

SLIDE 9 - Types of Investments (Cover Page)

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Residential Property

Residential property refers to property that is owned and used for habitation. Such properties may be further classified in terms of how many families they are designed to house, whether they are attached to other units or detached, and so forth.

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Commercial Property

Commercial property generally refers to retail and office properties, but may also include industrial real estate. The term "commercial" relates to the fact that the property can potentially generate income from a business's usage.

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Industrial

Industrial investments are properties that typically consist of warehouses, storage units, and manufacturing facilities. Industrial customers are generally more concerned about the functionality rather than the appearance of a space.

Industrial zoning regulates:

- intensity of usage
- type of industrial activity
- environmental consequences

Industrial zones usually require off-site improvements such as stronger roads, heavy plumbing and wiring, wider streets for trucks, rail spurs, and other necessities for industry. A municipality may not allow some industrial zones, such as heavy industrial, at all. The industrial park is a relatively recent concept in industrial zoning.

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Agricultural

Agricultural investment deals with land used for farming, ranching, and other agricultural enterprises. Investors purchase acreage then sublet it for farming or ranching. The price of land is becoming cost prohibitive for some farmers, so renting is an attractive alternative. Investors may benefit from farm subsidies and other tax incentives.

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Business Opportunities

Business opportunity brokerage is essentially purchasing an existing business. In most cases, the sale of a business entails the simultaneous transfer of an estate in land, (whether a leasehold or a fee) and is considered a real estate transaction.