



# The

# Inverness

*apartment homes*





# The Inverness

## *apartment homes*

907 N Pruetz St., Baytown, TX 77520

### Off Market Offering

Units:	66
Avg Size:	658
Date Built:	1972
Rentable Sq. Ft.:	43,420
Acreage:	2.03
Occupancy:	97%
Class:	C

### Asking Price

### MARKET

#### INVESTMENT HIGHLIGHTS

- ▶ Offered on an All Cash or New Loan basis
- ▶ Good Long Term Hold Potential
- ▶ Solid Brick Structure
- ▶ Current Owner Has Spent Approx \$160K in Capital Improvements
- ▶ Located in Baytown, Texas to the East of Houston
- ▶ Located Close to Cedar Crossing Industrial Park
- ▶ Excellent School District - This is a Strong Plus
- ▶ Can be Bought with Inverness Gardens (32 Units) or Separately
- ▶ Baytown Has a Solid Downstream Chemical Industry with Lots of Growth and Job Opportunities
- ▶ Houston Ship Channel in Close Proximity of Baytown, and the expected job growth is about 34,000



FOR MORE INFORMATION PLEASE CONTACT:

**AIJAZ J. CHAUDARY**

**Realtor**

CommercialsByAijaz@Gmail.com

Cell: 713-410-3005

**HASHIR SALEEM**

**Broker/Senior Associate**

hashir@ketent.com

713-355-4646 ext 106

**REALM Real Estate Professionals**

22530 Tomball Parkway | Houston, TX 77070  
Broker License #0518725



**KET ENTERPRISES INCORPORATED**

1770 St James Place | Suite 382 | Houston, TX 77056  
Broker License #0406902





907 N Pruett St., Baytown, TX 77520  
#

Physical Information	Financial Information	Proposed Financing	Operating Information
Number of Units66	Asking PriceMARKET	New Loan @ 65%	Est Mkt Rent (Apr-24)\$51,786
Avg Unit Size658		Amortization (Months)360	3 Mo Avg\$56,479
Net Rentable Area43,420		Debt Service	Physical Occ (Dec-23)97%
Land Area (Acres)2.03		Monthly P & I	Est Ins per Unit per Yr\$1,000
Units per Acre32.512		Interest Rate6.500%	Property Tax Information
Date Built1972		Due Date10 years	2023 Tax Rate/\$1002.55769
Water MeterRUBS		Est Res for Repl\$200	2024 Tax Assessment\$3,572,667
Elec MeterIndiv		Yield MaintenancePre Payment	Est 2024 Taxes\$91,378
Roof StyleFlat		Transfer Fee1%+ App+ Legal	Est Future Tax Assessment\$5,500,000
Heating/CoolinHVAC			Est Future Taxes\$140,673

INCOME

MODIFIED ACTUALS

PRO-FORMA

PRO-FORMA INCOME			
Current Street Rent with a 11% Increase	689,790	\$57,482 / Mo	
Estimated Gross Scheduled Income	689,790	\$57,482 / Mo	
Estimated Loss to Lease (2% of Total Street Rent)	(13,796)	2%	
Estimated Vacancy (2% of Total Street Rent)	(13,796)	2%	
Estimated Concessions and Other Rental Losses (2% of Total Street Rent)	(13,796)	2%	
Estimated Utilities Income	64,557	\$978 / Unit / Yr	
Estimated Other Income	21,063	\$319 / Unit / Yr	
Estimated Total Rental Income	734,022		
ESTIMATED TOTAL PRO-FORMA INCOME		734,022	\$61,169 / Mo

3 Mo Avg Income Annualized\$677,745

EXPENSE

Fixed Expenses

Taxes

Insurance

Total Fixed Expense

Utilities

Utility Meter Reading

Electricity

Trash

Cable/Telephone

Gas

Water

Total Utilities

Other Expenses

General & Admin & Marketing

Repairs & Maintenance

Labor Costs

Contract Services

Management Fees

Total Other Expense

Total Operating Expense

Reserve for Replacement

Total Expense

Net Operating Income (Actual Underwriting)

Asking Price

Jan thru Apr '24 Expenses Annualized	
Fixed Expenses	
\$90,000	\$1,364 per Unit
\$59,965	\$909 per Unit

Utilities	
\$1,104	\$17 per Unit
\$37,327	\$566 per Unit
\$31,318	\$475 per Unit
\$5,000	\$76 per Unit
\$6,026	\$91 per Unit
\$12,978	\$197 per Unit

Other Expenses	
\$5,281	\$80 per Unit
\$18,173	\$275 per Unit
\$78,271	\$1,186 per Unit
\$10,430	\$158 per Unit
\$6,000	0.89%\$91 per Unit

Estimated Expenses	
Estimated Fixed Expenses	
\$140,673	\$2,131 per Unit
\$66,000	\$1,000 per Unit

Estimated Utilities	
\$1,104	\$17 per Unit
\$37,327	\$566 per Unit
\$31,318	\$475 per Unit
\$5,000	\$76 per Unit
\$6,026	\$91 per Unit
\$12,978	\$197 per Unit

Estimated Other Expenses	
\$13,200	\$200 per Unit
\$26,400	\$400 per Unit
\$78,271	\$1,186 per Unit
\$10,430	\$158 per Unit
\$18,351	2.50%\$278 per Unit

149,965 \$2,272 per Unit

206,673 \$3,131 per Unit

93,753 \$1,421 per Unit

93,753 \$1,421 per Unit

118,155 \$1,790 per Unit

146,652 \$2,222 per Unit

361,873 \$5,483 per Unit

447,078 \$6,774 per Unit

13,200 \$200 per Unit

13,200 \$200 per Unit

375,073 \$5,683 per Unit

460,278 \$6,974 per Unit

302,671

273,744

MARKET

MARKET

NOTES: ACTUALS: Income and Expenses are based on the owner's Jan thru Apr '24 trailing operating statement. PRO FORMA: Income is Pro Forma as Noted. Taxes were calculated using 2023 Tax Rate & Est Future Assessment. Insurance is estimated. Management Fees calculated as 2.5% of Gross Income, 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.

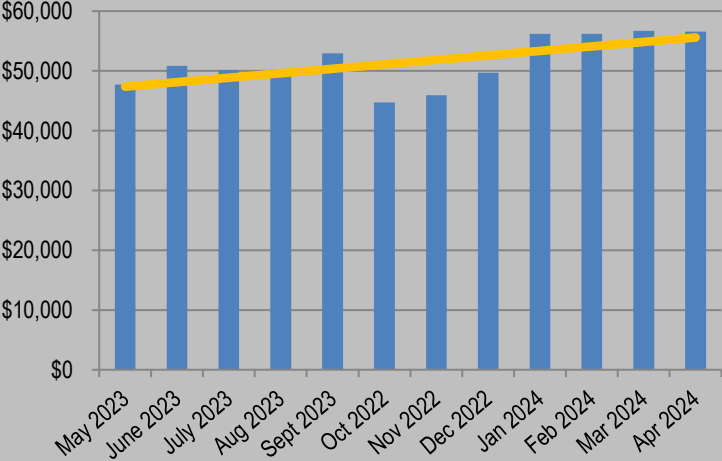






PROPERTY INFORMATION		CURRENT MORTGAGE		TAXING AUTHORITY Harris County	
Age:	1972	Mortgage Balance		Account No. 0651120000005	
Elec Meter:	Indiv	Lender		Goose Creek CISD	\$1.082500
A/C Type:	HVAC	Amortization		Harris County	\$0.350070
Water:	RUBS	Interest Only Payment		Harris County Flood Control	\$0.031050
Wiring:	Aluminum	Type		Port of Houston Authority	\$0.005740
Roof:	Flat	Assumable		Harris County Hospital District	\$0.143430
Paving:	Asphalt/Concrete	Monthly Escrow		Harris County Education Dept	\$0.004800
Materials:	Brick/Wood	Origination Date		Lee Jr College District	\$0.220100
# of Stories:	2	Due Date		City of Baytown	\$0.720000
Buildings:	4	Current Floating Rate			
Surface Parking:	Yes	Prepayment Penalty			
Garage Parking:	No	Transfer Fee	1%+app+legal	2023 Tax Rate/\$100	\$2.557690
Est Units/Acre:	32.51	Potentially Resizable:		2024 Tax Assessment	\$3,572,667
Keymap:	501Y				

COLLECTIONS

Total	\$617,722		12 Mo Avg	\$51,477
May 2023	\$47,696		9 Mo Avg	\$52,117
June 2023	\$50,857		6 Mo Avg	\$53,540
July 2023	\$50,117		3 Mo Avg	\$56,479
Aug 2023	\$50,184			
Sept 2023	\$52,943			
Oct 2022	\$44,686			
Nov 2022	\$45,919			
Dec 2022	\$49,704			
Jan 2024	\$56,180			
Feb 2024	\$56,186			
Mar 2024	\$56,678			
Apr 2024	\$56,572			

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

PROPERTY HIGHLIGHTS

**The Inverness Apartments**, is a two story, garden-style, apartment community located in Baytown, east of Houston, Texas. The asset was built in 1972 and offers spacious one, two, and three bedroom floor plans. Residents enjoy ample amenities which include: mini-blinds, hardwood flooring, all electric kitchens, kitchen pantries, ceiling fans, washer/dryer connections\*, patios and balconies, walk-in closets, on-call maintenance. There is beautiful landscaping, shimmering swimming pool, laundry facility, on-site property manager, package service, disability access, military and senior discounts, and guest parking.

The property is situated about 30 minutes east of Houston, Texas. The community offers a variety of nearby public parks, local eateries, retail, and entertainment venues. The property has close proximity to Highway 146.

Baytown per ADS saw a 13% rent growth in 2019, making it one of the strongest markets in Texas. The rent growth has occurred due to extensive Petrochemical plant expansions (Exxon, Chevron, and others), as well as the Houston Ship Channel to the south of Baytown.

Exxon reportedly added 14,000 construction jobs and the Houston Ship Channel is reporting that they will expand by both 100,000 construction and then 100,000 permanent jobs to accommodate, among other things, the expansion and completion of the second Panama Canal. The Houston Ship Channel is an ocean going port and one of the largest ports in the world.

Current owner has spent \$160K in Capital Improvements. Off market offering.

**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.

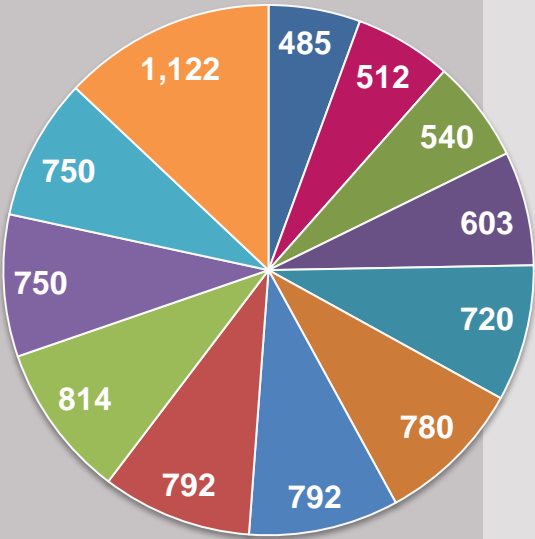
Bed/Bath	No. Units	Sq Ft	Total SqFt	Market Rent	+EWG	Total Rent	Rent/SF
Efficiency	2	485	970	\$599	+EWG	\$1,198	\$1.24
1 Bed/1 Bath	24	512	12,288	\$675	+EWG	\$16,200	\$1.32
1 Bed/1 Bath	2	540	1,080	\$699	+EWG	\$1,398	\$1.29
1 Bed/1 Bath	6	603	3,618	\$705	+EWG	\$4,230	\$1.17
2 Bed/1 Bath	4	720	2,880	\$895	+EWG	\$3,580	\$1.24
2 Bed/1 Bath	4	780	3,120	\$860	+EWG	\$3,440	\$1.10
2 Bed/1 Bath	6	792	4,752	\$880	+EWG	\$5,280	\$1.11
2 Bed/1 Bath	2	792	1,584	\$905	+EWG	\$1,810	\$1.14
2 Bed/1 Bath	6	814	4,884	\$925	+EWG	\$5,550	\$1.14
2 Bed/1 Bath	6	750	4,500	\$850	+EWG	\$5,100	\$1.13
2 Bed/1 Bath	2	750	1,500	\$875	+EWG	\$1,750	\$1.17
3 Bed/2 Bath	2	1,122	2,244	\$1,125	+EWG	\$2,250	\$1.00

EWG means tenant pays: **E** = Electricity **G** = Gas **W** = Water/Sewer

Source: MRI Apt Data 10-25-23

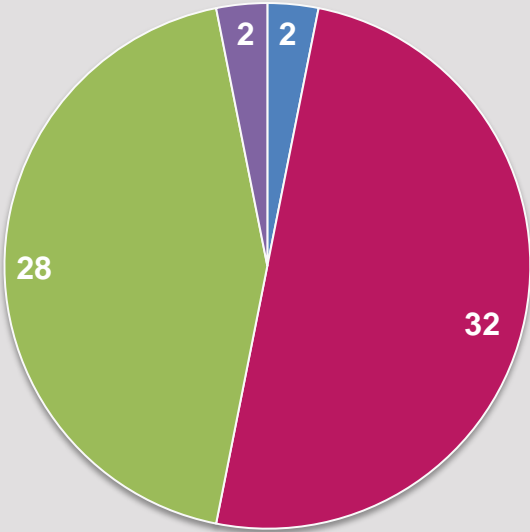
66	658	43,420	\$785		\$51,786	\$1.19
Total Units	Average Sq. Ft.	Total Sq. Feet	Average Rent/Unit		Total Rent	Average Rent/ SF

UNIT SIZE



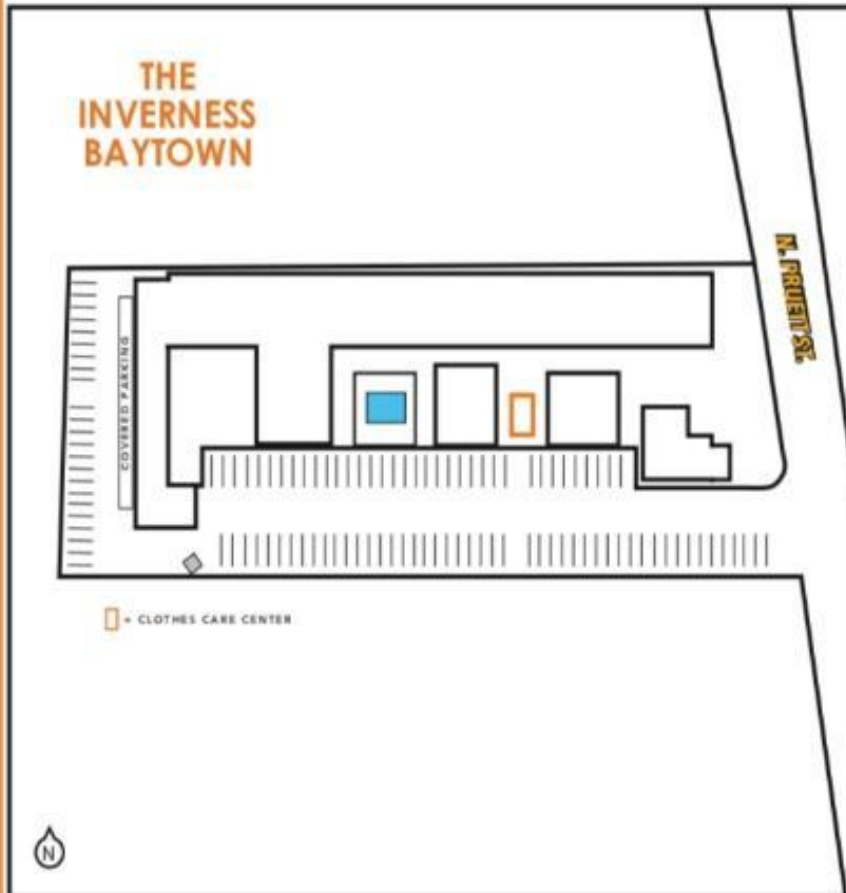
Efficiency 1 Bed/1 Bath 1 Bed/1 Bath 1 Bed/1 Bath 2 Bed/1 Bath 2 Bed/1 Bath 2 Bed/1 Bath 2 Bed/1 Bath 2 Bed/1 Bath 2 Bed/1 Bath 2 Bed/1 Bath 3 Bed/2 Bath

UNIT TYPE



Efficiency 1 Bed/1 Bath 2 Bed/1 Bath 3 Bed/2 Bath

## SITE PLAN



## FLOORPLANS



1 Bedroom / 1 Bath  
512 SF



1 Bedroom / 1 Bath  
603 SF



2 Bedroom / 1 Bath  
729 SF



2 Bedroom / 1 Bath  
780 SF

## Apartment Features

- High Speed Internet Access
- Full Size Washer/Dryer Connections\*
- Air conditioning & Heating
- 9 Foot Ceilings
- Ceiling Fans
- Cable Ready
- Tub/Shower
- Dishwasher
- Disposal
- Kitchen Pantry
- Range/Oven
- Refrigerator
- Faux Wood Floors\*
- Carpet
- Ceramic Tile Floors\*
- Patios/Balconies\*
- Walk-in Closets\*
- Coat Closet\*
- Two-tone Paint\*
- Vanities\*



## Property Features

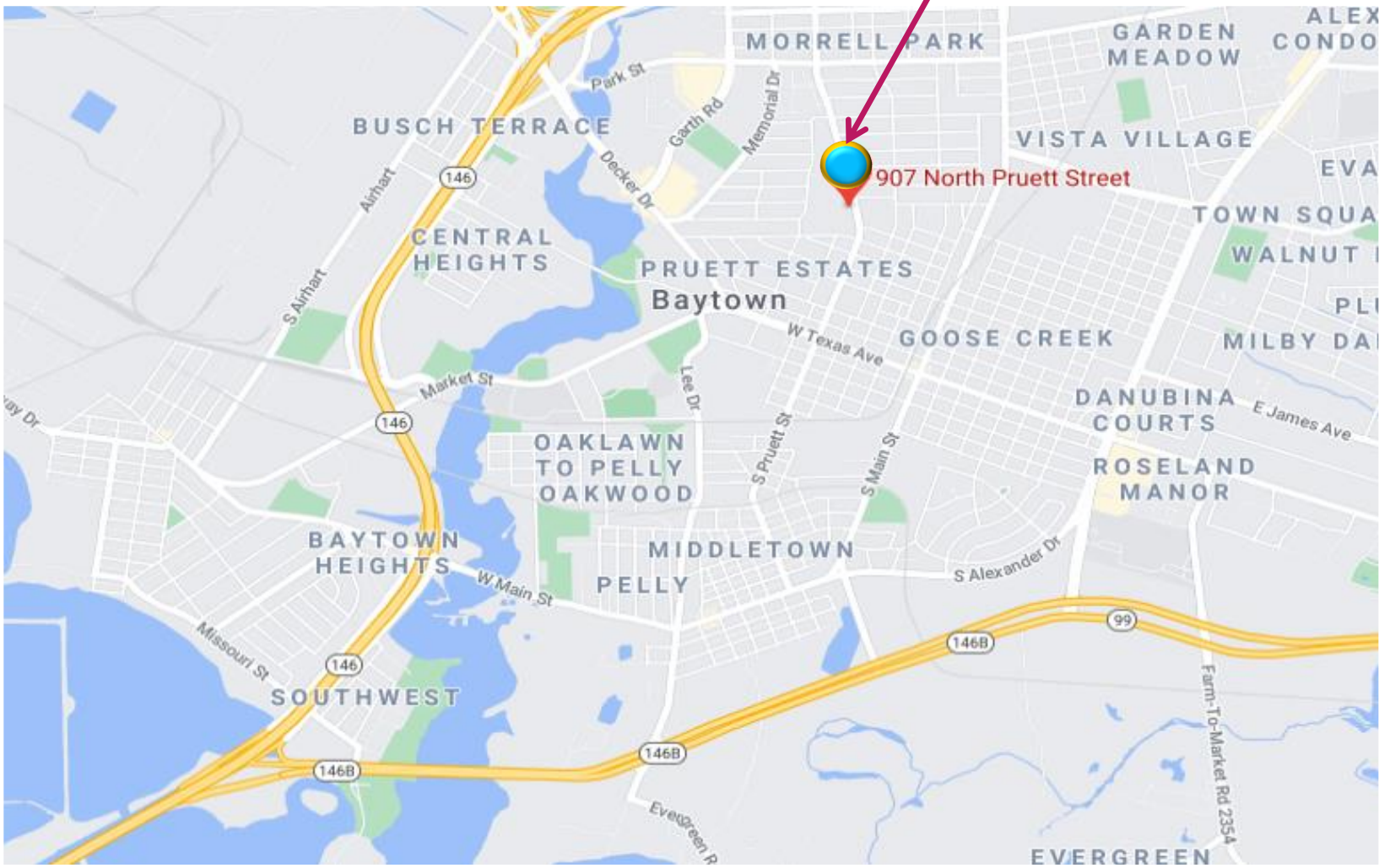
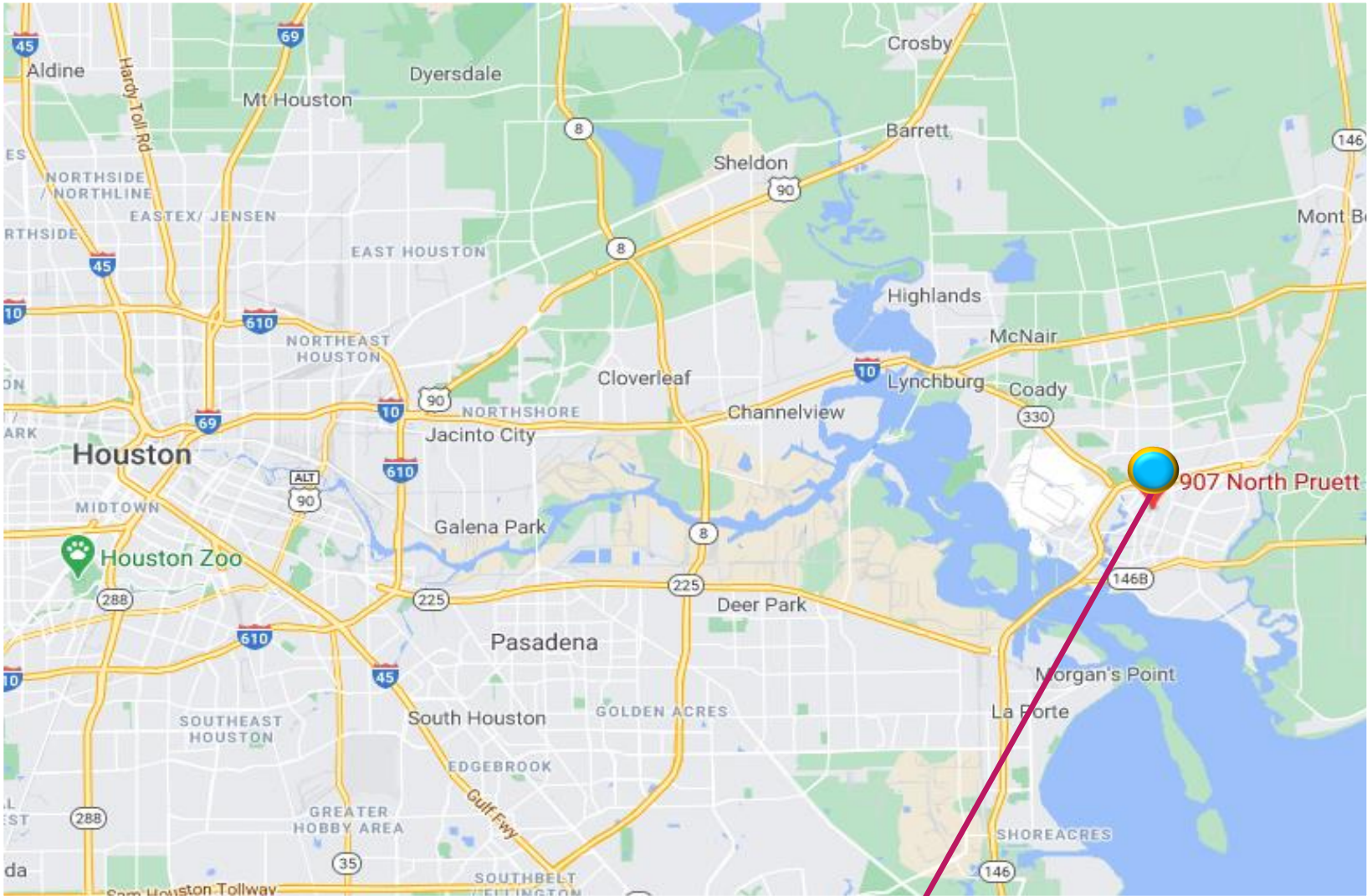
- Assigned Surface Parking
- Guest Parking
- Covered Parking
- Beautiful Landscaping
- Sparkling Swimming Pool
- Disability Access
- Section 8 Welcome
- Senior and Military Discounts
- Courtyard
- Picnic Area
- Balcony
- Yard
- Lawn
- Pet Friendly
- On-Site Laundry Facility
- On-Site Maintenance
- Easy Access to Freeways and Shopping























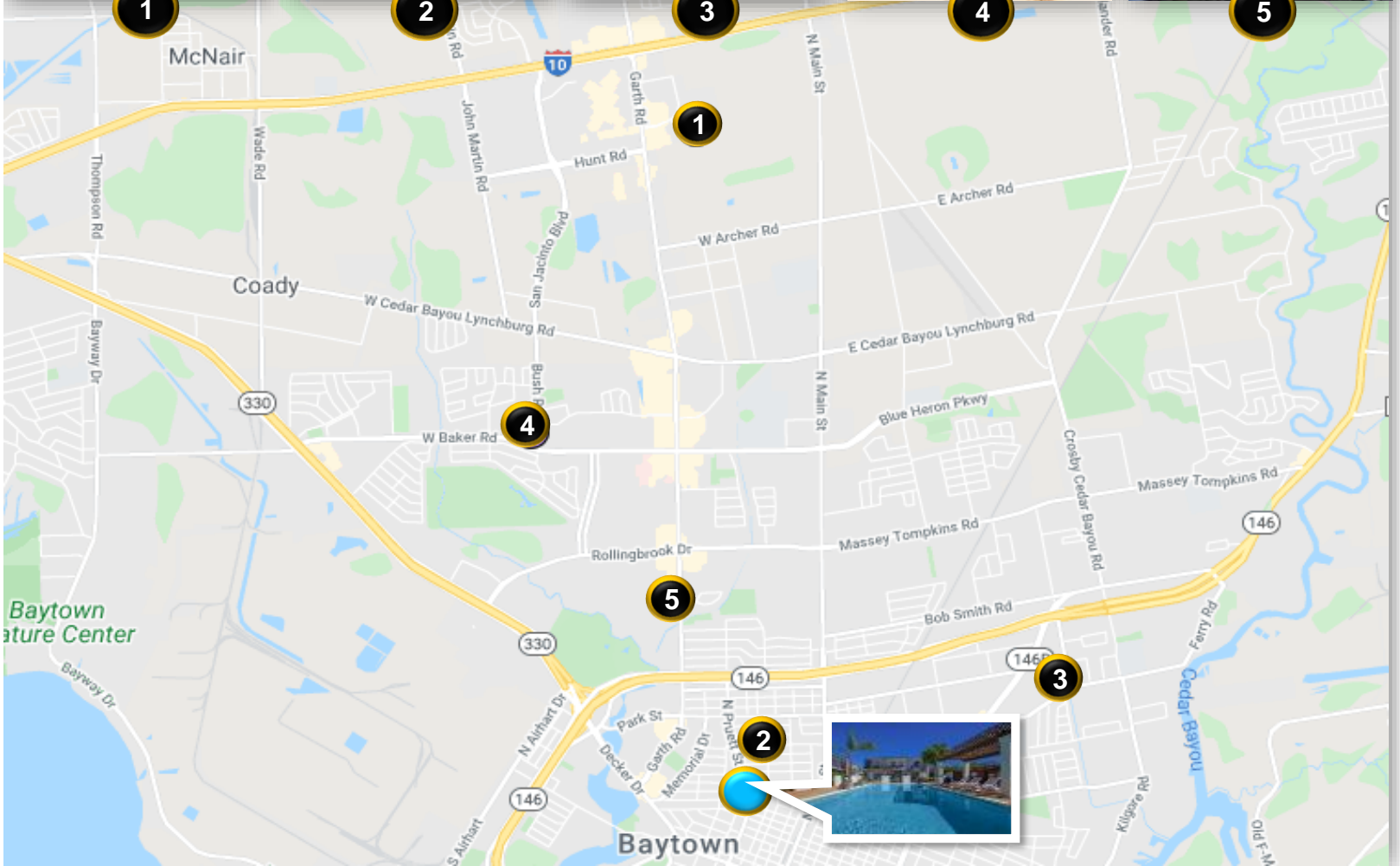
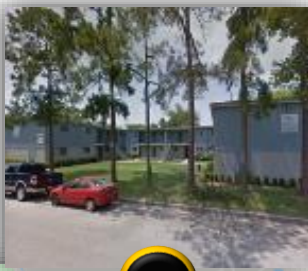






Rent Comparables (MRI Apartment Data - 2024)

	Property Name	Year Built	Occ	#Units	Avg SF	Avg Rent	EWG	P/SF
1	Hunt Garden 800 Hunt Rd.	1984	83%	100	755	\$925	+EW	1.225
2	Bluebird 510 Williams	1965/2016	90%	67	678	\$1,261	+EW	1.860
3	Greenfield 2105 Cedar Bayou Rd.	1984/2017	98%	104	837	\$1,195	+EW	1.428
4	Cedar Ridge 2900 W Baker	1982	93%	276	806	\$1,017	+EWG	1.262
5	Verve 3201 Garth Rd.	1967/2017	80%	56	834	\$919	+EWG	1.102
<b>Totals/Averages Comps</b>		<b>1983</b>	<b>90%</b>	<b>121</b>	<b>782</b>	<b>\$1,076</b>		<b>\$1.375</b>
Resident Pays E(Electric), W(Water), G(Gas)								
<b>The Inverness 907 N Pruett St.</b>		<b>1972</b>	<b>97%</b>	<b>66</b>	<b>658</b>	<b>\$785</b>	<b>+EW</b>	<b>\$1.19</b>
<b>Sub-Market Averages - Baytown</b>			<b>88%</b>	<b>11,445</b>	<b>865</b>	<b>\$1,055</b>		<b>\$1.220</b>
<b>Houston Market</b>			<b>88%</b>	<b>758,545</b>	<b>894</b>	<b>\$1,274</b>		<b>\$1.430</b>







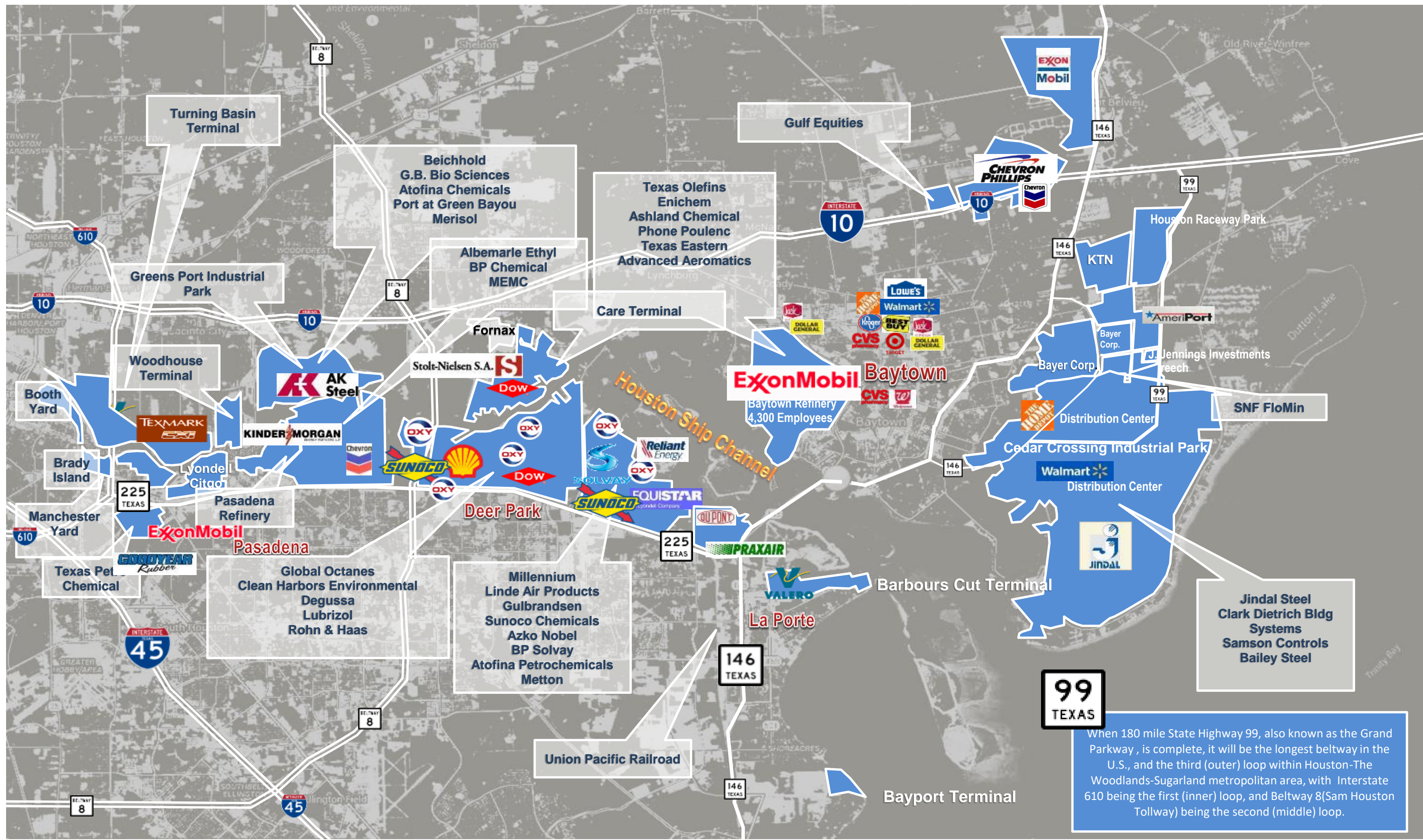












Turning Basin Terminal

Beichhold  
G.B. Bio Sciences  
Atofina Chemicals  
Port at Green Bayou  
Merisol

Texas Olefins  
Enichem  
Ashland Chemical  
Phone Poulenc  
Texas Eastern  
Advanced Aeromatics

Albemarle Ethyl  
BP Chemical  
MEMC

Care Terminal

Greens Port Industrial Park

Woodhouse Terminal

AK Steel

Stolt-Nielsen S.A.

Fornax

ExxonMobil Baytown  
Baytown Refinery  
4,300 Employees

Bayer Corp.

AmeriPort

J. Jennings Investments  
Grech

SNF FloMin

Cedar Crossing Industrial Park

Walmart  
Distribution Center

Jindal Steel  
Clark Dietrich Bldg  
Systems  
Samson Controls  
Bailey Steel

Barbours Cut Terminal

La Porte

Millennium  
Linde Air Products  
Gulbrandsen  
Sunoco Chemicals  
Azko Nobel  
BP Solvay  
Atofina Petrochemicals  
Metton

Global Octanes  
Clean Harbors Environmental  
Degussa  
Lubrizol  
Rohn & Haas

ExxonMobil Pasadena

Pasadena Refinery

Lyondel Citao

TEXMARK

Booth Yard

Brady Island

Manchester Yard

Texas Pet  
Chemical

GOODYEAR  
Rubber

Union Pacific Railroad

Bayport Terminal

When 180 mile State Highway 99, also known as the Grand Parkway, is complete, it will be the longest beltway in the U.S., and the third (outer) loop within Houston-The Woodlands-Sugarland metropolitan area, with Interstate 610 being the first (inner) loop, and Beltway 8(Sam Houston Tollway) being the second (middle) loop.



		1 Mile Radius	2 Mile Radius	3 Mile Radius
The Inverness • 907 N Pruett St. • Baytown, TX 77520				
POPULATION	2020 Estimated Population	12,745	38,843	58,024
	2025 Projected Population	13,707	41,270	61,202
	2010 Census Population	12,811	36,571	54,225
	2000 Census Population	12,582	36,207	51,731
	Projected Annual Growth 2020 to 2025	1.5%	1.2%	1.1%
	Historical Annual Growth 2000 to 2020	-	0.4%	0.6%
	2020 Median Age	31.8	32.6	32.5
HOUSEHOLDS	2020 Estimated Households	4,190	14,299	21,481
	2025 Projected Households	4,616	15,534	23,144
	2010 Census Households	4,020	12,702	18,880
	2000 Census Households	4,045	12,721	18,371
	Projected Annual Growth 2020 to 2025	2.0%	1.7%	1.5%
	Historical Annual Growth 2000 to 2020	0.2%	0.6%	0.8%
RACE AND ETHNICITY	2020 Estimated White	55.3%	55.5%	56.3%
	2020 Estimated Black or African American	14.5%	17.8%	17.7%
	2020 Estimated Asian or Pacific Islander	1.8%	2.5%	3.1%
	2020 Estimated American Indian or Native Alaskan	0.8%	0.7%	0.6%
	2020 Estimated Other Races	27.6%	23.5%	22.2%
	2020 Estimated Hispanic	63.3%	51.8%	49.6%
INCOME	2020 Estimated Average Household Income	\$55,772	\$63,905	\$67,551
	2020 Estimated Median Household Income	\$49,634	\$54,186	\$55,819
	2020 Estimated Per Capita Income	\$18,339	\$23,573	\$25,062
EDUCATION (AGE 25+)	2020 Estimated Elementary (Grade Level 0 to 8)	16.9%	13.0%	12.4%
	2020 Estimated Some High School (Grade Level 9 to 11)	14.6%	13.1%	13.0%
	2020 Estimated High School Graduate	30.5%	28.0%	26.7%
	2020 Estimated Some College	20.1%	23.4%	23.7%
	2020 Estimated Associates Degree Only	9.6%	10.5%	10.6%
	2020 Estimated Bachelors Degree Only	6.0%	8.5%	9.4%
	2020 Estimated Graduate Degree	2.3%	3.6%	4.2%
BUSINESS	2020 Estimated Total Businesses	600	1,506	2,325
	2020 Estimated Total Employees	4,037	18,560	26,867
	2020 Estimated Employee Population per Business	6.7	12.3	11.6
	2020 Estimated Residential Population per Business	21.3	25.8	25.0

SUMMARY PROFILE

2000-2010 Census, 2020 Estimates with 2025 Projections

Calculated using Proportional Block Groups

Ethnicity - 1 Mile Radius

White

Black

Asian

Other

Hispanic

Average Income Subject - 1 Mile Radius

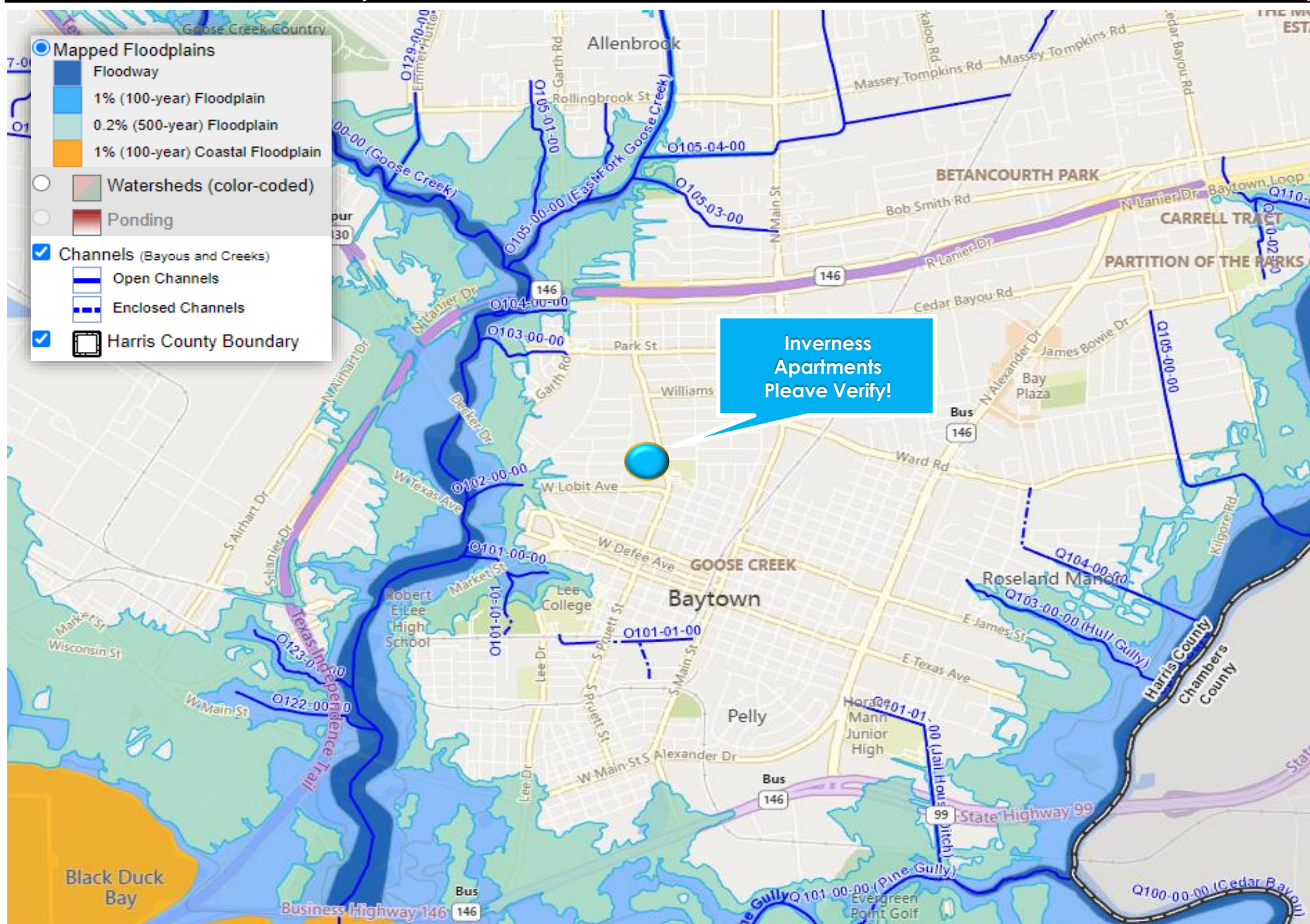
\$55,772

\$91,524

Subject

Houston









11-2-2015



## 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.*

### 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	<a href="mailto:TWILK4@KETENT.COM">TWILK4@KETENT.COM</a>	713-355-4646
Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
TOM WILKINSON	0173897	<a href="mailto:TWILK4@KETENT.COM">TWILK4@KETENT.COM</a>	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



# The Inverness

## *apartment homes*

### DISCLAIMER & NON-ENDORSEMENT NOTICE

**Disclaimer:** The information contained in this Memorandum reflects material from sources deemed to be reliable, including data such as operating statements, rent rolls, etc. However, we (KET Enterprises Incorporated or any of the owners or officers, directors, employees, agents or representatives of any such entities) have not verified its accuracy and make no guarantee or representation about it. It is submitted subject to the possibility of errors, omissions, change of rental or other conditions. We include projections, opinions, assumptions or estimates for example only, and they may not represent current or future performance of the property. We make no representations or warranties, expressed or implied, as to the validity, accuracy or completeness of the information provided or to be provided, and nothing herein shall be deemed to constitute a representation, warranty or promise by any such parties as to the future performance of the Property or any other matters set forth herein. You and your tax and legal advisors should verify the information and rely on his accountants or attorneys for legal and tax advice. Rates of return vary daily. No representations are made concerning environmental issues, if any.

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**ALL PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY**

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