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CREH Business Plan

Acquisition & Leasing of Residential Property January 2008

adverse situations. Payment timeliness and duration of rental agreements were above industry averages.

Lastly, the final key competitive advantage is CREH's extensive network of reliable sub-contractors, broad experience with rehabbing single-family homes, affiliation with key construction companies, and a diversified management/advisory team.

Investor Participation

CREH will be partnering with investors who wish to financially participate in real estate ventures without having to endure any of the hassles associated with the daily management activities of rental properties. For the investor who participates in a real estate partnership, CREH will provide an attractive fixed rate of return, manage the property, prepare all required filings (including tax filings), and make a fixed rate, tax-deductible donation in the company's name to a charitable organization designated by the investor.

In exchange for the investor securing financing for a particular property and providing the required down payment for the mortgage, CREH will provide a guaranteed annual rate of return of 12.0% on the investor's down payment investment. In addition, CREH will contribute a tax-deductible amount in the company's name equal to an annual rate of return of 2.0% on the investor's down payment to any charitable organization the investor chooses to designate. If the investor does not wish to designate a charitable organization, CREH will select East West Church, Inc. as its default charitable organization with which to make charitable contributions. The established LLC governing the partnership will receive receipts for the tax-deductible, charitable contributions and include in necessary tax filings. Furthermore, if the investor would benefit from managing his/her personal income tax liabilities by sharing in the LLC's corporate losses for additional tax deductions, CREH is willing to negotiate a mutually favorable arrangement with the investor for sharing tax deductions in exchange for a lower guaranteed annual rate of return. Additional information on the investor's contribution and return on investment is described in Section 8 - Financial Plan. An example of a real estate investment and related cash-flows is shown in the Appendices.

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