



# Location- Location-Location

Custom Homes  
Since 1974

## What does the saying Location, Location, Location mean?

**It is the real estate agents' mantra: Location, location, location. You've certainly heard the phrase enough and may wonder what inspires agents to say the word three times. In a nutshell, location, location, location means identical homes can increase or decrease in value due to location.**

Building and selling houses for profit, particularly speculative building (building without a buyer), can be lucrative, but it's a high-risk, high-reward endeavor. Success depends on various factors, including market conditions, location, build quality, and effective cost management.

Here's a breakdown of key considerations:

Profitability and Risk:

Potential for high returns: 10% to 20%

When successful, spec building can yield significant profits, especially in strong markets.

Market volatility:

The real estate market is cyclical, and prices can fluctuate, impacting profitability.

Construction costs:

Rising material and labor costs can erode profit margins.

Holding costs:

Carrying costs like property taxes, insurance, and potential interest on loans can add up while waiting for a sale.

Competition:

Large-volume builders and other spec builders can create competition, potentially affecting selling prices and time on the market.

Note: Information, photos are from internet, and MRC.



**CAUTION**

"When your partner sees the unique model at 400 Miami Way, Poinciana-- he/she will pressure you to buy it."



A commitment letter from your bank is required before making an appointment or proof of funds to buy a home.

To obtain a commitment letter call:

Call Moises Alicia 954.534.5111  
Rayna Sabra 407.738.6361



"He is the happiest, be he king or peasant, who finds peace in his [community] home." – Johann Wolfgang von Goethe insert by Waymon Meadows

## Growth Factors & Opportunities:

**Population Growth:** Sebring's population has been projected to grow, indicating a potential increase in housing demand and a need for local businesses.

**Tourism:** Sebring International Raceway and the surrounding area attract visitors, supporting the local economy and presenting opportunities in hospitality, entertainment, and related services.

**Sebring Regional Airport:** Investments and infrastructure improvements at the airport can attract aviation-related businesses and support the local economy.

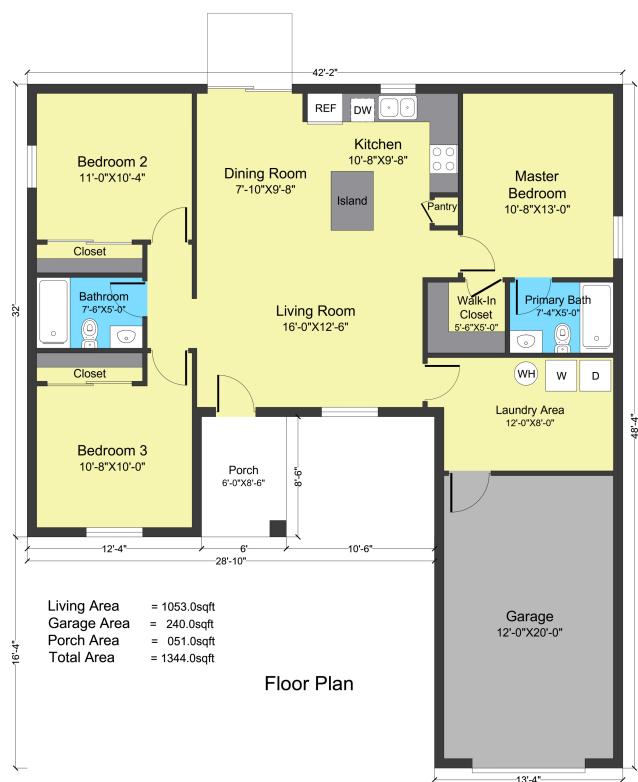
**Lower Cost of Living:** Housing and overall living costs in Sebring are lower than the national average, potentially attracting new residents and businesses.

**Retiree-Friendly Policies:** Florida's lack of state income tax and favorable tax policies for retirees can attract retirees and related businesses.

**HGTV's Hometown Takeover:** The recent HGTV show has brought increased attention and investment to Sebring, potentially stimulating further growth and development.



Front Elevation



Sebring centers around two key aspects:  
affordability and a strong sense of community.

When you come visit our model at 400 Miami Way, Poinciana, you will find your dream home. You will then select your lot in Sebring.

A typical lot with large pine and oak trees in Sebring is characterized by the presence of both pine and oak trees, creating a blend of evergreen and deciduous foliage.



# First-time Buyers

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**"Owning a home is a keystone of wealth... both financial affluence and emotional security." – Suze Orman**

Buying a house is a financial goal for a lot of people. Many countries have favourable mortgage or tax policies for first-time buyers to sponsor their initial foray into horsemanship. **NO MONEY DOWN**

Although first-time buyers are not necessarily naïve given the amount of information available online, they lack direct experience and do appreciate expert advice from agents. Being their trusted advisor is a great way to build relationships and progress towards the deal. **NO CLOSING COST**

What they look for: usually small to medium properties in a reasonable price range, as they are just getting on the property ladder. Also, transportation to the city center or business district is usually a large factor as these buyers tend to be in the early to mid-stage of their careers. **ASSISTANCE PROGRAMS**

How to prepare: be ready with information regarding government incentives, possible mortgage providers, price trends, local repair company information, and anything else that will make the new buyer feel more at ease.



**CAUTION**



Do you need help obtaining a mortgage?  
Can you qualify for MRC' No Money  
Down program?  
Need to buy a select home that includes No  
Closing Cost?  
Are you short on cash and need MRC'  
FREE money Assistance Plan?

Act today for help before MRC'  
discontinues the programs!





# Downsizers

# Custom Homes Since 1974

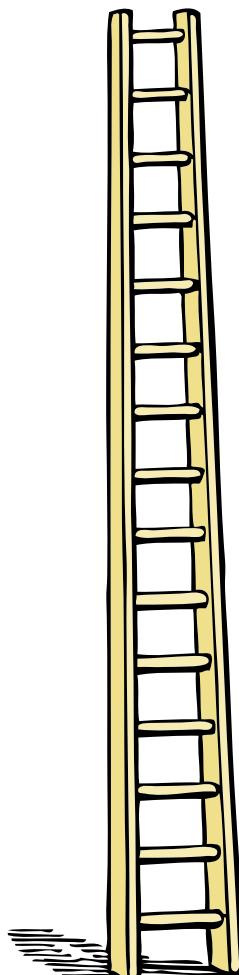
"Real estate is an imperishable asset, ever-increasing in value. It is the most solid security that human ingenuity has devised." – Russell Sage

**Yes, people can move up or down the property ladder.** For individuals or couples in a stage of life where career is no longer a factor and children have left the nest, the big space or urban location near schools and offices may not seem as important anymore. Instead, these buyers look to enjoy their regained flexibility in a smaller, quieter space that fits their future lifestyle more.

Downsizers obviously enjoy financial benefits: mortgage, insurance, utilities, repairs, and ongoing expenses are much less. However, do check if they will need to sell their current house before buying the new one, as this may impact the purchase timeline.

What they look for: a humble house that is spacious enough for daily activities and has easy access to public facilities such as parks, food shops, healthcare, etc. Elderly-friendly design is a great value-added feature, as the downsizing buyers tend to look for a place for retirement, too.

How to prepare: focus on aspects of the property that will help the buyer's lifestyle in the coming 10 years. Neighborhood safety, proximity to services, and demographics are also necessary to have on hand.



## CAUTION

Where are you on the ladder? Is your family growing and need more space or is it time to downsize?

"Prepare to be captivated by a home unlike any other. Step inside and discover architectural brilliance and innovative design."

Come see our unique model at 400 Miami Way, Poinciana.

Call now for a private showing of this unique model home.



# Investment Income

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"Real estate is the closest thing to a proverbial pot of gold." – Ada Louise Huxtable

## Buy-to-let investors

Buy-to-let is a popular model for many investors because of the potential for a stable, passive monthly income covering the mortgage payments. In fact, many developers advertise their new residential projects as investment-worthy and attractive to tenants in order to attract these investors.

These investors need to ensure that the expected monthly rent exceeds expenses such as tax, mortgage payments, tenant management, and occasional renovations.

What they look for: properties with high yield, stable tenants or potential tenants, existing infrastructure, in areas with a positive long-term outlook.

How to prepare: prepare and be ready to show comparable and estimate yield numbers, tenant demographics and long-term trends, proof of price stability, and favorable government



Description of  
Waymon Meadows  
FL LIC # CBC 1250530  
Since 1974

A "golden contractor" is a term that could be used to describe a contractor who consistently delivers exceptional quality and service, surpassing industry standards. Such a contractor embodies a set of ideal traits and practices that lead to successful projects and client satisfaction.

**CAUTION**



"Fool's gold" most commonly refers to pyrite, a mineral that can be easily mistaken for gold due to its metallic luster and pale brass-yellow color. While it might resemble gold, pyrite is a sulfide mineral with the chemical formula  $FeS_2$  and is much less valuable.



"I still think buying a home is the best investment any individual can make." – John Paulson



Target market:

Identify a **niche** market (e.g., luxury homes, starter homes) and build in areas where there's strong demand for those types of properties.

Location, location, location:

Choose locations with desirable amenities, good schools, and strong growth potential.

Build efficiently:

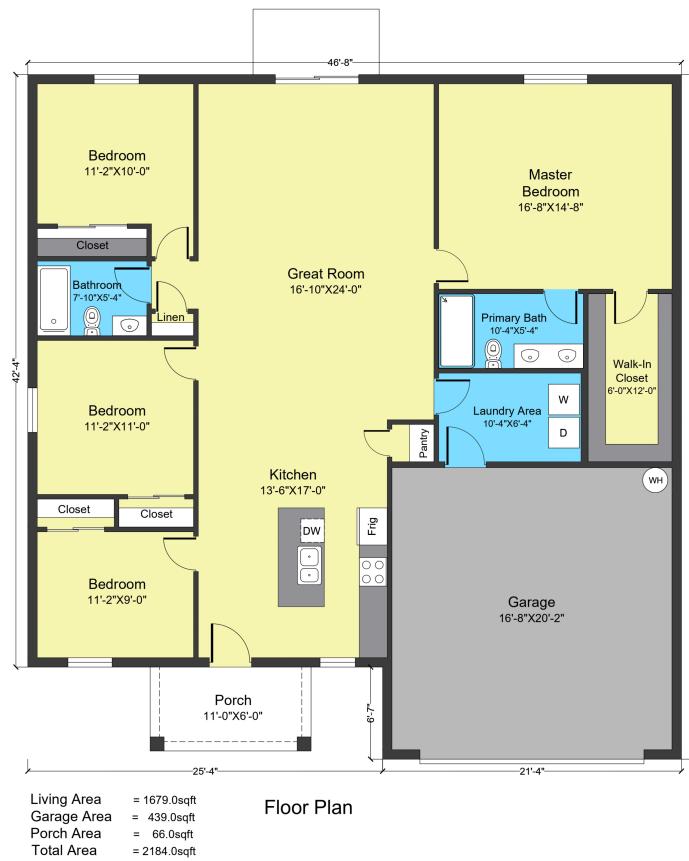
Focus on building quality homes that meet the needs of the target market, avoiding overbuilding.

Manage costs:

Carefully budget and manage construction costs to maximize profit margins.

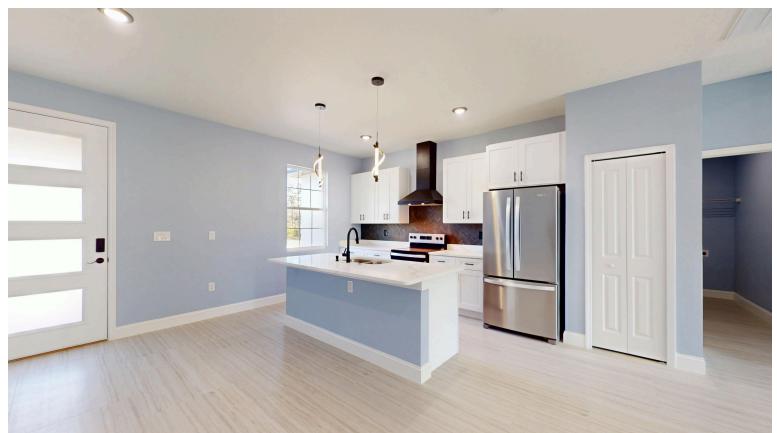
Build under contract:

Consider building homes under contract (with a buyer already lined up) to minimize risk.



Investing in the right **niche** when buying a new house.

Choosing a real estate niche is crucial when investing in a new house. It allows you to specialize, understand market dynamics better, and potentially achieve higher returns.





**"There is something permanent, and something extremely profound, in owning [and investing in] a home." – Kenny Quinn**

#### Building and Selling Process:

Land acquisition: Secure a suitable piece of land at a reasonable price.

Permitting and approvals: Navigate the local permitting and building code requirements.

Construction: Oversee the construction process, ensuring quality and timely completion.

Marketing and sales: Effectively market the finished home to potential buyers.

Closing: Manage the closing process with the buyer.

#### Financial Considerations:

##### Capital requirements:

Building requires significant capital for land acquisition, construction, and carrying costs.

##### Financing:

Explore financing options such as construction loans.

##### Tax implications:

Understand the tax implications of building and selling, including capital gains taxes.

##### Profit margins:

**Aim for a healthy profit margin (e.g., 10-20% gross profit, 5-10% net income).**



**CAUTION**

Before building a house, ask potential contractors about their experience, licensing, insurance, references, and project details like timeline, communication, and payment schedules. Also, inquire about their process for obtaining permits, handling change orders, and protecting your property.



**"Real estate cannot be lost or stolen, nor can it be carried away. Purchased with common sense, paid for in full, and managed with reasonable care, it is about the safest investment in the world." – Franklin D. Roosevelt**

Important Tips:

Research and due diligence:

Thoroughly research the market, potential locations, and building costs.

Build a strong team:

**Assemble a team of experienced professionals, including contractors, architects, and real estate agents.**

Focus on quality:

Build homes to a high standard to attract buyers and ensure long-term value.

Manage risk:

Diversify your projects, build under contract when possible, and manage your finances carefully.

In conclusion, building and selling houses for profit can be a rewarding venture, but it requires careful planning, strong financial management, and a willingness to navigate the risks of the real estate market.



Front Elevation

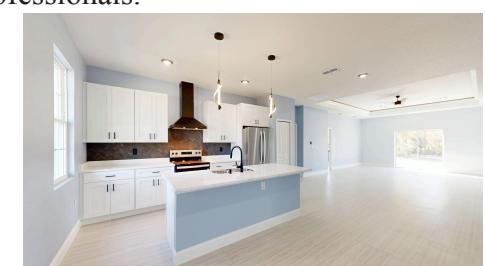


Enjoying the process of watching MRC build your new home, particularly a home, often involves appreciating the attention to detail, use of natural materials, and the application of traditional building techniques. MRC homes are known for their open floor plans, tray ceilings, accent lighting, and handcrafted details, blending functionality with aesthetic appeal.

You are invited to a private viewing of our unique model at 400 Miami Way, Poinciana, Florida by Waymon Meadows. Call his direct number for an appointment 863 287 5981. Model only shown by appointment to qualified buyers.

To build a house, you'll need to assemble a team of contractors, including a general contractor, who will oversee the entire project. You'll also need an architect to design the house and potentially an interior designer and landscape architect. Other specialized contractors include those for excavation, framing, siding, roofing, plumbing, electrical work, HVAC, insulation, drywall, painting, flooring, cabinetry, windows and doors, landscaping, and finishing carpentry.

MRC, Waymon Meadows, has the team that handles all detail. You will enjoy seeing your home fitly framed together by professionals.





Homeownership can be a path to building assets and wealth, particularly for lower-income and minority families. Housing builds assets and wealth when homeowners are able to afford to buy a home, successfully pay subsequent mortgage payments, and benefit from their home's equity and price appreciation.

Key strategies for new homeowners to build wealth

Long-term investment: A key strategy is to purchase a property with the intention of holding onto it for a long period, typically several years or even decades, aiming to generate steady rental income and benefit from property appreciation over time.

Income generation: If feasible, renting out the property can provide a stable source of regular rental income.

Capital appreciation: Over time, the property's value is expected to increase, offering the potential for significant profit upon eventual sale.

Tax benefits: Homeowners may be eligible for tax deductions, such as for mortgage interest, property taxes, and home renovations.

Additionally, homeowners who have owned their primary residence for at least two years can exclude all or part of the gain on the sale of their primary residence from taxable income.

Leverage: Homeowners can use the equity in their homes to borrow money for other investments or to improve their existing property. This can include taking out a home equity loan or a home equity line of credit (HELOC).

Additional considerations

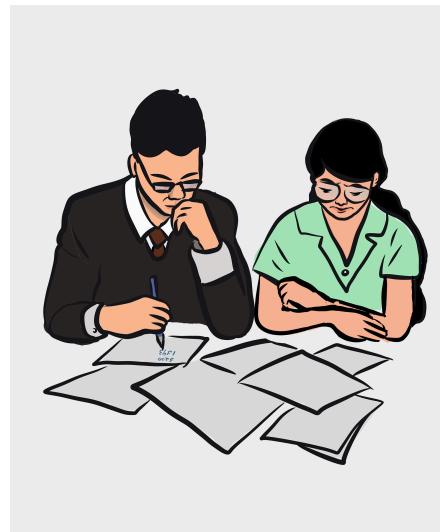
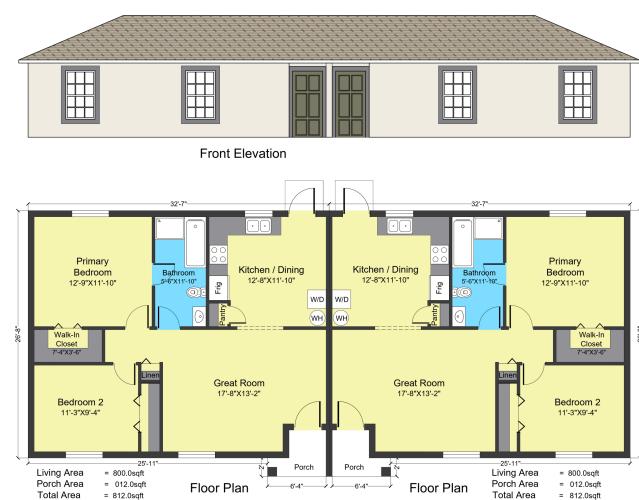
Savings, borrower education, and credit repair: These are important initial steps for renters who desire to become homeowners.

Financial literacy: Expanding knowledge of the real estate market and exploring the various ways real estate can be used to build wealth is essential for success.

Finding the right professionals: A well-networked real estate agent who understands industry standards, legalities, and contracts can be crucial for navigating the home buying and investment process.

Due diligence: When evaluating potential properties for investment, it is important to focus on hard data such as previous year's tax returns and maintenance records rather than relying solely on pro-forma statements.

Note: The information provided here is for general guidance and may not be applicable to all situations. It is recommended to consult with financial and real estate professionals for personalized advice.



What is MRC' 2 x2 Wealth Plan?

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