



"Imagine Getting \$84,669 In Total Profits And Equity On A New Townhome In Just 24 Months!!!"

Annabella's Townhomes

Panama City Florida













Community Information

The amenities at Annabella's Townhomes are typical of those found in better quality master-planned residential communities. All outside maintenance and landscaping is included with your home's purchase price!

- Gated Community
- 170 Units
- Clubhouse and Pool
- Underground Utilities
- Lavish Landscaping
- Decorative Street Lighting





Unit Information

- Brand New Townhome
- Full 1 Year Builders Warranty
- 2 Bedroom 2.5 Baths 1400 Sq. Ft.
- 3 Bedroom 2.5 Baths 1 Car Garage 1500 Sq. Ft.
- 3 Bedroom 2.5 Baths 2 Car Garage 1700 Sq. Ft.
- Upgraded 9 Foot Ceilings
- Bedroom Comes With A Full Bath & Cultured Marble Vanity Tops.
- Spacious Living Areas
- Cultured Marble Countertops In The Kitchen
- All Appliances Included
- Washer & Dryer
- Tile and Carpet Throughout
- Pre-Wired For Everything!





Pricing

- \$229,900 2 Bedroom 2.5 Baths 1400 Sq. Ft.
- \$249,900 3 Bedroom 2.5 Baths 1 Car Garage 1500 Sq. Ft.
- \$295,000 3 Bedroom 2.5 Baths 2 Car Garage 1700 Sq. Ft.







In Total Estimated Profits After Subtracting Projected Expenses...For a \$229,900 Townhome In Just 24 Months!!!

HOW???

- The Developer Will Give You Over \$31,500 In Incentives To Buy In The #1 Rated Market In The Country, Panama City, Florida!
- Total estimated two year appreciation is \$70,977.00 at 14.4% Per Year!! The projected appreciation is \$33,105.00 for the first year and \$37,872 for the second year according to (CNNMoney.com & Business 2.0) with estimations of appreciation rates averaging (14.4% per year) until the year 2011... (divide 72% by 5 years, which equals 14.4 percent appreciation per year)*.
- Estimated tax write-offs / tax credits of <u>\$6,720.00</u> over two years*



Quick Overview Of The Numbers

Purchase Price - \$229,900

- •\$70,977 In potential, estimated appreciation over 24 months
- •\$31,500 In cash back*
- •\$6,720 In potential tax write-offs / tax credits*
- •\$30,000 In potential rental income (Estimated @ \$1250/mth)
- \$139,197 Total gross Income and equity in just 24 months

Next, Let's Add The Expenses Below:

- •\$3,600 Estimated HOA fees
- •\$7,000 Estimated Closing costs
- •\$1,560 Estimated property management
- •\$12,840 Estimated deferred interest
- •\$3,240 Estimated vacancy rate @ 5%*
- •\$4,400 Estimated property taxes
- <u>\$21,888*</u> Minimum interest payments for 24 months*
- \$54,528* Total estimated carrying costs and expenses

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Quick Overview Of The Numbers Continued

Now Let's Subtract The Estimated Expenses From The Estimated Gross Income And Equity:

\$139,197 Total estimated gross income and equity over 24 months, Minus \$54,528 estimated expenses equals: \$84,669

That's The Total Estimated **Profits** After Subtracting Projected Expenses...For a \$229,900 Townhome In Just 24 Months!!!*

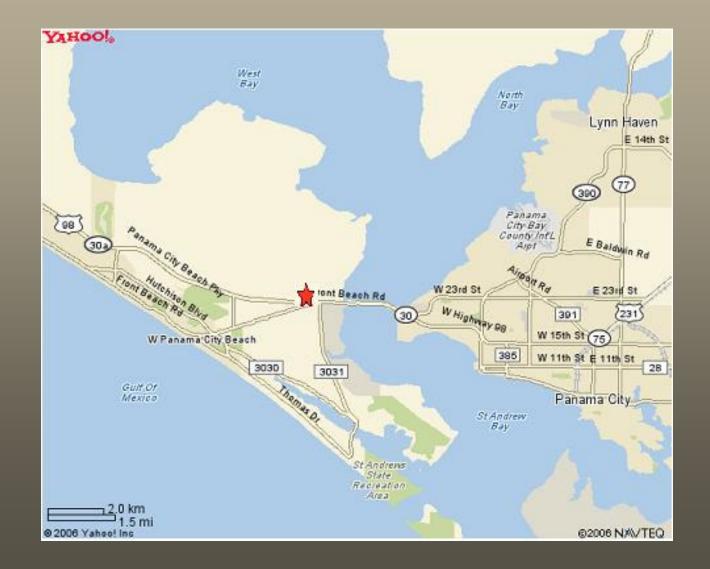
*All Numbers are approximate and estimates. Appreciation is not guaranteed nor is rental income. All numbers are based off the ideal situation according to the current market statistics. All Incentives must be disclosed to the lender. The SEC does not allow us to guarantee a return on investment. Always consult with your tax consultant and financial planer.







2 Miles From The Beach!!





The golden sunshine, southern hospitality and quaint beachside charm you've always experienced in Panama City Beach is nothing new. What is new is almost everything else! A new skyline of distinctive architecture, collection of enchanting eateries, exhilarating attractions, and chic retail are arriving daily. The new Bay County International Airport, scheduled to break ground in 2007 and will be completed in 2009, opening travel channels throughout the U.S., Europe, and Asia. Thus making Panama City Beach one of the most sought after travel destinations in the world.



Panama City Beach Attractions

Panama City Beach may be best known for the emerald green waters and sugar white sand, but there is a wealth of fun and exiting activities all around the beach! Frank Brown Park is a popular park on Panama City Beach Parkway that has the brand new Panama City Beach Aquatic Center with kids' water playground. Pier Park is an up-and-coming attraction to the beach, bringing up-scale family-oriented shopping, dining and entertainment.

St. Andrews State Recreation Area is one of the most popular outdoor recreation spots in Florida. There you can hike, camp, swim, snorkel, fish and boat. Shell Island is not to be missed. Multiple local charter companies have shuttle boats traveling there every day from Panama City Beach. You won't believe all of the dolphins! Panama City Beach also has these exciting attractions: Ripley's Believe it or Not Museum, ZooWorld, Shipwreck Island Water Park, miniature golf courses, Sea Dragon Pirate Cruise and evening concerts in Aaron Bessant Park.





The New Rules of Real Estate

BUSINESS 2.0

Top 10 cities: Where to buy now

Business 2.0, in its November 2006 issue, ranks the country's real estate markets that are most likely to post the biggest home price gains by 2011.

Panama City, FL
 Vero Beach, FL
 Bridgeport, CT
 Lakeland, FL
 McAllen, TX

6. San Luis Obispo, CA
7. Wilmington, NC
8. Manchester, NH
9. Fort Collins, CO
10. Atlanta, GA





#1. Panama City, FL Projected gain in home prices (5-year)*



Projected gain in home prices (5-year)*



Median home price 2006: \$223,000 2011: \$383,000 CNNMONEY.COM – FEB '07

















Contact Us Today For More Information

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