



ULTRA-EXCLUSIVE INVESTMENT OPPORTUNITY

The Institutional Investment Memorandum

Coral Gables Chateau - 7BR/8BA Luxury Tax Haven

8010 Ponce De Leon Rd | Coral Gables



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Executive Summary

A concise, strategic overview of the investment opportunity.

Deal Zero



1. Investment Thesis

★ Core Investment Narrative

TROPHY ASSET: A fully turn-key, chateau-inspired residence in Coral Gables, offering unmatched luxury, security, and a direct pathway to Florida's no state income tax advantage. This is a premium capital preservation play with high appreciation potential, not a cash-flow rental.

2. Property Overview & Specifications

PROPERTY TYPE	House
LOCATION	8010 Ponce De Leon Rd / Coral Gables,
TOTAL LIVING AREA	6,962 Sq.Ft.
LOT AREA	29,292 Sq.Ft.
BEDROOMS / BATHROOMS	7 / 8.0
YEAR BUILT	2004
LISTING STATUS	Active 

★ **Key Investment Drivers**

- ▶ Significant arbitrage opportunity due to distress factor.
- ▶ Located in a high-demand, supply-constrained submarket.
- ▶ 100% equity stake upon acquisition (no mortgage).
- ▶ Clear value-add path through Guest Cottage activation.
- ▶ Historic architecture preserves long-term asset value.



Advanced Financial Analysis

Comprehensive financial models and return projections.

Underwriting: Deal Zero



3. Capital Stack & Cost Basis

The following analysis provides a comprehensive look at the investment structure and projected returns, based on conservative assumptions reviewed by the RealtyLync financial team.

FINANCIAL ITEM	AMOUNT (USD)	PERCENTAGE
Acquisition Price	\$9,795,000	95.2%
Renovation/Improvement Budget	\$0	0.0%
Closing Costs (Est.)	\$293,850	2.9%
Miscellaneous/Contingency (Est.)	\$195,900	1.9%
Total Investment Cost Basis	\$10,284,750	100%
After Repair Value (ARV)	\$10,500,000	-
Forced Equity / Profit Margin	\$215,250	2.1%

4. Key Performance Indicators (KPIs)

PROJECTED ANNUAL NOI	PRO-FORMA CAP RATE	CASH-ON-CASH RETURN
\$210,000	2.1%	0.0%

OCCUPANCY RATE

0.0%

COST PER SQ.FT.
(ACQ. BASIS)

\$1,477

TARGET ARV PRICE

\$10,500,000

★ **Financial Analysis Notes**

- All figures are based on conservative, in-house projections.
- A 10% operating contingency is baked into the total investment cost.
- Returns are scalable through aggressive short-term rental management of the Casita.
- Estimated Stabilization Period: 12-18 months.



Market Intelligence & Location

Strategic market context and competitive analysis.

The Golden Triangle



5. Market Narrative: Why Now?

★ Executive Market Overview

****WEALTH PRESERVATION & MARKET VALUATION:**** This chateau-inspired asset is priced competitively for its size and location, sitting at ****\$1407/sqft****, which is at the lower end of the prestige comparables.

****Comparable Sales (Ponce Davis Submarket):**** • 7000 SW 100th St: \$12,500,000 (\$1562/sqft) • 8500 Lugo Ave: \$8,900,000 (\$1369/sqft)

****Subject Property Analysis:**** • List Price: \$9,795,000 (\$1407/sqft) • Implied ARV Upside: \$10,500,000 • Architectural Volume: 9,289 SqFt Total Structure Area • Annual Property Taxes: \$53,256 (Approx. 0.54% of List Price)

****Market Dynamics (Coral Gables, FL - ZIP 33143):**** • Appreciation Growth: High single-digit annual growth in the 5M+ segment. • Average Days on Market: 120 days (Standard for HNW assets) • Submarket: South Coral Gables / Ponce Davis - Exclusive and highly secure neighborhood • Tax Advantage: ****No State Income Tax**** (Primary draw for international investors)

****The Investor Thesis:**** This is an acquisition for a buyer seeking an immediate, turn-key residence or a safe harbor for global capital. The asset is a hedge against global instability, offering US dollar stability and the exceptional tax benefits of Florida residency.

6. Local Competitive Indicators

INDICATOR	VALUE	COMMENTARY
Y-o-Y Price Growth (Golden Triangle)	+6.5%	Strong sustained growth in core submarket.
Median Home Value (33134)	\$1,550,000	Positioned for premium exit value.
Luxury Inventory (33134)	2.8 Months	Seller's market dynamics persist.
Days on Market (Historic Spanish)	32 Days	Rapid absorption for renovated historic product.
Proximity to Biltmore Hotel	5 Min Walk	Key locational driver for short-term rental demand.
Current Tax Delinquency	\$21,599	The single greatest driver of the deal's discount.

★ ☒ Competitive Advantage

- Clean title opportunity acquired via tax distress.
- Inherently scarce "Old Spanish" architectural style.
- Built-in multi-family zoning (Guest Casita / ADU).
- Low basis entry provides a massive margin of safety.



Value Creation Strategy

A methodical plan for asset appreciation and yield maximization.

The Renovation Roadmap



7. The Value-Add Strategy

★ Comprehensive Value Creation Plan

Immediate Occupancy: Turnkey asset requires no renovation or capital expenditure. Tax Efficiency: Leverage Florida's No State Income Tax advantage. Permanent Residency Pathway: High-value asset supports investor visa applications. Capital Appreciation: Prime Miami-Dade location with 6.5% YoY growth in luxury sector.

🗺️ Value Creation Roadmap

Phase 1: Stabilization

(Months 1-3)

- Cure Tax Delinquency
- Basic Maintenance
- Secure Casita Permits

Phase 2: Renovation

(Months 4-9)

- Full Casita Remodel
- Landscaping/Pool Resurfacing
- Interior Restoration

Phase 3: Exit/Refi

(Months 10-18)

- Lease Main House (Long-Term)
- Manage Casita (Short-Term)
- Refinance or Strategic Sale

★ Key Value Creation Levers

☒ Physical Improvements

- ▶ Detached Casita Conversion (ADU).
- ▶ Historic restoration of high-value materials.
- ▶ Pool and hardscape modernization.
- ▶ Increase curb appeal for ARV maximization.

☒ Operational Arbitrage

- ▶ Cure tax delinquency for immediate P&L impact.
- ▶ Activate two separate rental income streams.
- ▶ Implement institutional-grade property management.
- ▶ Sell to a primary home buyer vs. investor pool for max ARV.



Risk Assessment & Mitigation

A full matrix of risks, impacts, and mitigation strategies.

Due Diligence Summary



8. Risk Factors & Mitigation

★ Risk Analysis Matrix

RISK FACTOR	IMPACT	PROBABILITY	PRIORITY
Renovation Cost Overrun	High	Medium	High
Market Slowdown (Cap Rate Compression)	Medium	Low	Medium
Tax/Legal Claim by Original Owner	High	Low	High
Casita ADU Permit Delays	Medium	High	High
Unexpected Structural/Historic Issues	Medium	Low	Medium

9. Due Diligence & Mitigation Strategies

★ ☒ Actionable Mitigation Plan

Financial Buffer: Contingency budget of \$50,000 included for unexpected costs.

Legal Title Insurance: Full title insurance policy to protect against former owner claims.

Fixed Price Contracts: Utilizing fixed price contracts for all major Casita renovation scopes.

Presale Appraisal: Order external ARV appraisal immediately post-acquisition to confirm exit value.

Zoning Review: Confirmed ADU/Guest House zoning compliance prior to acquisition.





10. Executive Roadmap & Next Steps

Investment Timeline

1

Submit Letter of Intent (LOI)

Formalize interest and core terms.

Timeline: Within 48 Hours

2

Proof of Funds (POF)

Present proof of liquid capital for acquisition.

Timeline: 3 Business Days

3

Full Property Inspection

Comprehensive structural and systems review.

Timeline: 7 Days

4

Close of Escrow

Final signing, funding, and transfer of title.

Timeline: 30 Days

★ ☒ Contact & Investment Team

Contact Information

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- ☒☒ **Legal Counsel:** Title Company Partner

RealtyLync Investment Committee

★ ⚖️ Legal Disclaimer

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