-term lease analysis

1111 Ginger Rd, Lake Ozark, MO 65049, USA



PRESENTED BY

Cale Harris

Owner

5738366843

bigcfreedom1977@gmail.com



5738366843



view package online



TABLE OF

Contents

Introduction **01**

The Asset **02**

Financials **03**

Sale Comparables **04**

Rent Comparables **05**

Market Overview **06**

Contacts **07**

SECTION 2

The Asset

Executive Summary



Property



Area

Executive Summary

PRICE ESTIMATE

Price	\$3,381,829 - \$3,737,811
Price per unit	\$845,457 - \$934,453
Price per SF	\$1,291.76 - \$1,427.74



This magnificent 4-unit rental potential resting minutes from night-life





Property

Description

The property is a 4 unit condo building with no HOA restrictions allowing for short term rentals. It has been 100 percent renovated since 2/1/2024.

Nearly all new construction throughout & modernized with today's top trends. Shake indigo gables, board and baton siding with all new windows throughout. Vinyl floors, granite countertops and luxury outdoor living space. These econo units are perfect for a family who need space, golfers who like beautiful views and dockside fishing. It's not hard to figure out this property equals the beginning of long-term wealth or a great addition to your STR portfolio.

Property highlights

- 100 percent renovated since 2/1/2024, featuring nearly all new construction combined with modern design trends.
- Attractive Shake indigo gables and board and batten siding paired with all new windows throughout the property.
- Interior upgrades include durable vinyl floors and elegant granite countertops that cater to contemporary tastes.
- Designed for economical living with luxury outdoor spaces, ideal for families, golf enthusiasts, and fishing aficionados.
- No HOA restrictions on short-term rentals, making this 4-unit condo building an excellent investment for sustained wealth or an expansion of a short-term rental (STR) portfolio.

property has next-level short
in the heart of Lake Ozark & ju
, Bagnell damn & Four Season

















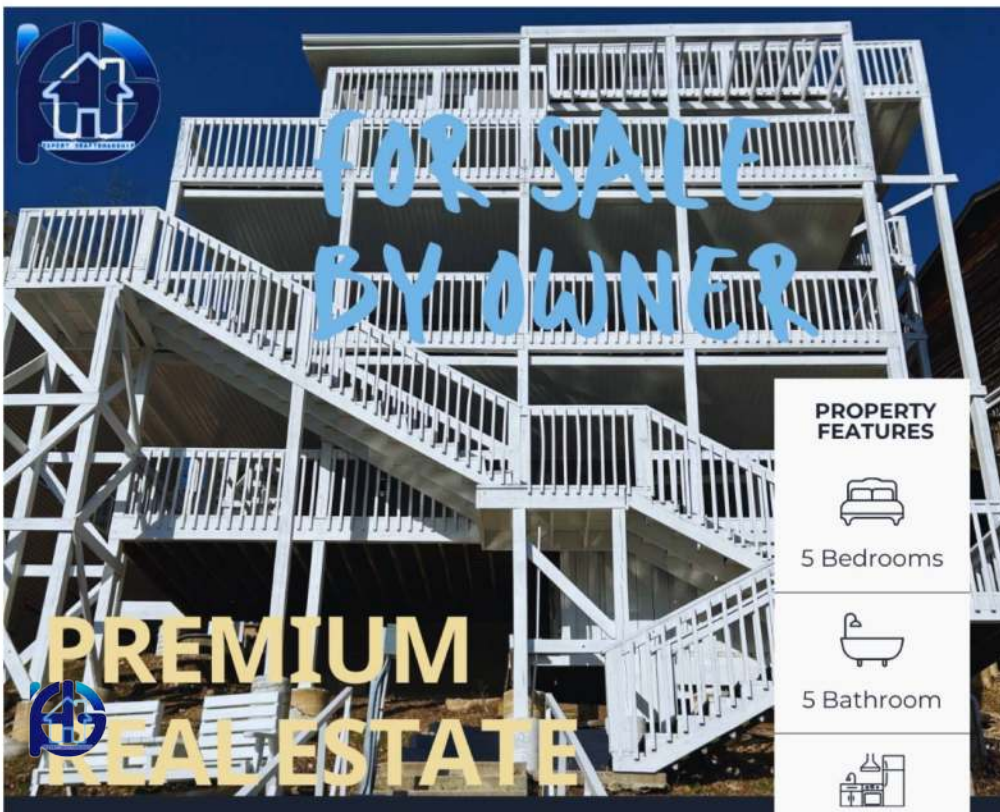















FOR SALE BY OWNER

PREMIUM REAL ESTATE

PROPERTY FEATURES

-  5 Bedrooms
-  5 Bathroom
- 



#NO HOA FEES

#MODERN #LAKE LIFE

Long-term lease analysis / 19

































Area

AREA DESCRIPTION

1111 Ginger Rd is located in Lake Ozark, Missouri, within the 65049 ZIP code area. This area is known for its serene lakefront living with close proximity to the Lake of the Ozarks bagnet dam & prime destination for water sports, boating, and fishing. Five minutes by water or land to Lake areas most popular resorts restaurants such as Four seasons, Horney Toad and Shady gaters.

The community is peaceful and family-friendly, with a strong sense of local pride and a laid-back lifestyle. Amenities such as restaurants, marinas, golf courses, and shopping areas are accessible within the region, making it convenient for residents. The local real estate market features a range of property types, from modest homes to high-end waterfront estates all appreciating above the national average of 6.6%.

The area generally has well-maintained streets and infrastructure, contributing to the overall pleasant and secure environment. Its location offers both the tranquility of a lakeside retreat and the convenience of modern living, making it a desirable destination for those looking to purchase homes or rent an AirBNB.

AREA HIGHLIGHTS

- The area features a selection of restaurants and dining options with lakeside views, catering to a variety of tastes and preferences.
- Adjacent to the popular Osage Beach shopping and entertainment district, including the Osage Beach Outlet Marketplace for shopping enthusiasts.
- Proximity to the Lake of the Ozarks, offering picturesque views and access to various water activities such as boating, fishing, and water-skiing.
- Close to several renowned golf courses, providing ample opportunities for golfing at The Oaks Golf Course at Margaritaville Lake Resort or Bear Creek Valley Golf Club.
- Located in a peaceful residential area that provides a balance between a serene, retreat-like setting and accessibility to local amenities, making it an attractive location for both permanent residents and vacation homeowners.

Walk score
Car-Dependent

0



HEALTH CLUBS/GYMS

- 1 Dr. Melissa J. Lueking, MD

RESTAURANTS

- 1 Sweet Brew Cafe
- 2 1899 Bourbon & Cigar Bar
- 3 ROYAL Fine Dining
- 4 Foxy Roxy Sports Bar

ENTERTAINMENT

- 1 1899 Bourbon & Cigar Bar

- 2 Hunter's Cove

SHOPPING

- 1 Big Thunder at Glencove...
- 2 Sweet Brew Cafe
- 3 Glencove Marine Sales &...

SPORTS

- 1 Evolve Fitness and Sauna
- 2 Country Club Racquet & Fit-...
- 3 Hippopotamus Pool



Edit

SECTION 3

Financials

Rent roll

Operating Projections

Financing

Price Scenarios

Rent Roll

Multifamily								
unit #	unit type	SF	current	per SF	per 12mo	proforma	per SF	per 12mo
1A	1BR/1BA	518	\$500	\$0.97	\$6,000	\$1,750	\$3.38	\$21,000
2A	1BR/1.5BA	700	\$750	\$1.07	\$9,000	\$1,750	\$2.50	\$21,000
3A	1BR/1.5BA	700	\$750	\$1.07	\$9,000	\$1,750	\$2.50	\$21,000
4A	2BR/1BA	700	\$750	\$1.07	\$9,000	\$1,750	\$2.50	\$21,000
AVERAGES	1BR/1BA	655	\$688	\$1.05	\$8,250	\$1,750	\$2.67	\$21,000
4 units	5BR/5BA	2,618	\$2,750		\$33,000	\$7,000		\$84,000

Operating proforma

INCOME

Multifamily

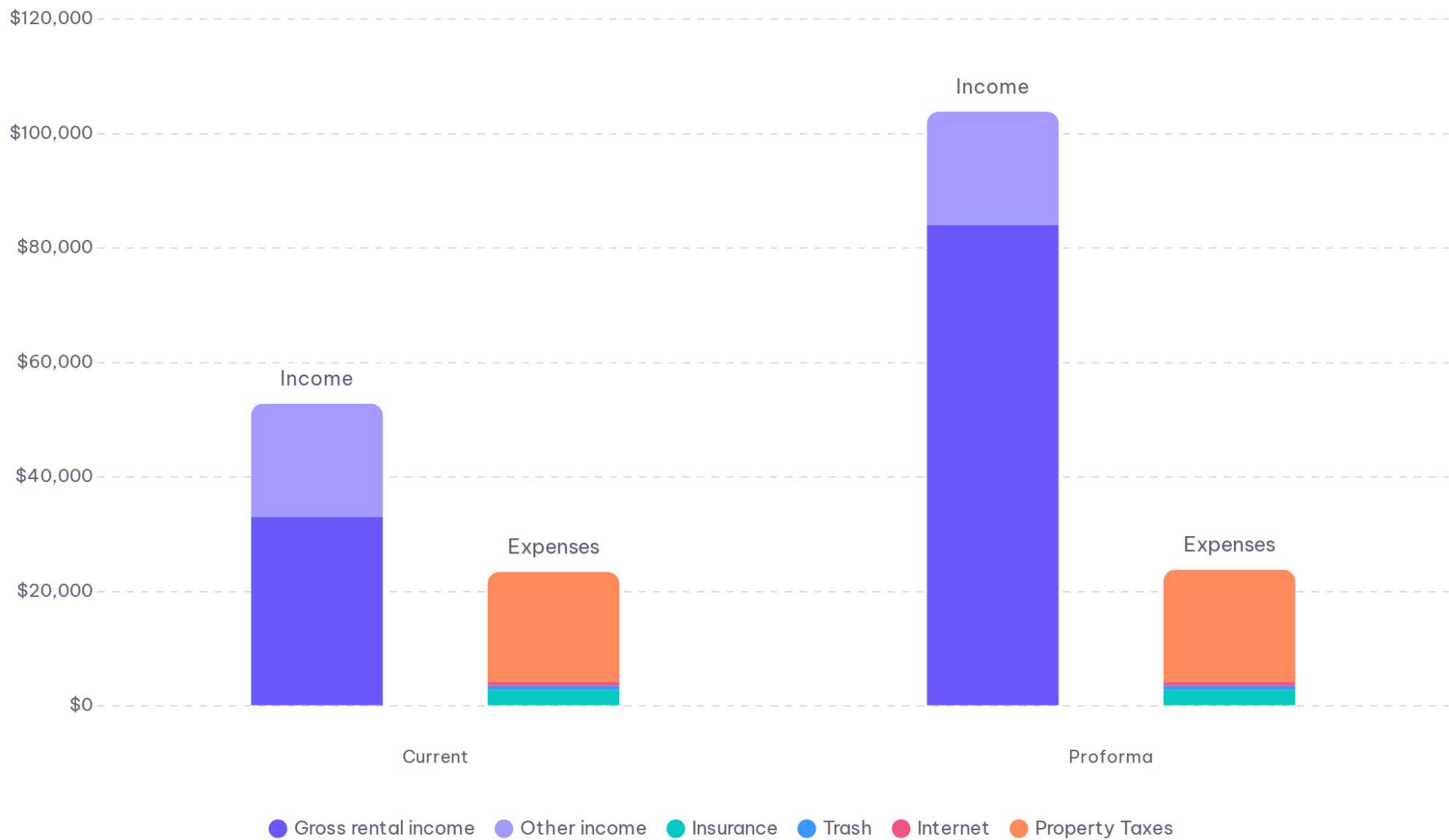
	Current	Per Unit 4 units	Per SF 2,618 SF	Proforma	Per Unit 4 units	Per SF 2,618 SF
Gross Multifamily Rental Revenue	\$33,000	\$8,250	\$12.61	\$84,000	\$21,000	\$32.09
Vacancy - 5.00% (C) 10.00% (P)	\$1,650	\$413	\$0.63	\$8,400	\$2,100	\$3.21
Bad debt - 0.00% (C) 0.50% (P)	--	--	--	\$420	\$105	\$0.16
Additional Rental Loss	--	--	--	--	--	--
Effective Multifamily Rental Revenue	\$31,350	\$7,838	\$11.97	\$75,180	\$18,795	\$28.72
Other Income						
	Current	Per Unit 4 units	Per SF 2,618 SF	Proforma	Per Unit 4 units	Per SF 2,618 SF
Captained Boat Services	\$13,800	\$3,450	\$5.27	\$13,800	\$3,450	\$5.27
Gift shop	\$6,000	\$1,500	\$2.29	\$6,000	\$1,500	\$2.29
Total other income	\$19,800	\$4,950	\$7.56	\$19,800	\$4,950	\$7.56
Gross Operating Income	\$51,150	\$12,788	\$19.54	\$94,980	\$23,745	\$36.28

EXPENSES

	Current	Per Unit 4 units	Per SF 2,618 SF	% GOI	Proforma	Per Unit 4 units	Per SF 2,618 SF	% GOI
Insurance	\$2,800	\$700	\$1.07	5.47%	\$2,800	\$700	\$1.07	2.95%
Trash	\$700	\$175	\$0.27	1.37%	\$700	\$175	\$0.27	0.74%
Internet	\$720	\$180	\$0.28	1.41%	\$720	\$180	\$0.28	0.76%

Property Taxes	\$19,180	\$4,795	\$7.33	37.5%	\$19,564	\$4,891	\$7.47	20.6%
Total operating expenses	\$23,400	\$5,850	\$8.94	45.75%	\$23,784	\$5,946	\$9.08	25.04%
NET OPERATING INCOME	\$27,750	\$6,938	\$10.60	54.25%	\$71,196	\$17,799	\$27.19	74.96%

Annual operating stats



Operating projections

	Current	Proforma Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y30
Gross Rental Revenue	\$33,000	\$85,908	\$90,203	\$94,714	\$99,449	\$104,422	\$109,643	\$115,125	\$120,881	\$126,925	\$345,755
Total Rental Loss	\$1,650	\$9,020	\$7,667	\$6,156	\$5,470	\$5,743	\$6,030	\$6,332	\$6,648	\$6,981	\$19,017
Effective Rental Revenue	\$31,350	\$76,888	\$82,536	\$88,557	\$93,980	\$98,679	\$103,612	\$108,793	\$114,233	\$119,944	\$326,739
Total Other Income	\$19,800	\$20,339	\$21,559	\$22,853	\$24,224	\$25,677	\$27,218	\$28,851	\$30,582	\$32,417	\$110,203
Gross Operating Income	\$51,150	\$97,226	\$104,095	\$111,410	\$118,203	\$124,356	\$130,830	\$137,644	\$144,815	\$152,361	\$436,942
Total Operating Expenses	\$23,400	\$23,841	\$24,361	\$24,892	\$25,435	\$25,991	\$26,559	\$27,140	\$27,733	\$28,341	\$44,823
Net Operating Income	\$27,750	\$73,385	\$79,734	\$86,518	\$92,768	\$98,365	\$104,272	\$110,504	\$117,081	\$124,021	\$392,120
Total Capex and Renovations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Flow before Debt Service	\$27,750	\$73,385	\$79,734	\$86,518	\$92,768	\$98,365	\$104,272	\$110,504	\$117,081	\$124,021	\$392,120
Debt Service	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694	\$40,694
Cash Flow after Debt Service	\$12,944	\$32,691	\$39,040	\$45,823	\$52,074	\$57,671	\$63,577	\$69,810	\$76,387	\$83,326	\$351,425
Principal Reduction	\$4,471	\$4,471	\$4,818	\$5,192	\$5,595	\$6,029	\$6,498	\$7,002	\$7,546	\$8,131	\$39,088

Financing

Acquisition Financing

Loan Amount	\$485,000	Loan Term	360 months	Interest rate	7.5%
Down Payment	\$200,000	Interest only period	0 months	Interest rate spread	0%
LTV	70.8%	Amortization	30 years	Loan fee	1%
DCR	0.68				










Price scenarios

Value scenarios	Conservative	Moderate	Aggressive	Averages
Value	\$650,750	\$685,000	\$719,250	\$685,000
Price/unit	\$162,688	\$171,250	\$179,813	\$171,250
Price/SF	\$248.57	\$261.65	\$274.73	\$261.65
Proforma Grm	6.27	6.6	6.93	6.6
Current CAP	4.26%	4.05%	3.86%	4.06%
Proforma CAP	11.28%	10.71%	10.2%	10.73%
Cash on Cash	86.05%	72.59%	62.77%	73.81%
Return on Equity	92.59%	89.25%	86.4%	89.41%
IRR	32.61%	28.73%	25.9%	29.08%
Down Payment	\$165,750	\$200,000	\$234,250	\$200,000
Loan Amount	\$485,000	\$485,000	\$485,000	\$485,000
LTV	74.53%	70.8%	67.43%	70.92%
DCR	0.68	0.68	0.68	0.68




SECTION 4

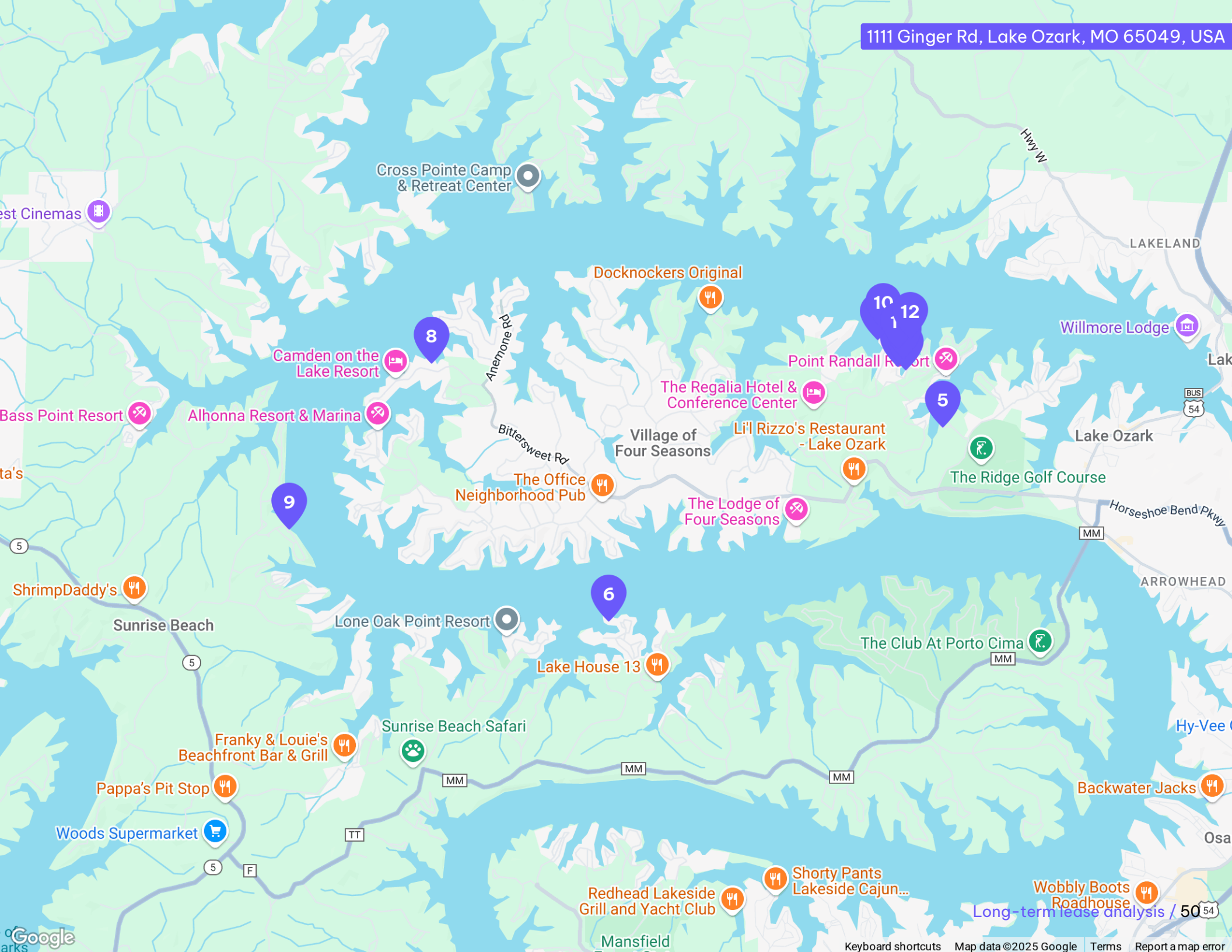
Sale comparables

Sale comparables

property		built /renovated	units	sale price /date	\$/unit	RSF	\$/SF	avg SF	CAP	GRM
 1	1101 Ginger Rd, Lake Ozark, MO 65049, USA	1984 /2004	--	-- 02/01/2025	--	--	--	--	2%	15.00
 2	1255 Ginger Rd, Lake Ozark, MO 65049, USA	1984 /2004	--		--	--	--	--	--	--
 3	1459 Ginger Rd, Lake Ozark, MO 65049, USA	2004	--	-- 02/02/2025	--	--	--	--	1%	15.00
 4	1129 Ginger Rd, Lake Ozark, MO 65049, USA	1986 /2024	--		--	--	--	--	1%	15.00
 5	Four Seasons Town house/Condo 7 Lone Timber, Lake Ozark, MO 65049, USA	1984 /2025	--		--	--	--	--	--	--
 6	Fathom Reality comp 617 Scenic Vw Dr, Sunrise Beach, MO 65079, USA		--	-- 11/04/2024	--	--	--	--	--	--
 7	489 Ginger Rd, Lake Ozark, MO 65049, USA		--		--	--	--	--	--	--
 8	42 Buttercup Rd, Lake Ozark, MO 65049, USA		--		--	--	--	--	--	--
 9	100 Kansas City Way, Sunrise Beach, MO 65079, USA		--		--	--	--	--	--	--

Sale comparables

property	built /renovated	units	sale price /date	\$/unit	RSF	\$/SF	avg SF	CAP	GRM
 10 28 Ginger Point, Lake Ozark, MO 65049, USA	1992	1	\$899,999	\$899,999	2,444	\$368.25	2,444	--	--
 11 1003 Ginger Rd, Lake Ozark, MO 65049, USA	1987	1	\$789,000	\$789,000	1,782	\$442.76	1,782	--	--
 12 855 Ginger Rd, Lake Ozark, MO 65049, USA		1	\$590,000	\$590,000	1,308	\$451.07	1,308	--	--
Averages	1989 /2014	1	\$759,666	\$759,666	1,845	\$420.69	1,845	1.33%	15.00
Subject	1984 /2024	4 +300.00%	\$685,000 -9.83%	\$171,250 -77.46%	2,618 +41.92%	\$261.65 -37.81%	655 -64.52%	4.05% +2.72%	12.97 -13.51%



Cross Pointe Camp & Retreat Center

Best Cinemas

LAKELAND

Docknockers Original

Willmore Lodge

Camden on the Lake Resort

Point Randall Resort

Bass Point Resort

Alhonna Resort & Marina

The Regalia Hotel & Conference Center

Li'l Rizzo's Restaurant - Lake Ozark

Lake Ozark

The Ridge Golf Course

Village of Four Seasons

The Office Neighborhood Pub

The Lodge of Four Seasons

9

8

10, 11, 12

5

6

ShrimpDaddy's

Sunrise Beach

Lone Oak Point Resort

Lake House 13

The Club At Porto Cima

ARROWHEAD

Franky & Louie's Beachfront Bar & Grill

Sunrise Beach Safari

Pappa's Pit Stop

Woods Supermarket

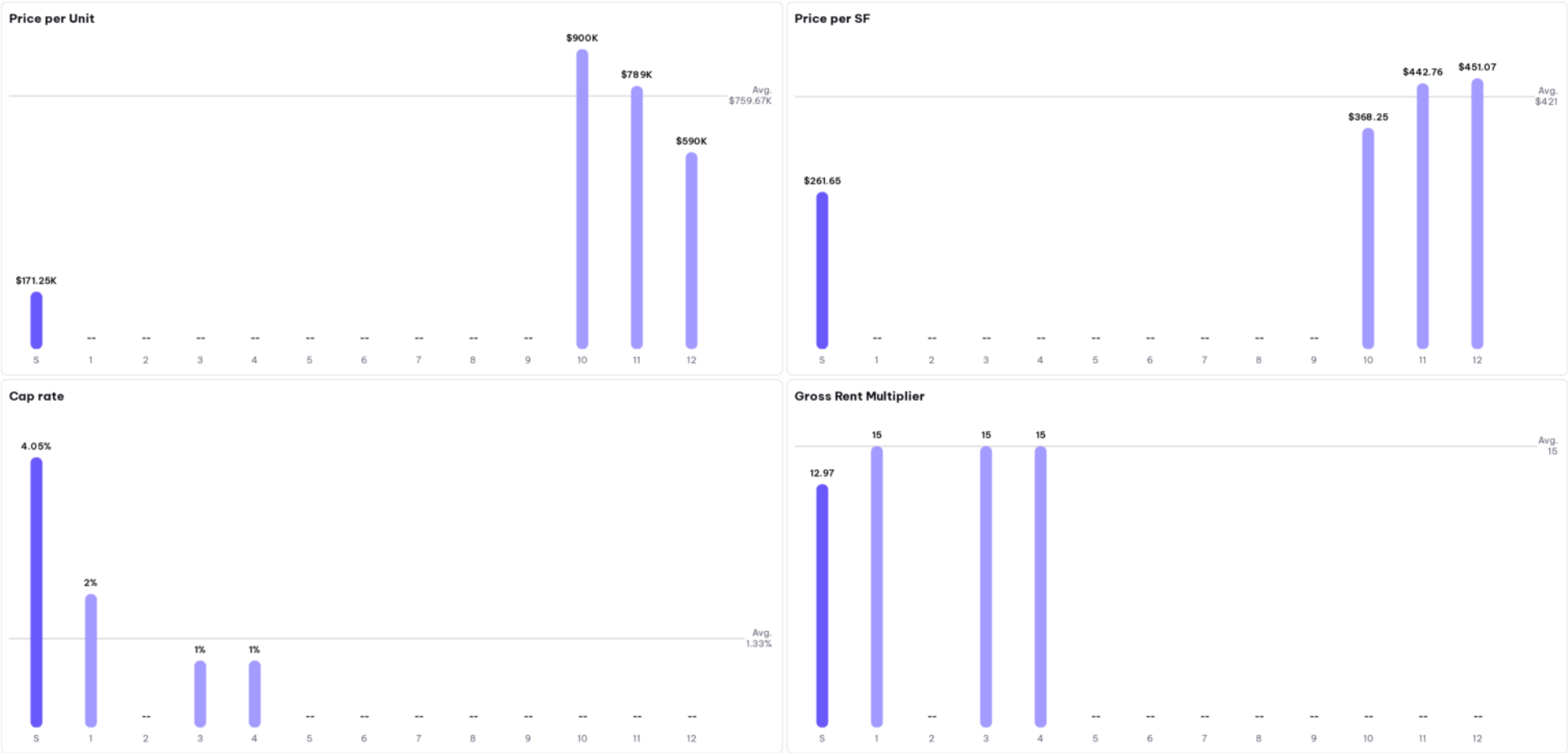
Redhead Lakeside Grill and Yacht Club

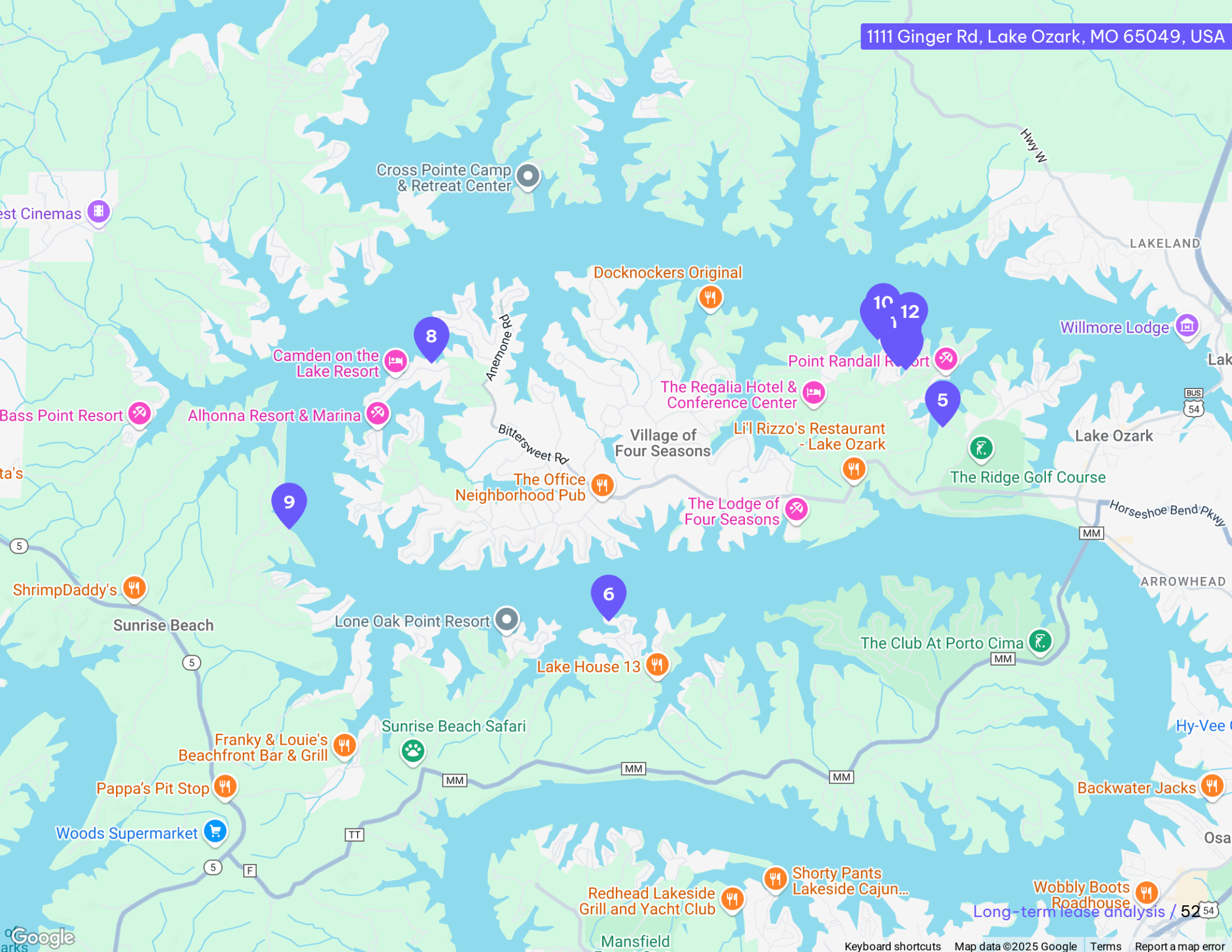
Shorty Pants Lakeside Cajun...

Wobbly Boots Roadhouse

Long-term lease analysis / 50

Sale comparables








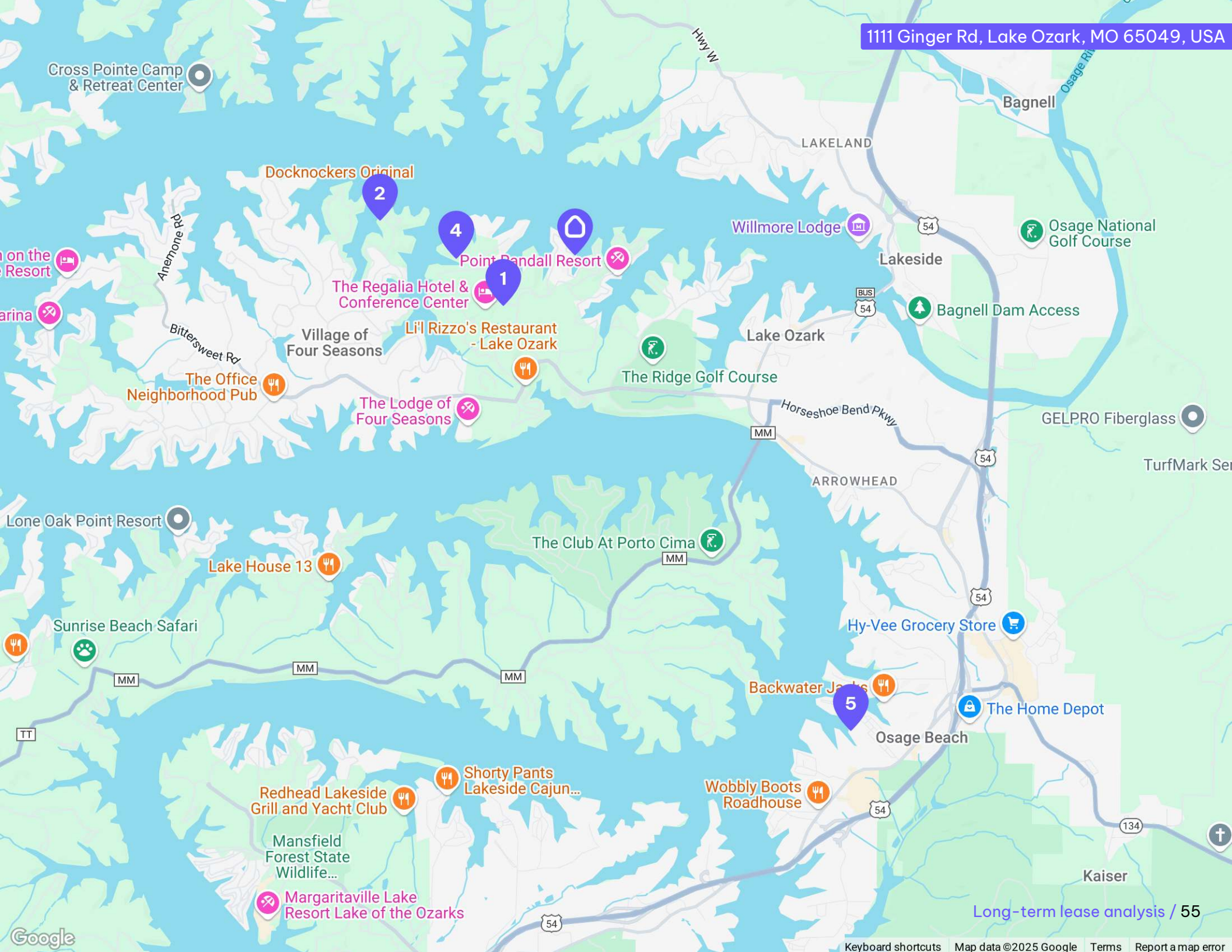


SECTION 5

Rent comparables

Rent comparables

property	built /renovated	units	unit type	rent	avg SF	\$/SF
 1 28 Center Court - 740 Dr, Lake Ozark, MO 65049, USA	-- /2022	1	2BR/2BA	\$2,250	1,727	\$1.30
 2 20 Wheel House Ct, Lake Ozark, MO 65049, USA		--	2BR/2BA	\$1,800	900	\$2.00
 3 137 Walnut Dr, Osage Beach, MO 65049, USA		--	2BR/1BA	\$1,500	540	\$2.78
 4 137 Walnut Ct, Lake Ozark, MO 65049, USA		--	2BR/1BA	\$1,500	540	\$2.78
 5 4689 Shady Ln, Osage Beach, MO 65065, USA		--	2BR/1BA	\$1,600	700	\$2.29
Averages	-- /2022	1	2BR/1BA	\$1,533	593	\$2.58
			2BR/2BA	\$2,025	1,314	\$1.54
			All types	\$1,730	881	\$1.96
Subject	1984 /2024	4	1BR/1BA	\$1,750	518	\$3.38
			1BR/1.5BA	\$1,750	700	\$2.50
			2BR/1BA	\$1,750 +14.13%	700 +17.98%	\$2.50 -3.26%
			All types	\$1,750 +1.16%	655 -25.74%	\$2.67 +36.22%



SECTION 6

Market Overview

City Overview

Demographics

Top Employers

Employment

Jefferson City, MO

Nestled in the heart of Missouri, Jefferson City serves as the state capital and a vibrant center of culture and history. This charming city is situated along the banks of the Missouri River, showcasing a blend of beautiful architecture and green spaces. Renowned for its rich political history, Jefferson City boasts the impressive Missouri State Capitol, a hub of governmental activity. It offers a perfect mix of outdoor recreation, delicious dining, and community events, making it an attractive location for visitors and residents alike.

Recreational Delights

Jefferson City is a paradise for outdoor enthusiasts, with abundant parks and recreational areas. The city's crown jewel is the beautiful Binder Park, which features trails, a lake for fishing, and sports facilities. The scenic Missouri River offers opportunities for boating and kayaking, while loose sandy beaches like those at North Jefferson Park invite residents to relax in the sun. For those who seek adventure, the Katy Trail State Park includes picturesque segments that are perfect for hiking and biking. Family-friendly activities abound at parks such as Riverside Park and the enchanting Lewis and Clark Trailhead Park, which offer playgrounds and picnic spots. Overall, Jefferson City's outdoor spaces provide a perfect backdrop for exercise, leisure, and cherished community gatherings.

Culinary scene

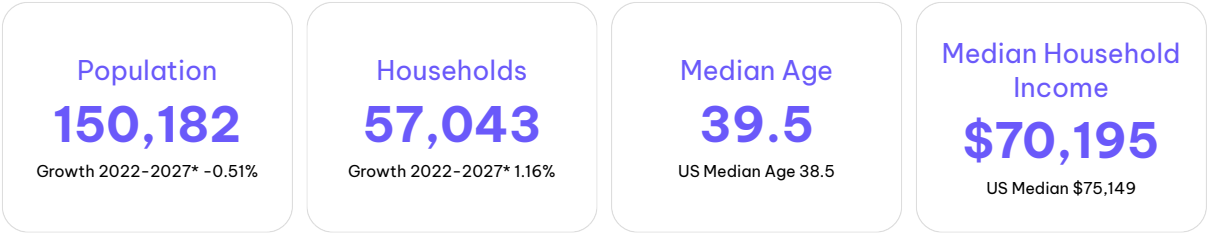
Jefferson City's culinary landscape is as diverse as its residents, offering a wide array of dining options that cater to all taste buds. From farm-to-table eateries to classic diners, food lovers can explore flavors ranging from BBQ and American classic cuisine to Italian and Mexican delicacies. The downtown area, known for its vibrant atmosphere, is home to popular spots like The Grand Cafe and The Hawthorn Grill, where visitors savor local favorites. The historic district also features charming cafes and bakeries, adding to the city's dining charm. For those seeking unique culinary experiences, the city showcases a growing trend towards craft breweries and distilleries, each with local flavors and seasonal brews. Jefferson City's food scene is a perfect blend of tradition and innovation, making it a delightful destination for culinary explorers.





Demographics

- Jefferson City has a metro population of approximately 150,182.
- The median age in the area is 39.5 years, slightly older than the US median of 38.5.
- The median household income in Jefferson City is \$70,195, which is lower than the US median of \$75,149.



2022 POPULATION BY AGE



Quality of Life

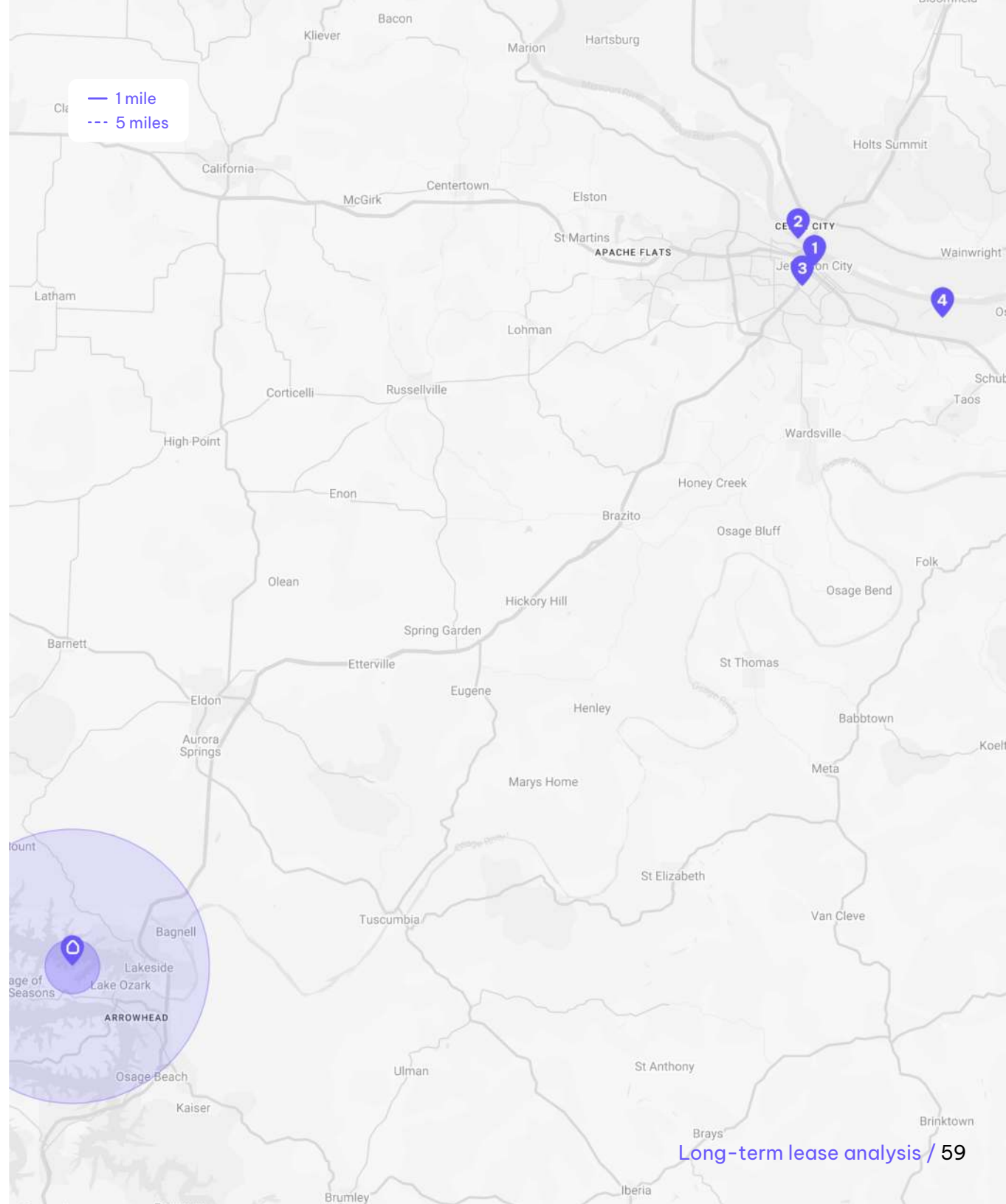
Jefferson City offers a high quality of life characterized by a strong sense of community, lush green spaces, and a rich historical backdrop. Residents enjoy a blend of urban conveniences and small-town charm, complemented by affordable living and various recreational opportunities.

Arts & Entertainment

- The Missouri Theatre
- The Capital Mall
- Katy Trail State Park
- The Governor's Mansion

Employers

- 1 Jefferson City
- 2 Jefferson City Public Schools
- 3 Capital Region Medical Center
- 4 Scholastic Inc



Employment

\$9.89M

Annual GDP

3.52%

Unemployment rate

250th

Largest economy in U.S.

Public Administration	9.54%
Health Care and Social Assistance	9.5%
Retail Trade	8.7%
Manufacturing	6.89%
Educational Services	5.93%
Construction	5.6%
Finance and Insurance	4.14%
Accommodation and Food Services	3.55%
Professional, Scientific, and Technical Services	3.5%
Transportation and Warehousing	2.46%
Other	40.2%



The information contained in this Marketing Brochure has been obtained from sources believed to be reliable. However, we make no guarantee, warranty or representation whatsoever about the accuracy or completeness of any information provided.

As the Buyer of an investment property, it is the Buyer's responsibility to independently confirm the accuracy and completeness of all material information before completing any purchase. This Marketing Brochure is not a substitute for your thorough due diligence investigation of this investment opportunity. We deny any obligation to conduct a due diligence examination of this Property for Buyer. Any projections, opinions, assumptions or estimates used in this Marketing Brochure are for example only and do not represent the current or future performance of this property. The value of an investment property to you depends on factors that should be evaluated by you and your tax, financial and legal advisors. Buyer and Buyer's tax, financial, legal, and construction advisors should conduct a careful, independent investigation of any investment property to determine to your satisfaction with the suitability of the property for your needs.

Like all real estate investments, this investment carries significant risks. Buyer and Buyer's legal and financial advisors must request and carefully review all legal and financial documents related to the property and tenant. While the tenant's past performance at this or other locations is an important consideration, it is not a guarantee of future success. Similarly, the lease rate for some properties, including newly-constructed facilities or newly-acquired locations, may be set based on a tenant's projected sales with little or no record of actual performance, or comparable rents for the area. Returns are not guaranteed; the tenant and any guarantors may fail to pay the lease rent or property taxes, or may fail to comply with other material terms of the lease; cash flow may be interrupted in part or in whole due to market, economic, environmental or other conditions. Regardless of tenant history and lease guarantees, Buyer is responsible for conducting his/her own investigation of all matters affecting the intrinsic value of the property and the value of any long-term lease, including the likelihood of locating a replacement tenant if the current tenant should default or abandon the property, and the lease terms that Buyer may be able to negotiate with a potential replacement tenant considering the location of the property, and Buyer's legal ability to make alternate use of the property.

ALL PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY. DO NOT WALK ON PROPERTY, TALK OR CONTACT ANY TENANTS OR MANAGEMENT WITHOUT WRITTEN PERMISSION OF SELLER OR SELLER'S AGENTS.

Your receipt of this Memorandum constitutes your acknowledgement that (i) 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, (ii) you will hold it in the strictest confidence, (iii) you will not disclose it or its contents to any third party without the prior written authorization of the owner of the Property ("Owner") or Inc., and (iv) you will not use any part of this Memorandum in any manner detrimental to the Owner or Inc.

5738366843



Cale Harris

Owner

5738366843

bigcfreedom1977@gmail.com

 **intellcre**

package powered by intellcre.com

[view package online](#)

