



3618 GARROTT
apartment homes

3618 Garrott Street

apartment homes

3618 Garrott St Houston, TX 77006

Market

Units:	16
Avg Size:	550
Date Built:	1960
Rentable Sq. Ft.:	8,800
Acreage:	0.22
Occupancy:	77%
Class:	B++

INVESTMENT HIGHLIGHTS

- ▶ Assumption Basis
- ▶ Excellent location in trending Montrose area
- ▶ Great upside potential with Interior and Exterior Upgrades
- ▶ Strong Occupancy in a Strong Market!
- ▶ Great Opportunity for the Smaller Investor
- ▶ Strong Area Job Base!
- ▶ Ask Broker about potential financing
- ▶ Convenient to Downtown, Midtown, Texas Medical Center, and Galleria
- ▶ Owner Has Spent \$107,967 in CapEx
- ▶ Clean Property with Minor Deferred Maintenance
- ▶ Upside potential exists by converting existing office/storage unit into a studio apartment.
- ▶ The office/storage unit is not included in the unit mix for the property



FOR MORE INFORMATION PLEASE CONTACT:

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Physical Information	Financial Information	Existing Loan Parameters	Operating Information
Number of Units: 16	Asking Price: Market	Mortgage Balance: \$1,631,000	Est Mkt Rent (Feb-24): \$18,560
Avg Unit Size: 550	Price Per Unit	Amortization: 360	6 Mo Avg: \$17,999
Net Rentable Area: 8,800	Price Per Sq. Ft.	Debt Service: \$126,403	Physical Occ (Feb-24): 77%
Land Area (Acres): 0.22	Stabilized NOI: \$155,434	Interest Payment: \$10,534	Est Ins per Unit per Yr: \$1,825
Units per Acre: 74.342		Interest Rate: 7.75%	Property Tax Information
Date Built: 1960		Date Due: January 1 2024	2023 Tax Rate/\$100: 2.01481
Water Meter / Master: RUBS		Est Res for Repl/Unit/Yr: \$250	2023 Assessment: \$2,063,607
Elec Meter: Indiv		Prepayment Penalty: Yes	2023 Taxes: \$41,578
Roof Style: Pitched		<i>There is an existing blanket loan on 3 properties which may be modified with a 25% principal paydown</i>	Est Future Tax Assessment: \$1,498,000
Heating & Cooling: HVAC			Est Future Taxes: \$30,182

MODIFIED ACTUALS

PRO-FORMA

Property taxes under protest!

INCOME

PRO-FORMA INCOME	
Current Street Rent with a 25% Increase	278,400 \$23,200 / Mo
Estimated Gross Scheduled Income	278,400 \$23,200 / Mo
Estimated Loss to Lease (% of Total Street Rent)	0 0%
Estimated Vacancy (5% of Total Street Rent)	(13,920) 5%
Estimated Concessions and Other Rental Losses (2% of Total Street Rent)	(5,568) 2%
Estimated Utilities Income	11,377 \$711 / Unit / Yr
Estimated Other Income	4,800 \$300 / Unit / Yr
Estimated Total Rental Income	275,089
ESTIMATED TOTAL PRO-FORMA INCOME	275,089 \$22,924 / Mo

6 Mo Average Income Annualized \$215,990

EXPENSE

Expense Category	Dec '22 thru Feb '24 Expenses Annualized	Future Expenses
Fixed Expenses	Estimated Fixed Expenses	Estimated Fixed Expenses
Taxes	\$48,595 \$3,037 per Unit	\$30,182 \$1,886 per Unit
Insurance	\$23,886 \$1,493 per Unit	\$29,200 \$1,825 per Unit
Total Fixed Expense	72,481 \$4,530 per Unit	59,382 \$3,711 per Unit
Utilities	Estimated Utilities	Estimated Utilities
Electricity	\$2,905 \$182 per Unit	\$2,905 \$182 per Unit
Water & Sewer	\$8,673 \$542 per Unit	\$8,673 \$542 per Unit
Trash Removal	\$5,011 \$313 per Unit	\$5,011 \$313 per Unit
Gas	\$2,154 \$135 per Unit	\$2,154 \$135 per Unit
Utility Billing	\$0 \$ per Unit	\$0 \$ per Unit
Total Utilities	18,742 \$1,171 per Unit	18,742 \$1,171 per Unit
Other Expenses	Estimated Other Expenses	Estimated Other Expenses
General & Admin & Marketing	\$2,373 \$148 per Unit	\$2,373 \$148 per Unit
Repairs & Maintenance	\$8,365 \$523 per Unit	\$8,000 \$500 per Unit
Labor Costs	\$0 \$ per Unit	\$0 \$ per Unit
Contract Services	\$0 \$ per Unit	\$1,600 \$100 per Unit
Management Fees	\$12,546 5.81% \$784 per Unit	\$24,758 9.00% \$1,547 per Unit
Total Other Expense	23,283 \$1,455 per Unit	36,731 \$2,296 per Unit
Total Operating Expense	114,507 \$7,157 per Unit	114,855 \$7,178 per Unit
Reserve for Replacement	4,800 \$300 per Unit	4,800 \$300 per Unit
Total Expense	119,307 \$7,457 per Unit	119,655 \$7,478 per Unit
Net Operating Income (Actual Underwriting)	96,683	155,434
Asking Price	Market	Market

Cap Rate
Debt
Equity
Estimated Debt Service
Cash Flow
Cash on Cash

NOTES: PRO FORMA: Income and Expenses were calculated using owners. Insurance is estimated. Management Fees calculated as 9% of Gross Income and Other expenses are Estimated for the Pro Forma.

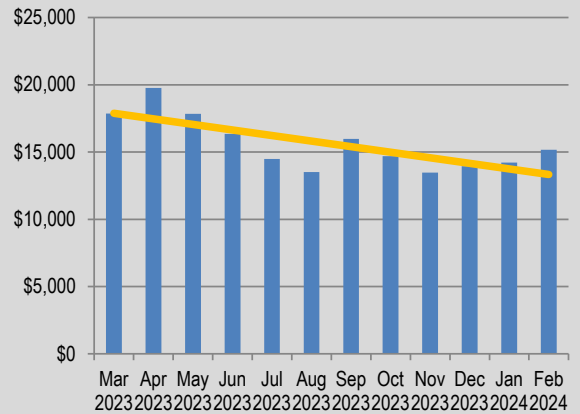
DISCLAIMER: The information contained herein has been obtained from sources that we deem reliable. We have no reason to doubt the accuracy of the information, but we have not verified it and make no guaranty, warranty or representation about it. It is your responsibility to independently confirm its accuracy and completeness. We have not determined whether the property complies with deed restrictions or any city licensing or ordinances including life safety compliance or if the property lies within a flood plain. **THE PROSPECTIVE BUYER SHOULD CAREFULLY VERIFY EACH ITEM OF INCOME OR EXPENSE AND PERFORM OR HAVE PERFORMED ANY INSPECTIONS TO VERIFY POSSIBLE CONTAMINATION BY ASBESTOS, LEAD PAINT, MOLD OR ANY OTHER HAZARDOUS SUBSTANCES.** The owner reserves the right to withdraw this listing or change the price at anytime without notice during the marketing period.

PROPERTY INFORMATION		CURRENT MORTGAGE for all 3 properties		TAXING AUTHORITY Harris County	
Age:	1960	Mortgage Balance	\$5,016,733	ACCT #: 0370400000007	
Elec Meter:	Indiv	Servicer	Keystone	Houston ISD	\$0.868300
A/C Type:	HVAC	Amortization	360	Harris County	\$0.350070
Water:	RUBS	Interest Payment	\$32,352.29	Harris County Flood Cntrl	\$0.031050
Wiring:	Copper	Type		Port of Houston Authy	\$0.005740
Roof:	Pitched	Assumable	Yes	Harris County Hosp District	\$0.143430
Paving:	Concrete	Monthly Escrow	Yes	Harris County Educ Dept	\$0.004800
Materials:	Brick	Origination Date	July 1 2022	Houston Community College	\$0.092231
# of Stories:	2	Due Date	January 1 2024	City of Houston	\$0.519190
Buildings:	1	Interest Rate	7.75%		
Surface Parking:	7	Prepayment Penalty	Yes		
Street Parking:	Yes	Transfer Fee	1%+app+legal	2023 Tax Rate/\$100	\$2.014811
Est Units/Acre:	74.34	Blanket Loan includes 201 Emerson and 1810/1812 W Alabama		2023 Assessment	\$2,063,607
KeyMap:	493S			HCAD SqFt	10,472

ESTIMATED COLLECTIONS

Total	\$17,999
Mar 2023	\$17,853
Apr 2023	\$19,775
May 2023	\$17,850
Jun 2023	\$16,340
Jul 2023	\$14,483
Aug 2023	\$13,517
Sep 2023	\$15,973
Oct 2023	\$14,688
Nov 2023	\$13,463
Dec 2023	\$13,947
Jan 2024	\$14,216
Feb 2024	\$15,163

12 Mo Avg	\$15,646
9 Mo Avg	\$14,643
6 Mo Avg	\$17,999
3 Mo Avg	\$14,442



PLEASE DO NOT VISIT THE SITE WITHOUT AN APPOINTMENT MADE THROUGH THE BROKER.

PROPERTY HIGHLIGHTS

3618 Garrott St Apartments is a 16 unit apartment building located at 3618 Garrott St. It contains approximately 9,375 square feet of rentable area and was built in 1960. It is located in the Neartown-Montrose neighborhood. The asset is nestled in a quiet, established, residential neighborhood with an abundance of old oak trees and yesteryear charm. Residents enjoy a shared on-site laundry facility. There are 7 parking spaces as well as street parking. Electricity is separately metered and paid by the resident. The owner has implemented a water RUBS for additional income. Reportedly, Owner has spent \$107,967 in CapEx. See CapEx Summary.

The tenant profile is predominately young professionals with income above the average Houston Metro income level. Residents enjoy close proximity to the University of St. Thomas, the Museum of Fine Arts, the Houston Museum of Natural Science, Rothko Chapel, the Houston Zoo, the Texas Medical Center and Downtown Houston.

There is upside potential by converting the existing office/storage unit into a studio apartment just by adding a kitchen. This would increase the unit total to 17. Keystone is willing to provide 2-3 yrs. of fixed rate debt provided the above loan amount (blanket for all 3 assets) is paid down 25%. Ask the Broker for details!

"Subject to additional underwriting, we'd look to propose something like the following:

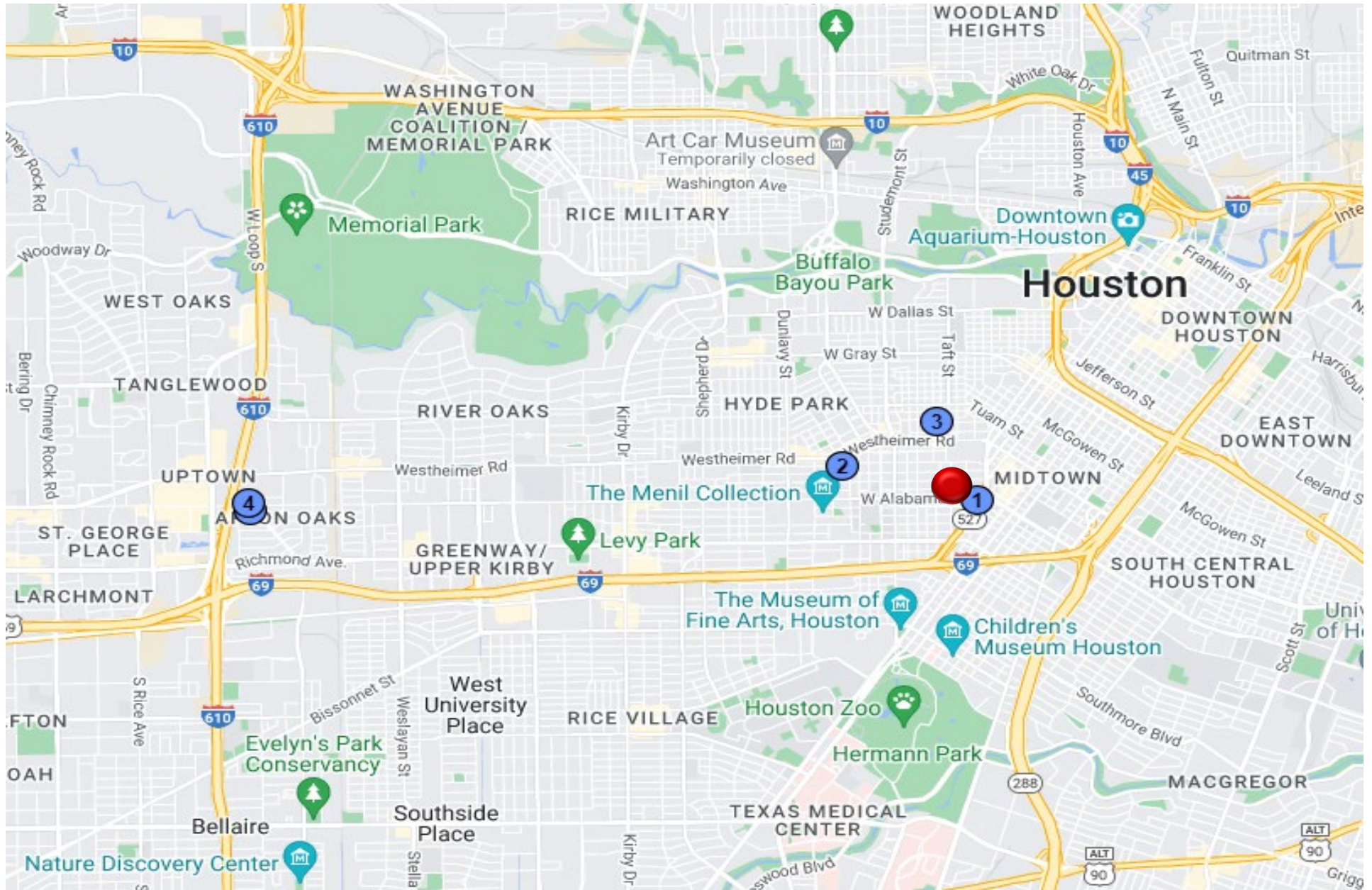
Loan Amount: the lesser of +/- \$3,500,000 - \$4,000,000, 72% LTV/LTPP at close. Additional dollars to go towards the renovation of the project would be available, subject to UW.
 Term: 12-24 months + ext. options
 18-Mo Pricing: Interest Only, 8.35% fixed, 100 bps origination, 100 bps exit
 24-Mo Pricing: Interest Only, 8.75% fixed, 100 bps origination, 100 bps exit
 Pre-Pay: N/A – No Prepay penalty
 Recourse: Non-recourse subject to standard bad-boy carveouts
 Deposit: \$20k deposit to go towards direct underwriting costs.
 Costs: Low closing cost structure. No rate caps, No UW fees, No servicing fees, junk fees, etc. Legal fees are typically between \$10,000 - \$12,500, depending on complexity. Keep in mind, we'd need to underwrite a new buyer. The good news is that we can move extremely fast and we're motivated to find a solution here."

Disclaimer: The information contained in this Memorandum reflects material from sources deemed to be reliable, including data such as operating statements, rent roll, etc. provided by the Owner. Notwithstanding, KET Enterprises Incorporated does not make any warranties about the information contained in this marketing package. Every prospective purchaser should verify the information and rely on his accountants or attorneys for legal and tax advice. This offer is "As-Is, Where-Is". Answers to specific inquiries will have to be supplied by the Owner and are available upon request. Rates of return vary daily. No representations are made concerning environmental issues, if any.

2023 KET RENT COMPARABLE TAX ANALYSIS

	Property	Address	Yr Built	Units	Impr Sq.Ft.	Impr Value	Impr Value/Unit	Impr Value/Sq.Ft.
1	220 West Alabama	502 W Alabama	1958	33	14,610	\$2,600,633	\$78,807	\$178.00
2	Hawthorne	3619 Garrott St	1963	29	20,000	\$3,453,529	\$119,087	\$172.68
3	Dawson At Stratford	201 Emerson St	1959	61	49,715	\$11,655,843	\$191,079	\$234.45
4	Afton Gardens	405 Hawthorne St	1966	27	19,360	\$4,585,547	\$169,835	\$236.86
5	Phoenician Garden	3602 Garrott St	1966	24	17,068	\$2,991,176	\$124,632	\$175.25
	3618 Garrott	3618 Garrott	1960	16	10,472	\$2,063,607	\$128,975	\$197.06
	Averages		1962	32	21,871	\$4,558,389	\$135,403	\$199.05

2023 KET RENT COMPARABLE TAX ANALYSIS



UNIT MIX							
	Type	No. Units	Sq Ft	Total SqFt	Market Rent	Total Rent	Rent/SF
+EW	1 Bed/1 Bath	1	550	550	\$1,195	\$1,195	\$2.17
+EW	1 Bed/1 Bath	1	550	550	\$1,195	\$1,195	\$2.17
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,195	\$1,195	\$2.17
+EW	1 Bed/1 Bath	1	550	550	\$1,000	\$1,000	\$1.82
+EW	1 Bed/1 Bath	1	550	550	\$1,195	\$1,195	\$2.17
+EW	1 Bed/1 Bath	1	550	550	\$1,195	\$1,195	\$2.17
+EW	1 Bed/1 Bath	1	550	550	\$1,195	\$1,195	\$2.17
+EW	Office*	1	534	534	\$1,195	\$1,195	\$2.24

*The Office is not included in the unit mix

Source: Owner's 2/29/24 Rent Roll

16	550	8,800	\$1,160	\$18,560	\$2.11
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TOTALS AND AVERAGES	Total Units	Average Sq. Ft.	Total Sq. Feet	Average Rent/Unit	Total Rent	Average Rent/ SF
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Apartment Features*

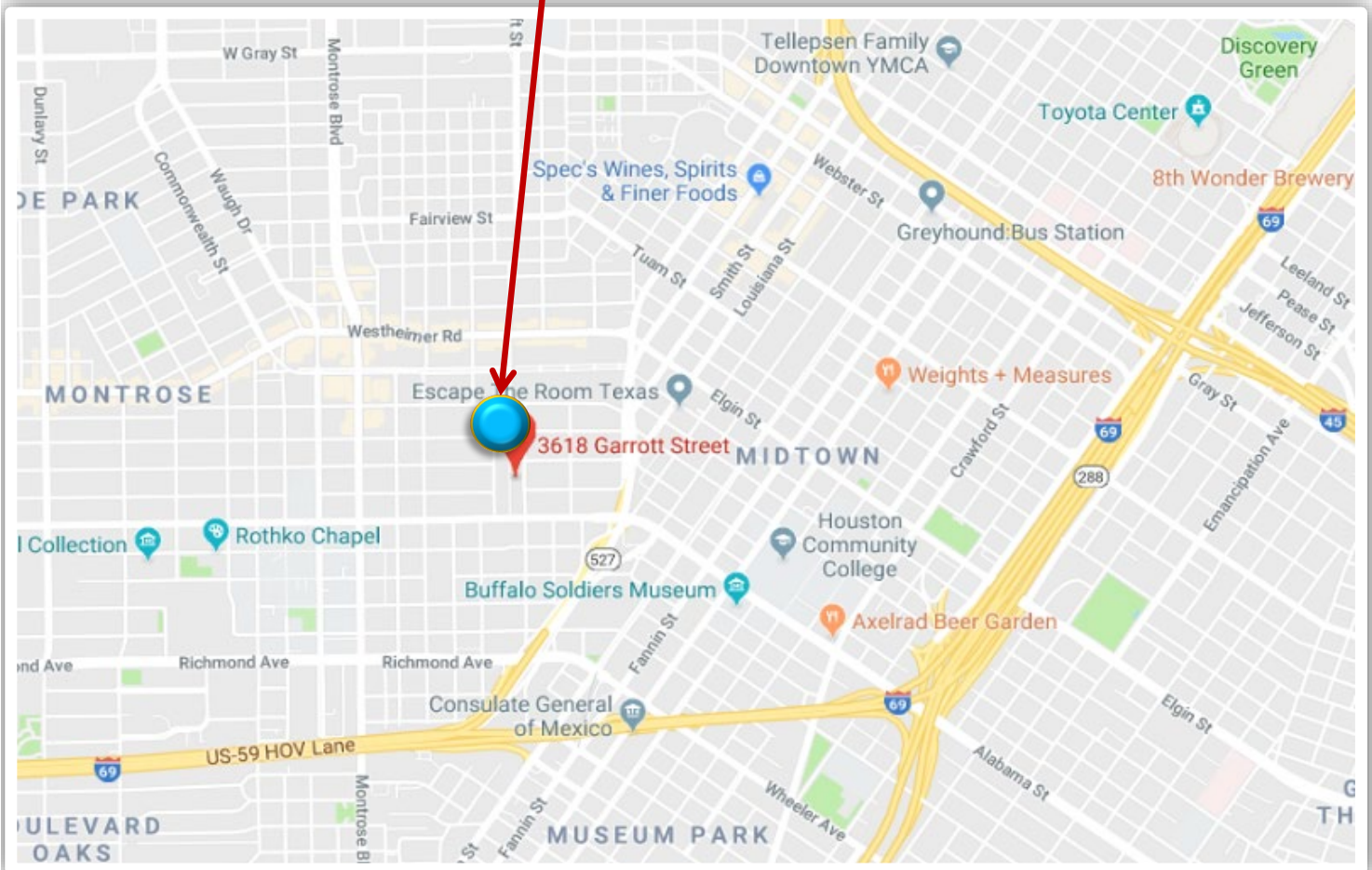
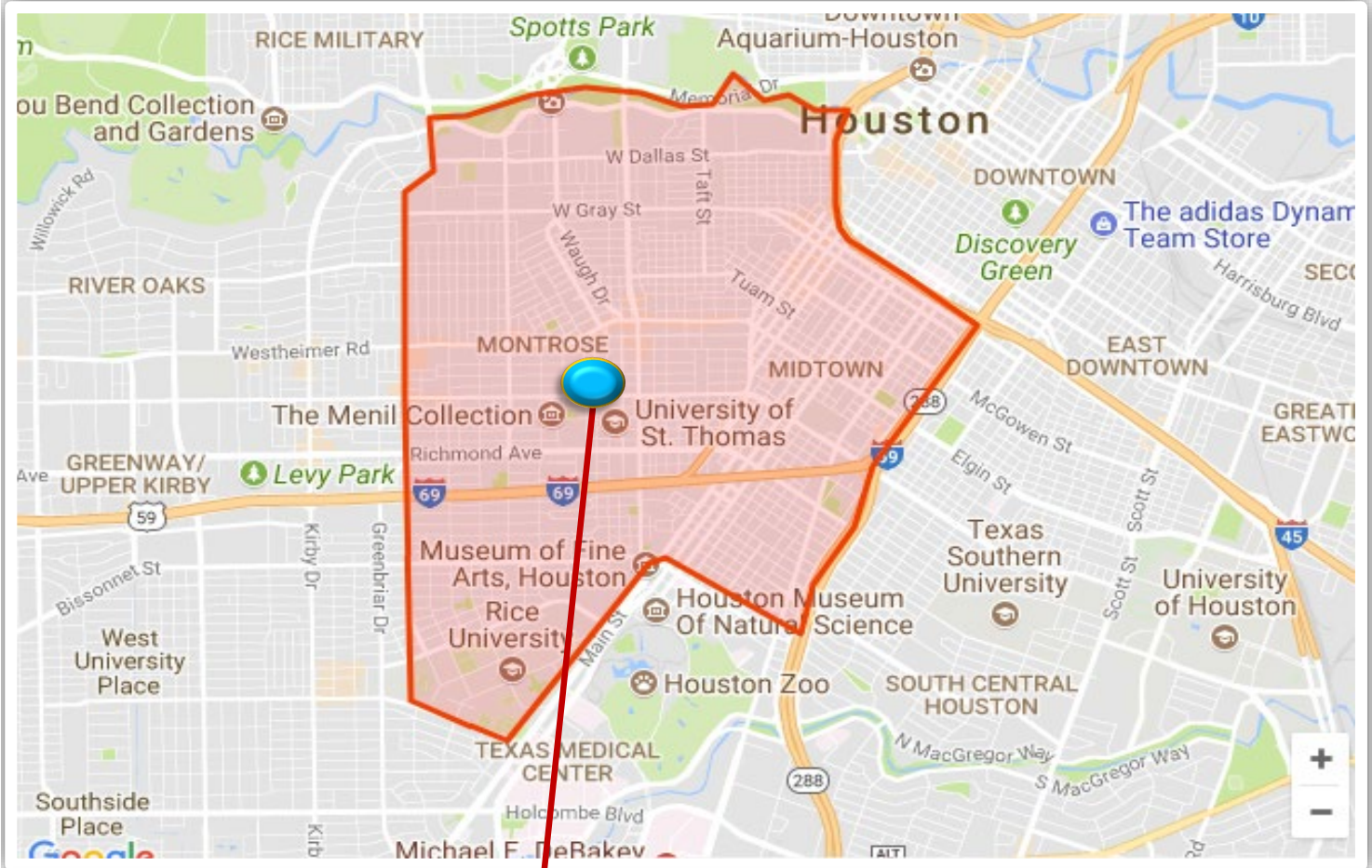
- Air Conditioning
- Hardwood Floors (some units)
- Cable Ready
- Dishwasher
- Disposal
- Range/Oven
- Refrigerator
- Crown Molding (some units)
- Tiled Bathrooms
- Built-in Storage System (some units)
- Built-in Desk (some units)
- Tract Lighting (some units)

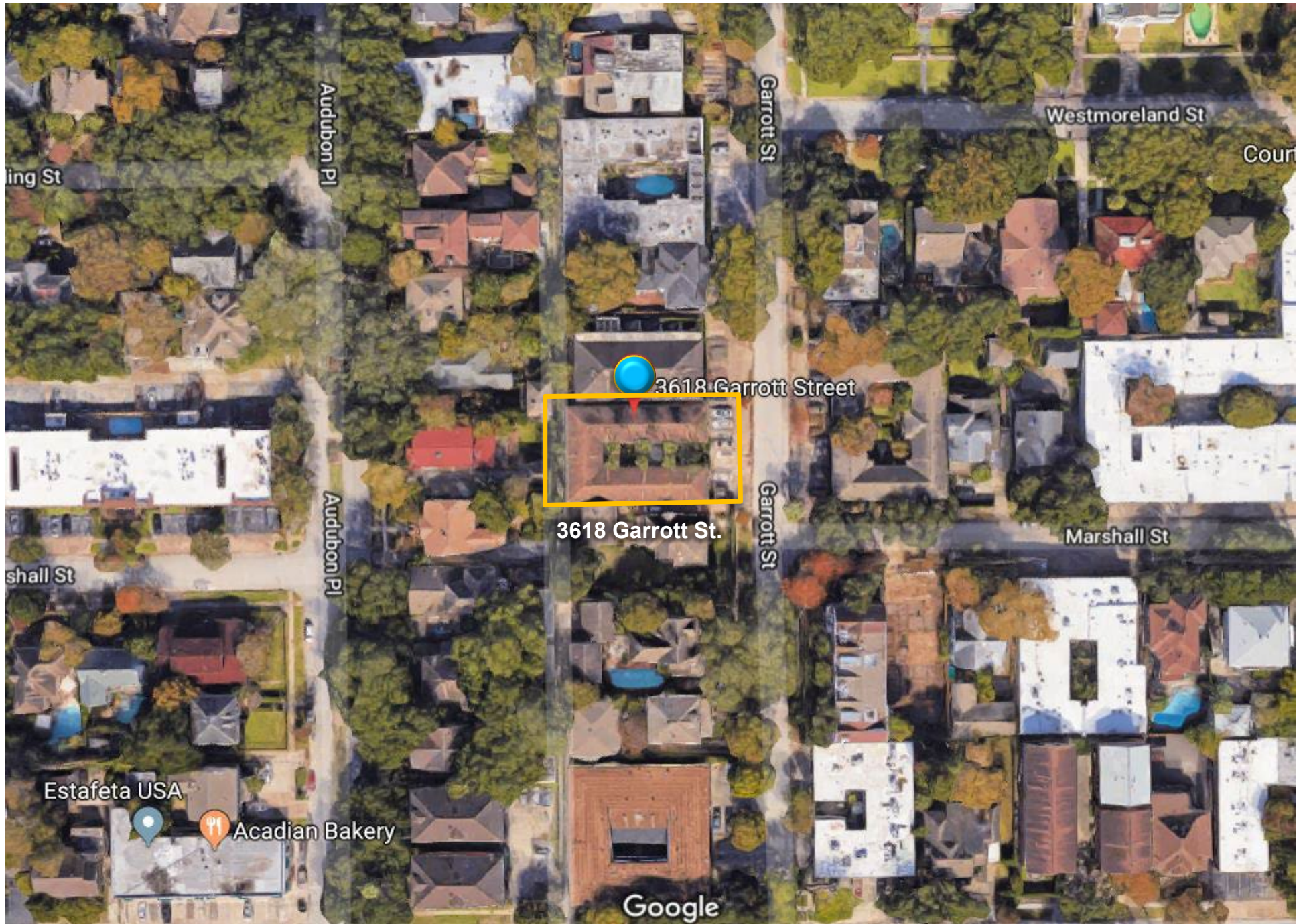
Property Features*

- Cats Allowed
- Ceiling Fans
- Hardwood Flooring
- Gated Entrance
- High Speed Internet
- Large Dogs Allowed
- Small Dogs Allowed
- Laundry Facility On-Site
- Off-street Parking
- Street Parking
- Easy Access to Houston Light Rail
- Built-in Bar-b-que Grill
- Beautiful Water Fountain
- Lush Landscaping

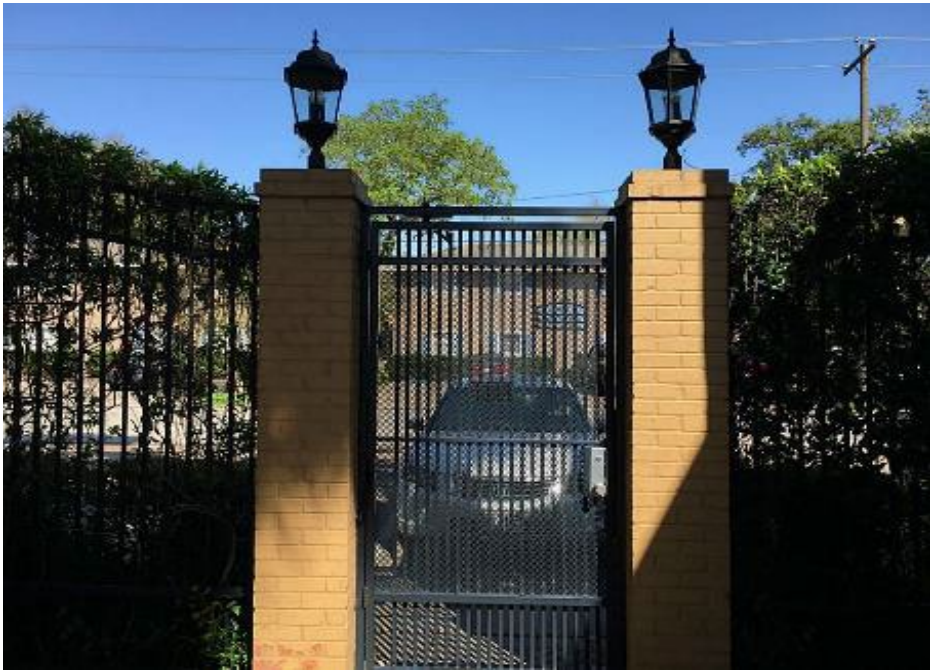
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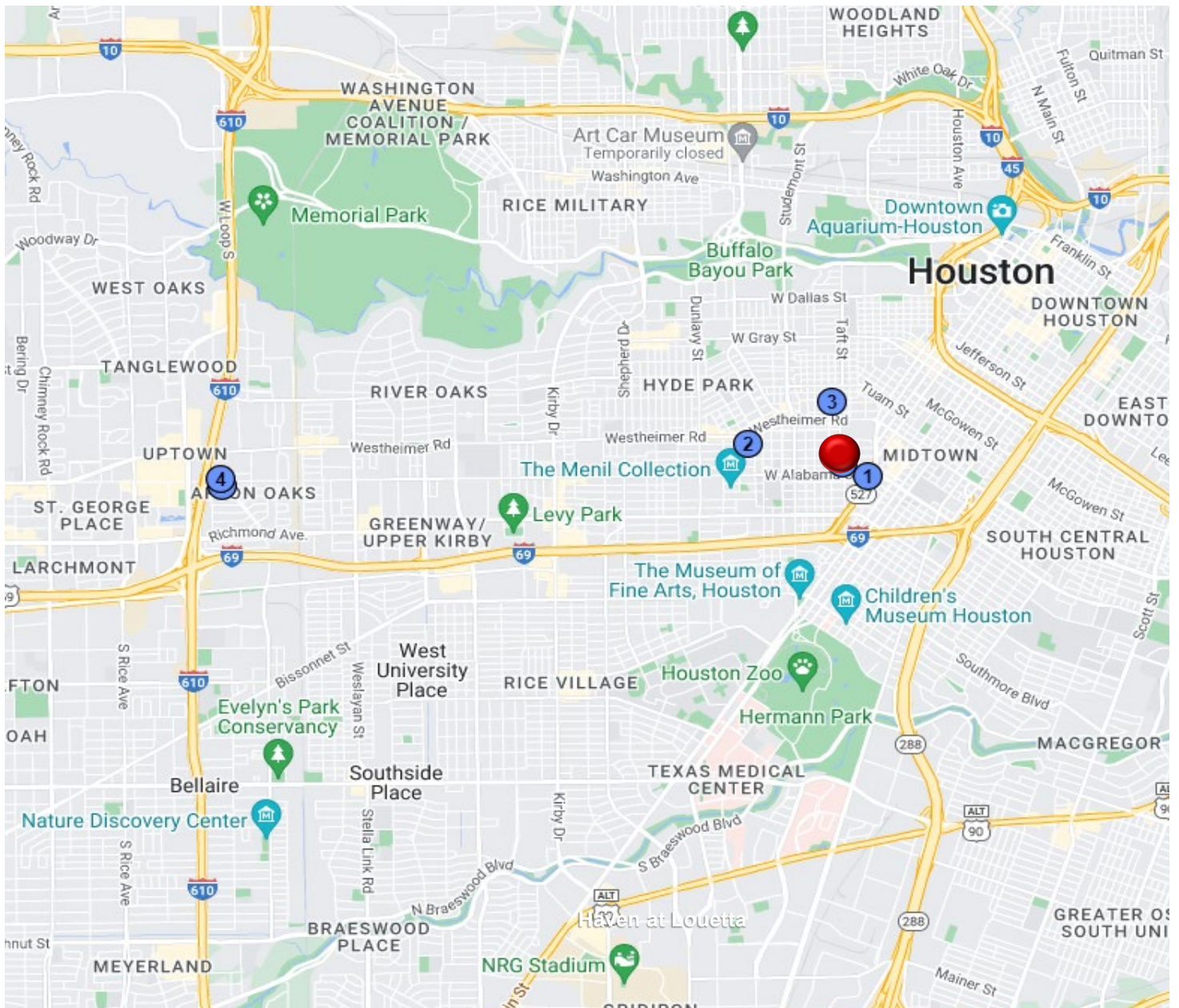


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Rent Comparables (MRI Apartment Data 2024)

	Property Name	Year Built	Year Renovated	Occ	#Units	Avg SF	Avg Rent	EWG	P/SF
1	220 West Alabama 219 W Alabama St	1958	2012	76%	33	368	\$986	EW	2.680
2	Hawthorne 1419 Hawthorne	1963	2015	97%	29	404	\$820	EWG	2.030
3	Dawson At Stratford 419 Stratford	1959	2022	87%	61	823	\$1,720	EWG	2.090
4	Afton Gardens 4727 W Alabama St	1966	2016	81%	27	650	\$1,762	E	2.710
5	Phoenician Garden 4723 W Alabama St	1966	2017	92%	24	600	\$1,548	N/A	2.580
Totals/Averages Comps		1962	2016	89%	35	569	\$1,367		\$2.40
3618 Garrott		1960		77%	16	550	\$1,160	+EW	\$2.11
Sub-Market Averages - Montrose Museum Midtown				90%	18818	928	\$1,942		\$2.09
Houston Market Avgs				89%	737,825	892	\$1,281		1.440

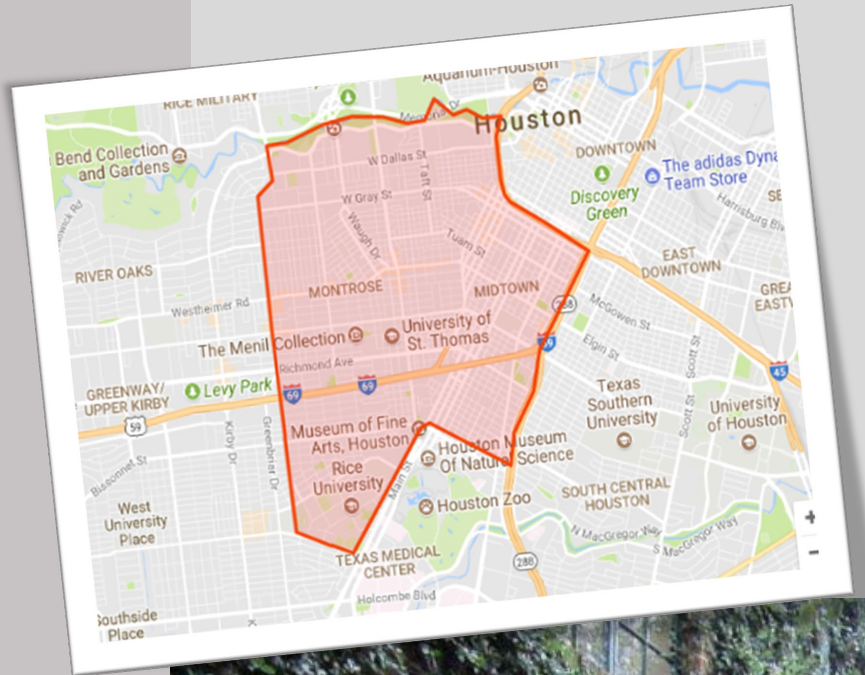


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MONTROSE

Montrose, a central Houston community established in 1911, is a demographically diverse neighborhood with renovated mansions, bungalows with wide porches, and cottages located along tree-lined boulevards. Montrose is a major cultural hub. The area was named as one of the "ten great neighborhoods in America" by the American Planning Association, in 2009. Because of the inclusion of Montrose, the Houston Heights, and the Rice University area, it is nicknamed "hipstrict", referring to its progressive and urban ethic. Montrose houses five of the city's 15 designated historic districts. Development over the years has maintained, if not added to, the community's distinctive personality which encompasses an interesting selection of architecture. Whether its antique shopping in the West Gray/River Oaks shopping areas, enjoying art, science or history at one of the various museums or simply hanging with friends at a local restaurant or bar, there is always something to see and do in the Montrose area.



AREA DEVELOPMENT

The Montrose area is Houston's true live/work/play submarket, Montrose has a little bit of everything. River Oaks, Midtown, Upper Kirby, and Afton Oaks provide the submarket with a range of diverse living, working, retail, and entertainment destinations that continually attract the who's who of Houston. In addition, amenities like Memorial Park and the River Oaks District as well as access to Uptown, the Museum District, and the CBD all provide renters with plenty to do.

Developers have always favored building in this area but with the added competition, it will take time for these new units to lease. Of the properties built during the first wave (2013–14) of supply, most are fully stabilized. The trouble arises in the properties late to the party (2015–17). Leasing slowed considerably last year, and many of these properties aren't close to reaching stabilization. Demographics can support pricey new apartments and are a main reason so many are built here. More than 60% of households in the area are renters. And when combined with the fact that residents here earn a median income of \$85,000/year, the \$1,750/month rental rates and a glut of new supply can be justified.

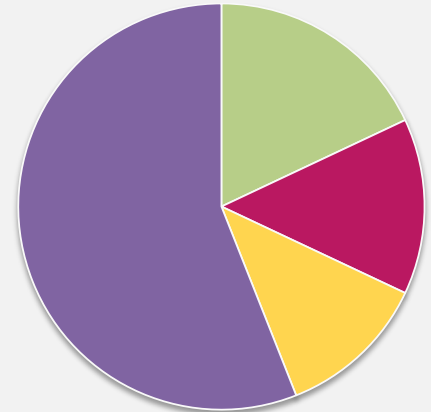


SUMMARY PROFILE

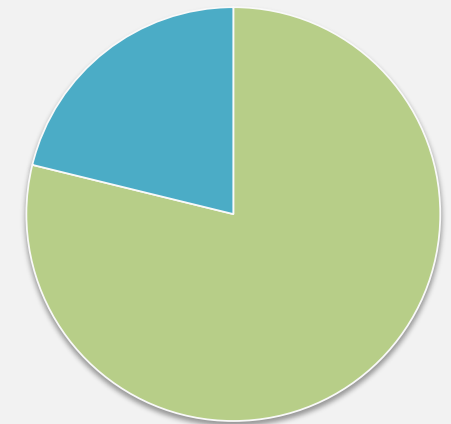
2000-2010 Census, 2021 Estimates with 2026 Projections
 Calculated using Weighted Block Centroid from Block Groups

	1 Mile Radius	2 Mile Radius	3 Mile Radius
3618 Garrott St Houston, TX 77006			
Population			
2021 Estimated Population	25,480	89,657	197,927
2026 Projected Population	26,321	93,333	210,066
2010 Census Population	25,941	89,064	197,683
2000 Census Population	23,542	76,991	163,545
Projected Annual Growth 2021 to 2026	0.7%	0.8%	1.2%
Historical Annual Growth 2000 to 2021	0.7%	1.5%	1.9%
2021 Median Age	36.4	36.9	36.2
Households			
2021 Estimated Households	14,241	49,308	107,833
2026 Projected Households	14,965	52,618	117,360
2010 Census Households	14,210	48,245	107,043
2000 Census Households	12,760	40,423	84,531
Projected Annual Growth 2021 to 2026	1.0%	1.3%	1.8%
Historical Annual Growth 2000 to 2021	1.1%	2.0%	2.5%
Race and Ethnicity			
2021 Estimated White	61.2%	59.7%	53.3%
2021 Estimated Black or African American	6.0%	8.0%	13.8%
2021 Estimated Asian or Pacific Islander	13.9%	12.9%	12.7%
2021 Estimated American Indian or Native Alaskan	0.5%	0.6%	0.5%
2021 Estimated Other Races	18.4%	18.9%	19.7%
2021 Estimated Hispanic	21.2%	21.2%	21.8%
Income			
2021 Estimated Average Household Income	\$159,673	\$175,171	\$155,653
2021 Estimated Median Household Income	\$105,158	\$107,934	\$102,333
2021 Estimated Per Capita Income	\$89,473	\$96,675	\$85,044
Education (Age 25+)			
2021 Estimated Elementary (Grade Level 0 to 8)	1.7%	1.6%	1.9%
2021 Estimated Some High School (Grade Level 9 to 11)	1.3%	1.2%	1.7%
2021 Estimated High School Graduate	4.9%	5.4%	7.1%
2021 Estimated Some College	10.7%	10.5%	11.0%
2021 Estimated Associates Degree Only	4.2%	4.1%	4.4%
2021 Estimated Bachelors Degree Only	36.3%	37.6%	36.8%
2021 Estimated Graduate Degree	41.0%	39.6%	37.1%
Business			
2021 Estimated Total Businesses	3,179	11,969	21,750
2021 Estimated Total Employees	24,822	131,781	274,054
2021 Estimated Employee Population per Business	7.8	11.0	12.6
2021 Estimated Residential Population per Business	8.0	7.5	9.1

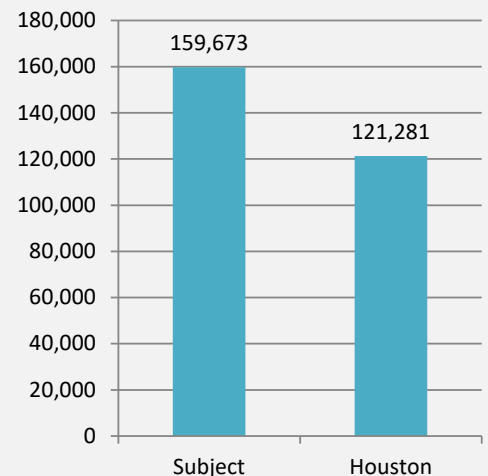
1 Mile Radius










White Black Other Hispanic

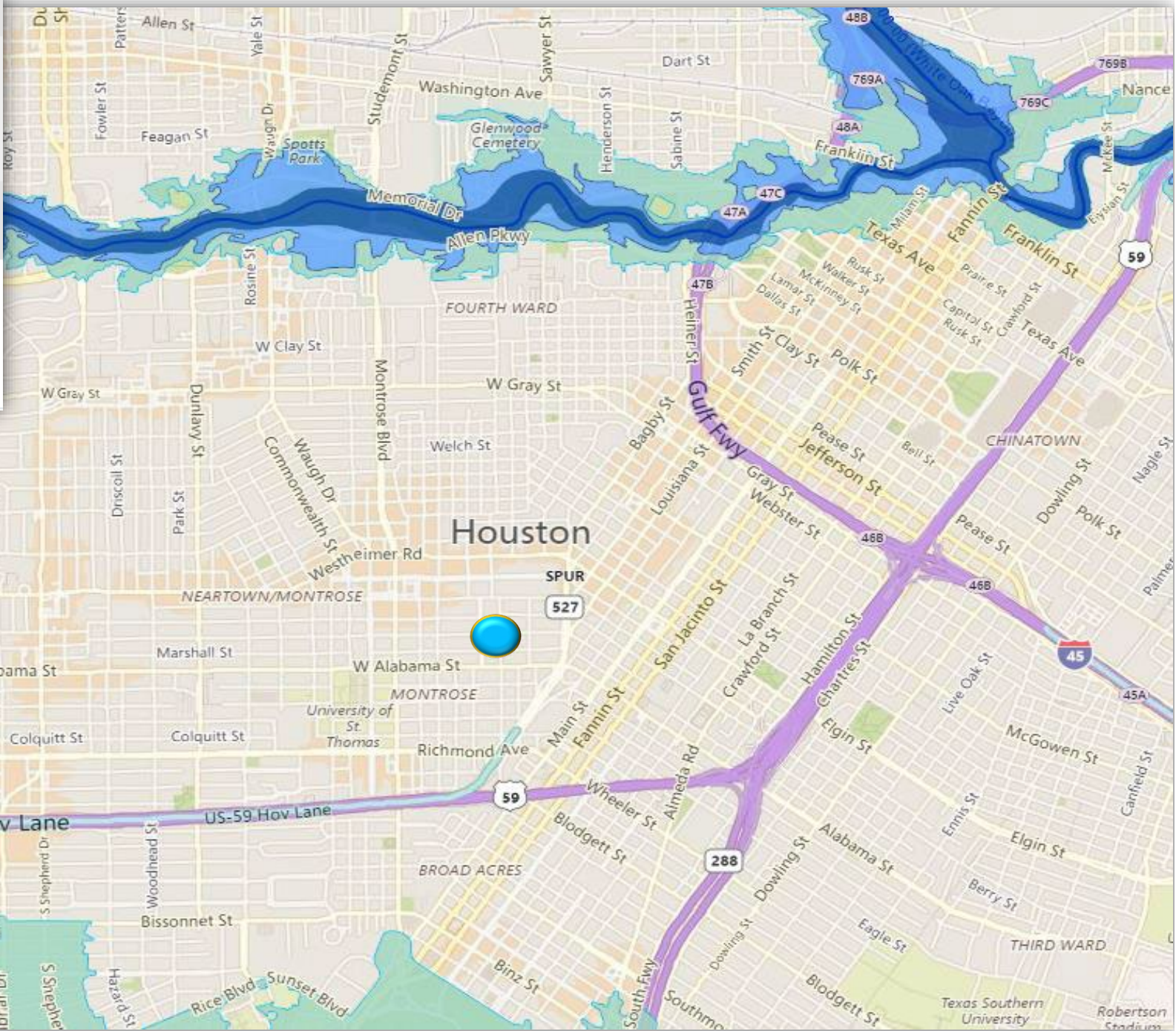


Non-Hispanic Hispanic



MAP VIEW OPTIONS - Select One

- Mapped Floodplains
 -  Floodway
 -  1% (100-year) Floodplain
 -  0.2% (500-year) Floodplain
 -  1% (100-year) Coastal Floodplain
- Watersheds (color-coded)
- Ponding
- Channels (Bayous and Creeks)
 -  Open Channels
 -  Enclosed Channels
-  Harris County Boundary





Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

11-2-2015



TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.



A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - o that the owner will accept a price less than the written asking price;
 - o that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - o any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

KET ENTERPRISES INCORPORATED	0406902	TWILK4@KETENT.COM	713-355-4646
Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
TOM WILKINSON	0173897	TWILK4@KETENT.COM	713-355-4646
Designated Broker of Firm	License No.	Email	Phone
N/A	N/A	N/A	N/A
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
N/A	N/A	N/A	N/A
Sales Agent/Associate's Name	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials

Date