OUR MISSION

“We will work with each client on every transaction with Care, Honesty, and Professionalism. As we maintain our focus on delivering ‘Best-In-Class’ service, we will become the obvious choice for our clients and all their Commercial Real Estate needs.”
Many brokerage firms offer a wide-range of services, from Leasing a small space in a shopping center to the complicated sale of an investment property. At Cross Regions we have a specific area of focus, which allows us to leverage our knowledge and experience to produce the best outcomes for our clients. Working with each client in that specific area of need with care and focus, allows us to deliver best in class service on every transaction.
Cross Regions provides expertise across a wide range of commercial real estate transactions, a detailed understanding of investment management, and a performance-oriented approach. We seek to provide objective, unbiased professional advice to meet our client’s needs. Our services are custom-tailored to focus on a single transaction or build an entire investment portfolio. We have established a leading legal, accounting, and financial network of firms to work with you through a smooth completion of your commercial real estate transaction.
Cross Regions Property Management provides operations management, financial reporting, and brokerage. We combine unparalleled local market knowledge, a flexible reporting platform, and a deep commitment to client satisfaction. Managing an asset, we provide guidance through our transition thought process—looking at tenant-retention programs, capital improvement options, and potential additional revenue streams.

At Cross Regions, protecting your investment is our priority. Through outstanding customer service, tenant satisfaction, and tenant retention we ensure a long term asset appreciation. A complete range of property services from day-to-day operations to strategy development.
The main function of Cross Regions Investment Division is to research, create and manage real estate portfolios for our partner/clients both here in the US and investors from around the world. We offer our clients assistance through our experience in the process of acquisition, management and disposition of the assets where feasible. One of the many structures utilized is the forming of separate entities for each investment portfolio allowing respective shares of the entity to be offered to investors who desire to participate. As we complete the acquisitions and stabilizations of the portfolio, we look for additional opportunities using the same investment criteria and principals of the original. Because each investment scenario is unique, the dollar value and portfolio diversity will be determined by investor demand.

Cross Regions Real Estate has two offices. Its headquarters is in Jacksonville, Florida, USA. All acquisitions, portfolio Management, dispositions, legal, accounting, and day-to-day operations will be managed by the U.S. office. The second office is located in Istanbul Turkey. Istanbul branch will be responsible for sales of portfolio shares and foreign investor relations.
Cross Regions is a full service Real Estate Firm. One of our many strengths resides in building Investment Portfolios for our clients. We not only locate the opportunity, we assist in the Acquisition, Property Management, and Disposition of the asset as necessary. We also provide the necessary guidance in the areas of Financing, Legal, Accounting, and other areas pertinent to the transaction.

Current Opportunities to Participate

- **New Development**
  - Demand is current high due to lack of construction during downturn
  - Recent economic trends has existing inventory diminishing creating a need for continued growth across the U.S.

- **Entitled Developable Land**
  - Numerous Unfinished projects pre-downturn are still available
  - Banks are still not Financing tracts of Land
  - Limited Funds to Participate

- **Repositioning or Purchasing of Distressed Properties**
  - Inventory still exist to purchase REO Properties or distressed Assets to Reposition
  - Opportunity exist as a value-add purchase.
FOREIGN INVESTORS

Cross Regions International investment platform offers different advantages to foreign investors interested in diversifying their Capital holdings. Our skilled and experienced team is equipped to offer you the best advice in many different areas of investments. We can advise you on the most suitable and advantageous options in each step when choosing, purchasing, financing and managing your investment.

Like our U.S. Office, here in Istanbul, we offer experience in asset acquisition, management and disposition of Real Estate portfolios in US markets. Cross Regions offers consultation through its Istanbul, Turkey office.

www.crossregions.com
Our development division was established with a vision of building efficient, upscale, and luxurious retail and business centers. Our integrated approach to commercial development and three ‘D’ vision incorporate the core elements of design and develop to deliver superior commercial properties to our tenants.

**DESIGN:** The use of timeless building materials such as wood, stone, and brick, accentuated by beautiful hardscapes and landscaping, gives each project a unique character. Our creative designs set our centers apart with a look that stands the test of time by incorporating distinctive architectural designs with richly appointed details.

**DEVELOP:** We take great care in evaluating each property’s highest and best use. The close attention to the specific surroundings, the functional layout, and the visual impact help make every project a success story.

**DELIVER:** We strive to find and develop the best properties in only the most desirable growth areas. With a focus on integrity, our vision was founded on a desire to create retail and commercial communities conducive to the success of both tenant and developer. Our carefully selected skilled craftsmen help us achieve top quality in every project.
At Cross Regions, Healthcare plays a major role in our performance outlook. Our leveraged relationships with major Healthcare providers and access to Institutional Funds, help us remain bullish in a fluid marketplace. Our philosophy is simple, combine our knowledge and experience with Healthcare professionals whose individual and group needs range from Acquisitions and Dispositions to Advisory and ground-up Development of new Medical space.

Unlike most Firms, we have the experience to guide the client from one end of the spectrum to the other, managing each detail throughout entire process. In addition, our Property Management not only allows us to stay connected to the investment, it allows the property owners professional guidance as the asset ages or market changes. Cross Regions is well positioned to succeed in a dynamic marketplace to support both our Domestic and International Partners.
Portfolio Building Case Study

The investor had no previous experience with commercial real estate. He had a very low risk tolerance and needed a particular income and/or cash flow. After evaluating the client’s specific criteria, we selected multiple properties to accommodate the investment needs of his client. We also assisted the investor in building his legal, financial, and accounting team. This resulted in seamless transactions during the acquisition phases and also established a structure for the holding period of our client’s investment portfolio.

**Summary:**
The investor had no previous experience with commercial real estate. He had a very low risk tolerance and needed a particular income and/or cash flow. After evaluating the client’s specific criteria, we selected multiple properties to accommodate the investment needs of his client. We also assisted the investor in building his legal, financial, and accounting team. This resulted in seamless transactions during the acquisition phases and also established a structure for the holding period of our client’s investment portfolio.

**Legal:**
We have put together a legal team to best protect our client’s interest. This team has delivered seamless due diligence and closing periods for each transaction.

**Financing:**
We have introduced the investor to three different lenders and all three lenders have provided financing options for the investor to choose from. Not only have the lenders provided financing options for the acquisition of the portfolio, the client now has a very positive relationship for future financing options.

**Accounting:**
We introduced the investor to a reputable local accounting firm to insure that each property acquisition was structured to best benefit of the client from an accounting and taxing perspective. A best practice accounting structure was put in place for the holding and disposition period.
Portfolio Building Summary

Property Information

- **Property Type:** Medical Office
- **Rentable SF:** 8,928 SF
- **NOI:** $195,872
- **Lease type:** Net Lease
- **Tenancy:** 2 Medical Tenants
- **Purchase Price:** $2,562,500
- **Purchase Date:** 4/18/2013

- **Property Type:** Medical Office
- **Rentable SF:** 12,600 SF
- **NOI:** $193,362
- **Lease type:** Net Lease
- **Tenancy:** 2 Medical Tenants
- **Purchase Price:** $1,937,500
- **Purchase Date:** 4/26/2013

- **Property Type:** Office/Retail
- **Rentable SF:** 6,859 SF
- **NOI:** $59,500
- **Lease type:** Net Lease
- **Tenancy:** Single Tenant
- **Purchase Price:** $515,000
- **Purchase Date:** 9/16/2013

- **Property Type:** Office/Industrial
- **Rentable SF:** 17,586 SF
- **NOI:** $93,000
- **Lease type:** Net Lease
- **Tenancy:** Single Tenant
- **Purchase Price:** $1,050,000
- **Purchase Date:** 9/19/2012

Property Assumptions

- **Initial Purchase**
  - **Total Acquisition Price:** $6,015,000
  - **Acquisition Costs:** $180,450 (3%)
  - **Total Acquisition Basis:** $6,195,450
  - **Initial Equity Investment:** $2,476,350

- **Growth Assumptions**
  - **Rental Income Growth:** 1%
  - **Other Income Growth:** 2%
  - **Expense Growth:** 2%

- **Financing Assumptions**
  - **Loan Amount:** $3,795,000
  - **Interest Rate:** 4.50%
  - **Amortization Period:** $20
  - **Loan Term:** 5
  - **Disposition:**
    - **Disposition Cap Rate:** 9%
    - **Other Income Growth:** 6%
    - **Disposition Price:** $6,564,000

Cash Flow Analysis

<table>
<thead>
<tr>
<th>Year</th>
<th>Potential Rental Income</th>
<th>Effective Rental Income</th>
<th>+Other Income</th>
<th>Gross Operating Income</th>
<th>Total Operating Expenses</th>
<th>Net Operating Income</th>
<th>Cash Flow Before Taxes</th>
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</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>$562,061</td>
<td>$562,061</td>
<td>$132,546</td>
<td>$694,517</td>
<td>$132,456</td>
<td>$562,061</td>
<td>$273,953</td>
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<tr>
<td>Year 2</td>
<td>$567,682</td>
<td>$567,682</td>
<td>$135,105</td>
<td>$702,787</td>
<td>$135,105</td>
<td>$567,682</td>
<td>$279,573</td>
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<td>Year 3</td>
<td>$573,538</td>
<td>$573,538</td>
<td>$137,807</td>
<td>$711,345</td>
<td>$137,807</td>
<td>$573,538</td>
<td>$285,250</td>
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<td>Year 4</td>
<td>$579,092</td>
<td>$579,092</td>
<td>$140,563</td>
<td>$719,655</td>
<td>$140,563</td>
<td>$579,092</td>
<td>$290,984</td>
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<tr>
<td>Year 5</td>
<td>$584,883</td>
<td>$584,883</td>
<td>$143,375</td>
<td>$728,258</td>
<td>$143,375</td>
<td>$584,883</td>
<td>$296,774</td>
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<tr>
<td>Year 6</td>
<td>$590,732</td>
<td>$590,732</td>
<td>$146,242</td>
<td>$736,974</td>
<td>$146,242</td>
<td>$590,732</td>
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Mortgage Amortization

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<thead>
<tr>
<th>Year 1</th>
<th>Interest on First Mortgage</th>
<th>Principal on First Mortgage</th>
<th>Mortgage Balance</th>
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<tbody>
<tr>
<td>Year 2</td>
<td>$168,324</td>
<td>$119,784</td>
<td>$3,675,215</td>
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<tr>
<td>Year 3</td>
<td>$162,822</td>
<td>$125,286</td>
<td>$3,549,929</td>
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<tr>
<td>Year 4</td>
<td>$157,066</td>
<td>$131,062</td>
<td>$3,418,886</td>
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<td>Year 5</td>
<td>$151,046</td>
<td>$137,062</td>
<td>$3,281,823</td>
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<tr>
<td>Year 6</td>
<td>$144,749</td>
<td>$143,359</td>
<td>$3,138,464</td>
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IRR Calculations

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<tr>
<th>Sale Proceeds:</th>
<th>$6,564,000</th>
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<tbody>
<tr>
<td>Cost of Sale:</td>
<td>$393,840</td>
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<tr>
<td>Mortgage Balance:</td>
<td>$3,138,464</td>
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<tr>
<td>Sale Proceeds:</td>
<td>$3,031,696</td>
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<td>IRR: 14.80%</td>
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This information has been secured from sources we believe to be reliable, but we make no representations or warranties, expressed or implied, as to the accuracy of the information. References to square footage or age are approximate. Buyer must verify all information and bears all risk for any inaccuracies.