

McCansse

Investments



Joshua, Texas

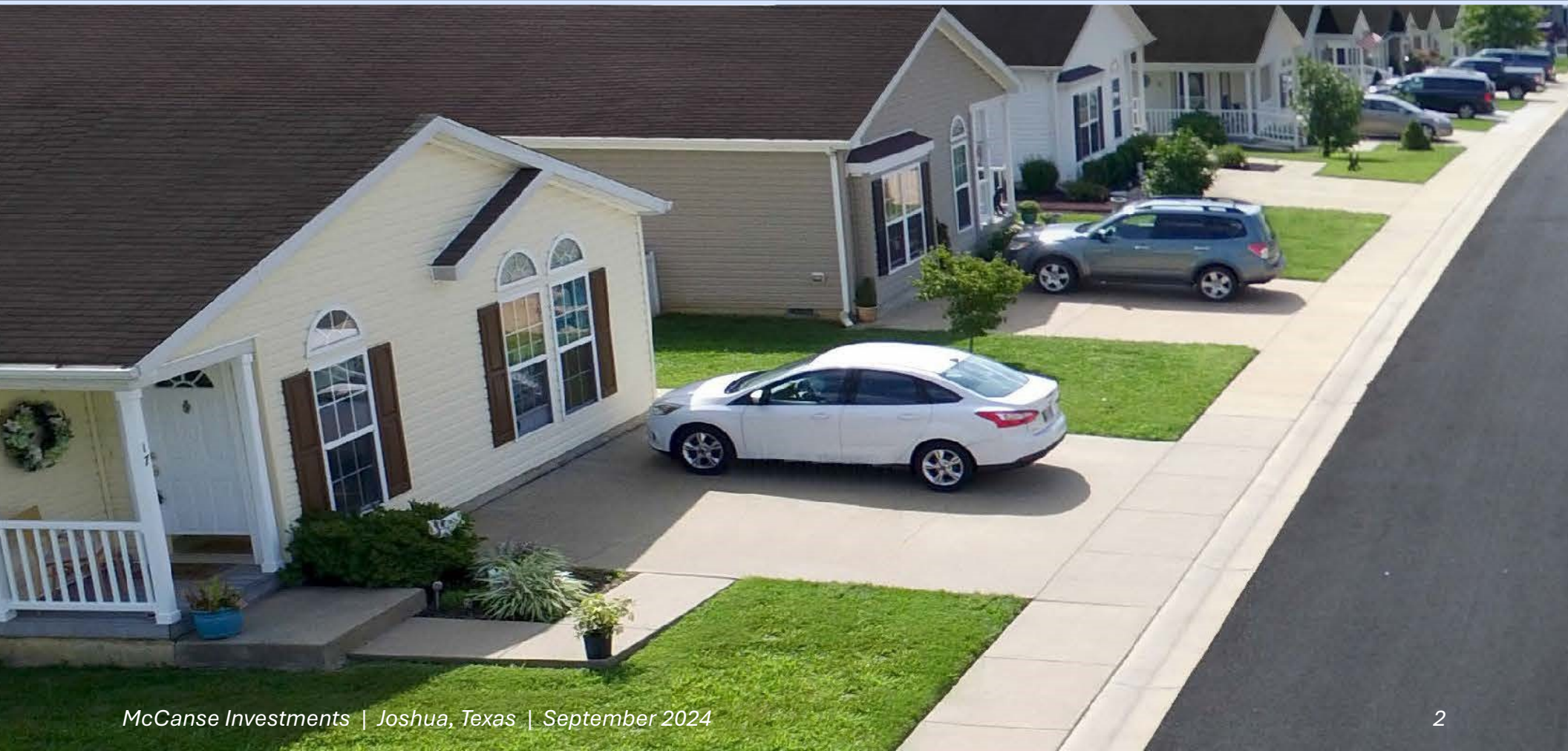
Manufactured
Home Subdivision

*Turning Renters into
Homeowners*



Creating Attainable Home Ownership

Our plan is to add **new beautiful, energy efficiency homes that are below current market prices with favorable financing options.**



Problem: Starter Homes Are Too Expensive



1983 3 Bed / 1.5 Bath
1,345 sf.
Starting at \$225,000



1970 3 Bed / 2 Bath
1,249 sf.
Starting at \$250,000



1998 3/2 MH
1,568 sf
\$259,000

Solution: New Generation of Manufactured Home Subdivisions

- Porches
- Pitched roof
- Landscaping
- Sidewalks
- Smart panel, lap siding, stone facade



Target Customers



First time buyers

Public Workers

- Teachers
- Nurses
- Law Enforcement
- Fire

Single Women

Young and Working-class Families



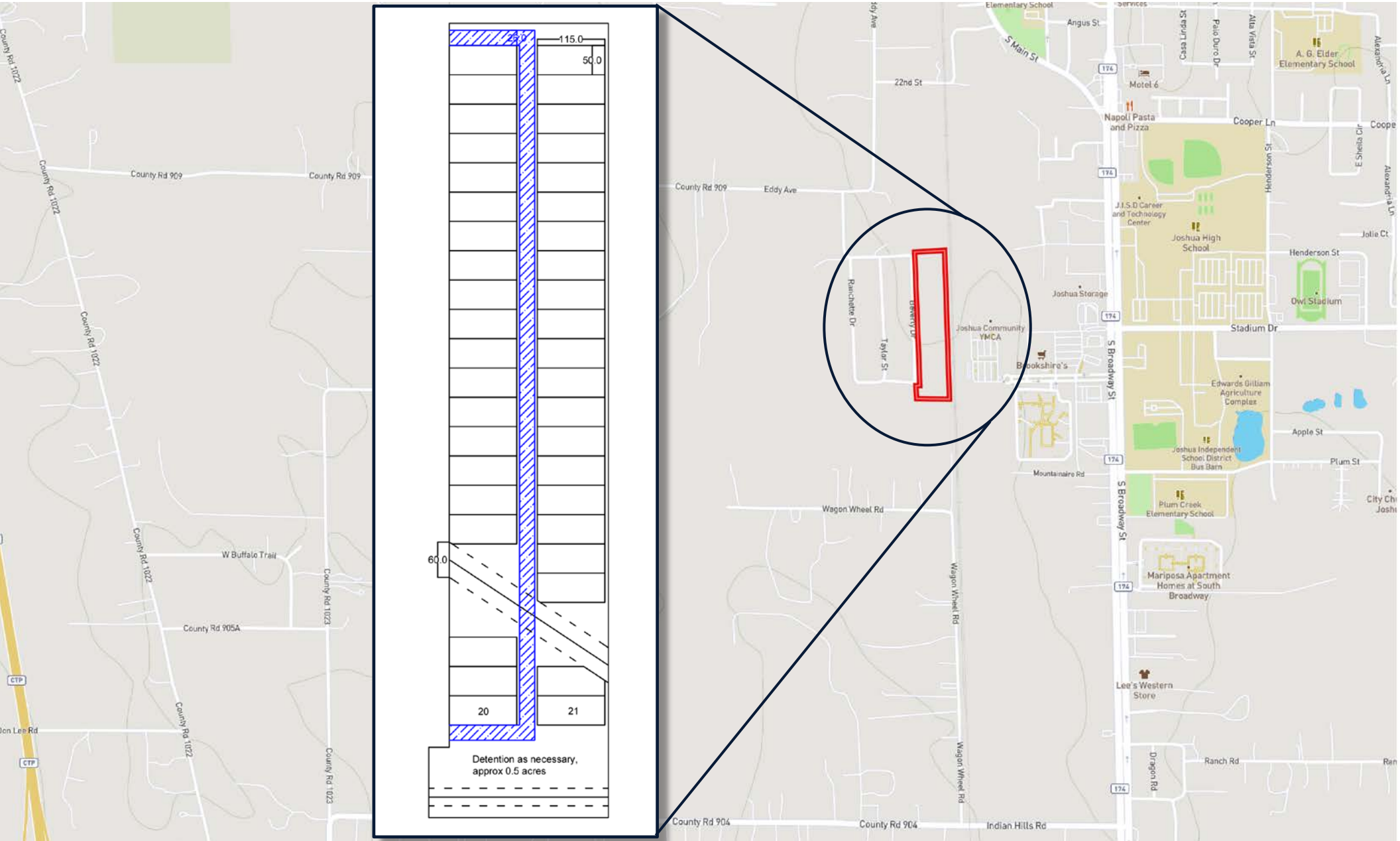
Interior of Homes



- Taped & Textured drywall
- GE appliances included
- Sherwin William paint
- High-end design
- Open concepts
- Energy efficient and low maintenance
- Quality construction – national award-winning manufacturers with one-year warranty



Subdivision Layout & Location



FHA Mortgage Advantages

- Small down payment.
 - 3.5% instead of 20%.
 - Can be 0% with our assistance program.
- Credit scores as low as 500 can still qualify instead of 620
- Debt-to-Income Ratio of 50% instead of 36%
- 30-year mortgage term
- Lower interest rates



FHA Mortgage Examples

| | | |
|---------------------------------|----------------|----------------|
| Loan Amount | \$200,000 | \$250,000 |
| 3.5% Down Payment | \$7,000 | \$8,750 |
| Interest Rate | 6.125% | 6.125% |
| Loan Term | 30 years | 30 years |
| Annual Tax at 2.25% | \$3,600 | \$4,500 |
| Estimate Monthly Payment | \$1,615 | \$2,019 |

- **3 bed / 2 bath apartments in Joshua rent for \$1,400 to \$1,650**
- **3 bed / 2 bath home mortgage payments start at \$1,900 with a \$25,000 down payment and multiple \$1,000's more for appliances and upgrades**



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With a history in profitable self-storage and RV park investments, we now focus on providing attainable, quality single-family home subdivisions in growing markets.

Clay Miller

Development

682-224-9247

Clay@Providence.US

Tim Clarkson

President

512-567-1106

Tim@McCanse.com