



ENGEL & VÖLKERS®

Rental Income Opportunities in Atlanta Real Estate



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Donald Klip

Co-Founder

America Mortgages

THURSDAY

October 19th

6:30 PM - 8:30 PM

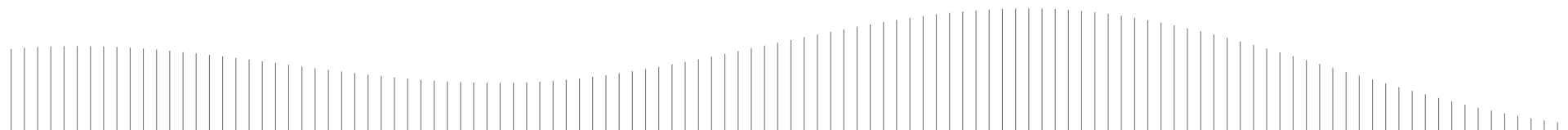


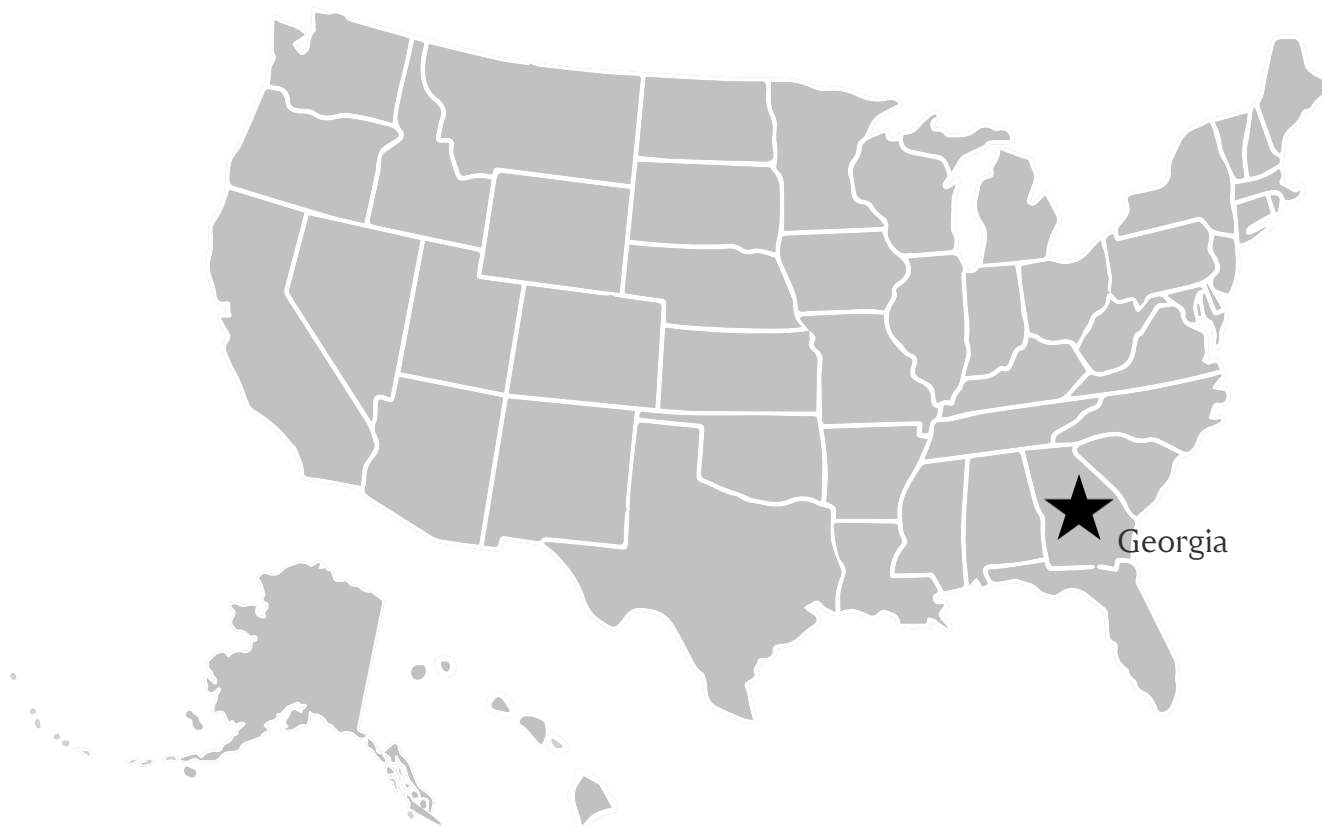
www.americamortgages.com | www.evatlanta.com



Georgia Real Estate Opportunities

Presented by: Steve Kim





Southeast USA

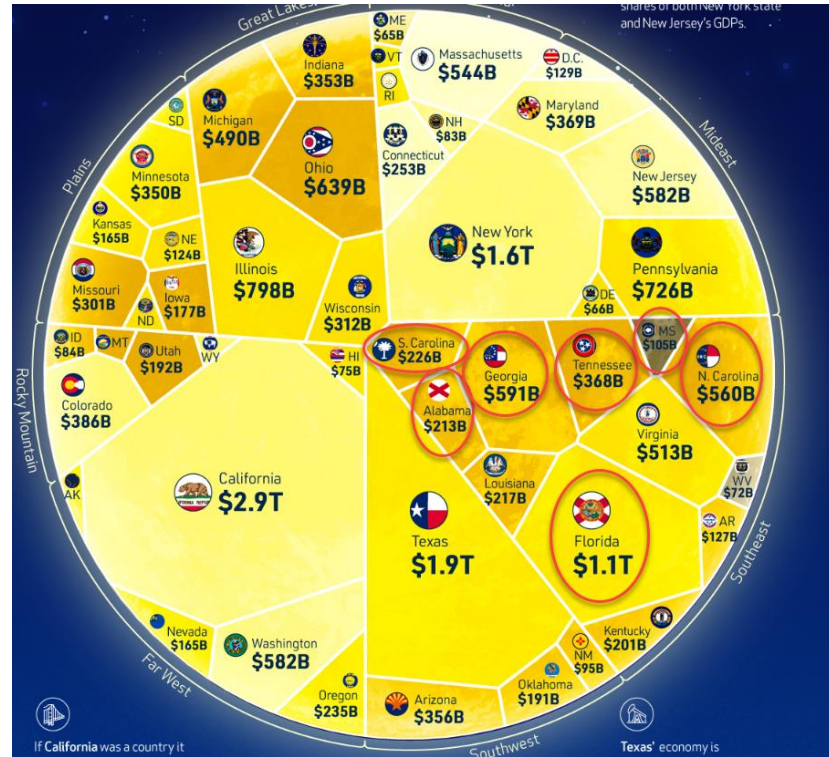


Most Major Cities Lie Along Waterways



Southeast US Economy

\$3.16 Trillion

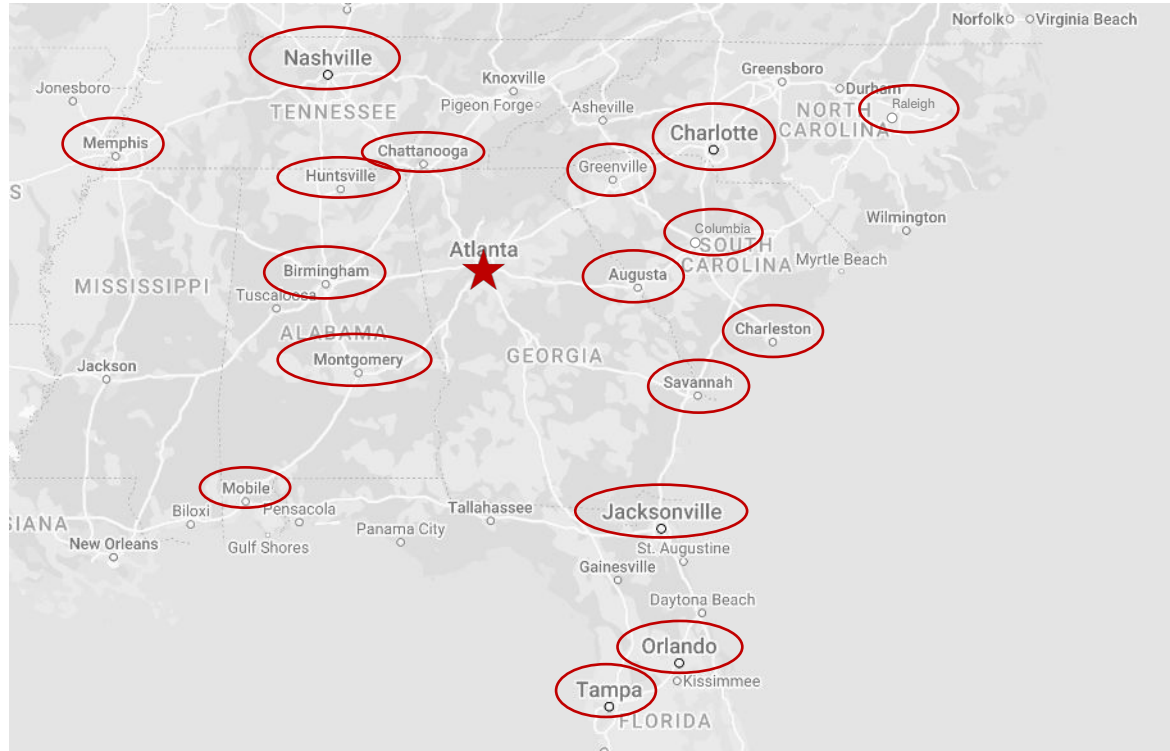


U.S. Projected Population Growth

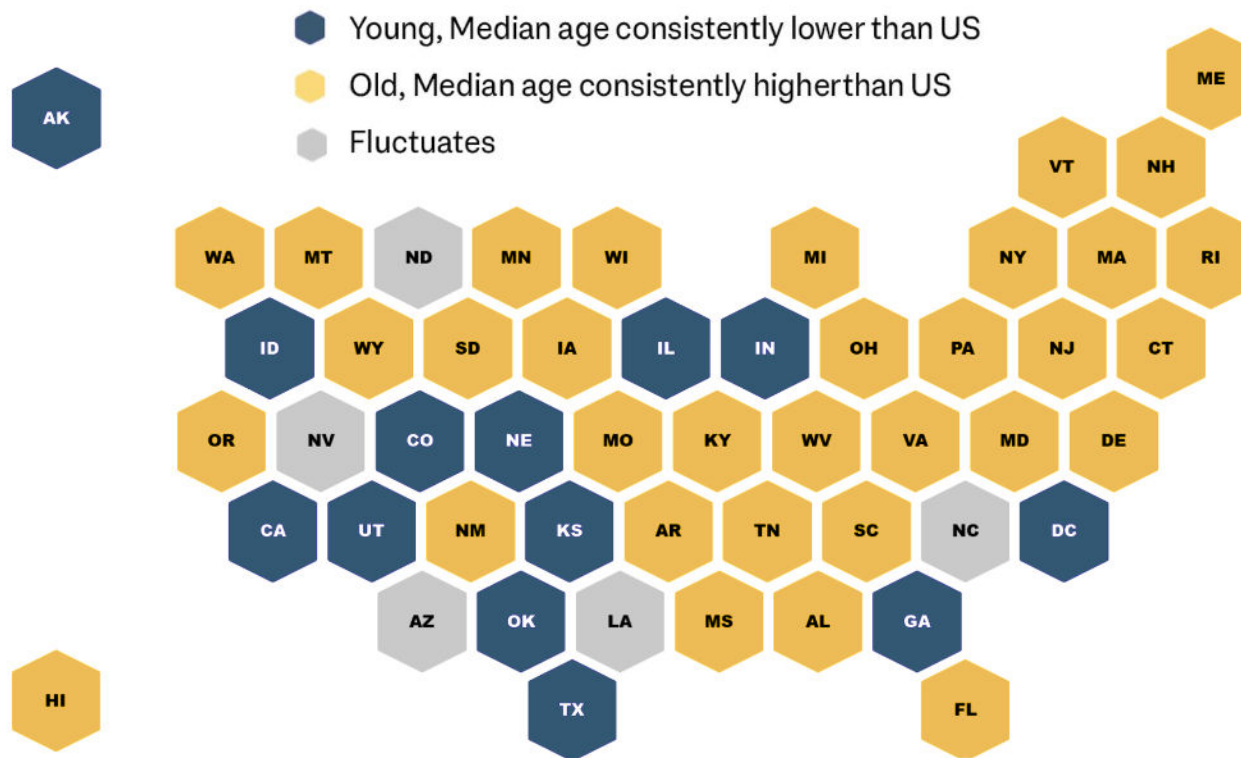
Rank	2000		2010		2020		2030		2040	
1	California	33.87 M	California	37.23 M	California	40.44 M	California	43.75 M	California	46.47 M
2	Texas	20.85 M	Texas	25.15 M	Texas	29.60 M	Texas	34.74 M	Texas	40.02 M
3	New York	18.98 M	New York	19.38 M	Florida	21.88 M	Florida	25.37 M	Florida	28.89 M
4	Florida	15.98 M	Florida	18.80 M	New York	20.03 M	New York	20.64 M	New York	20.87 M
5	Illinois	12.42 M	Illinois	12.83 M	Pennsylvania	12.84 M	Pennsylvania	12.95 M	★ Georgia	12.82 M
6	Pennsylvania	12.28 M	Pennsylvania	12.70 M	Illinois	12.79 M	Illinois	12.71 M	Pennsylvania	12.81 M
7	Ohio	11.35 M	Ohio	11.54 M	Ohio	11.71 M	Ohio	11.84 M	North Carolina	12.66 M
8	Michigan	9.94 M	Michigan	9.88 M	★ Georgia	10.73 M	★ Georgia	11.84 M	Illinois	12.40 M
9	New Jersey	8.41 M	★ Georgia	9.69 M	North Carolina	10.57 M	North Carolina	11.67 M	Ohio	11.75 M
10	★ Georgia	8.19 M	North Carolina	9.54 M	Michigan	9.99 M	Michigan	10.07 M	Michigan	9.96 M

*M = Million | Source: Weldon Cooper Center, Demographics Research Group 2018

The Hub of A Fast-Growing Region



Projected Median Age State vs. Nation in 2020, 2030, 2040



Atlanta Business

Fortune 500 Companies

Company	Fortune 500 Rank	Revenue (\$ Millions)
Home Depot	17	151,157.0
UPS	34	92,287.0
Coca-Cola	93	38,655.0
Delta Air Lines	113	29,899.0
Southern Company	153	23,133.0
Genuine Parts	191	18,870.5
WestRock	192	18,746.1
PulteGroup	267	13,926.9
Newell Brands	348	10,589.0
Intercontinental Exchange	384	9,168.0
Global Payments	407	8,523.8
Graphic Packaging Holdings	466	7,156.0
NCR	466	7,156.0
Veritiv	477	6,850.5

Source: Fortune 500, November 2022.

Corporate Headquarters



Source: U.S. BLS 2021 for Atlanta, GA.

BUSINESS AND INDUSTRY

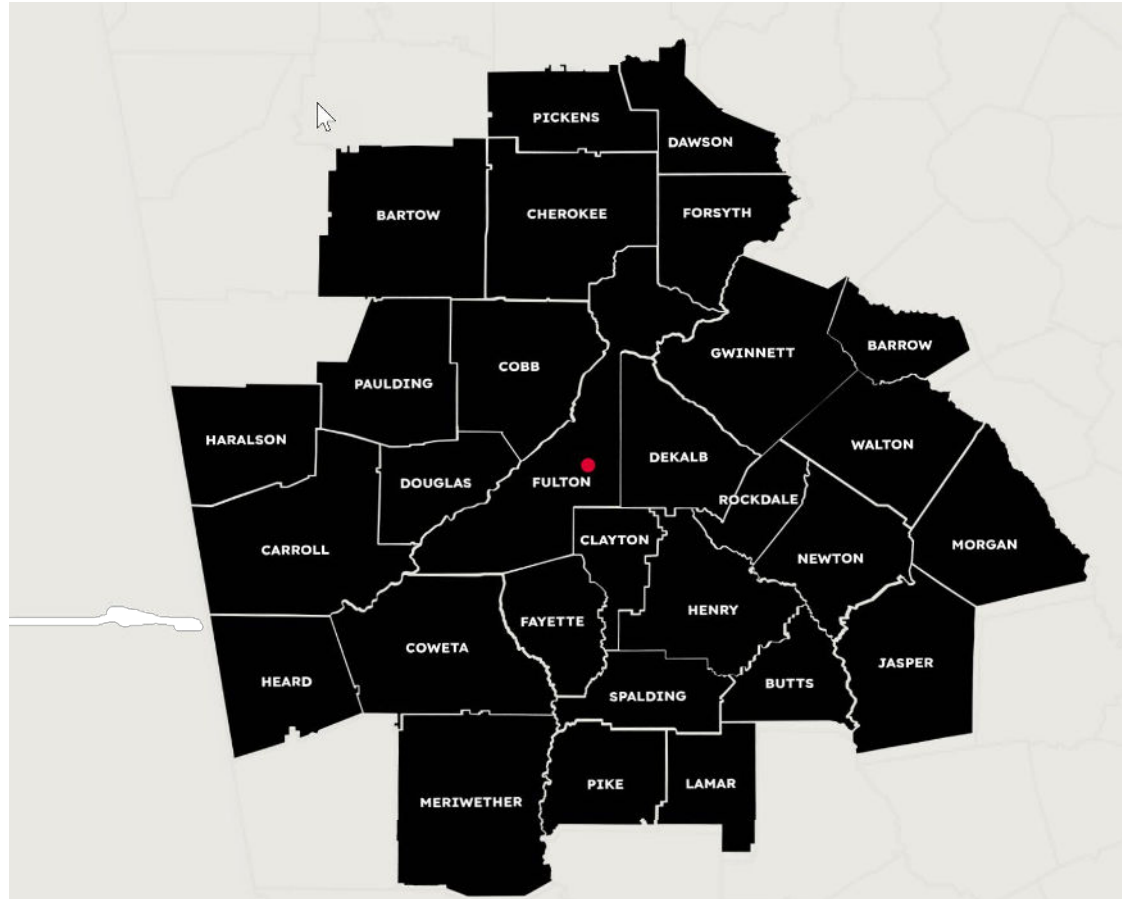
With the amenities of an international crossroads and lower cost of doing business than peer regions, Metro Atlanta was built for business. As the capital of the most business-friendly state in the country, this has always been a place where opportunity can become reality. One of the largest economies in the nation with a GDP of \$422 billion, metro Atlanta's business community keeps rising.

Home to headquarters of 31 of America's largest corporations (Fortune 1000), including 17 ranked in the elite Fortune 500, as well as more than 200 of the nation's fastest-growing private companies (Inc. 5000), metro Atlanta is a premier location for the headquarters of companies across industries. The region has also attracted more than 30 corporate innovation centers.

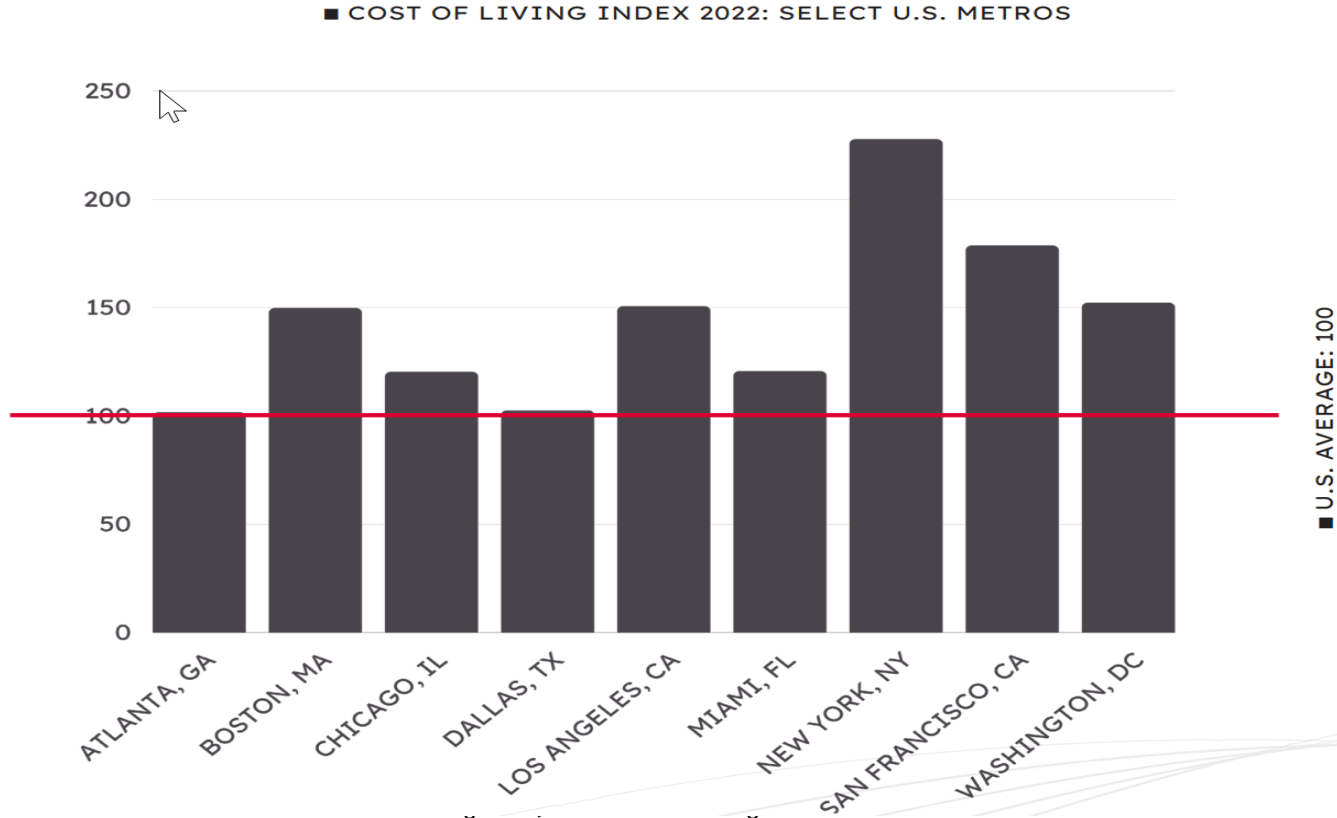
Atlanta is a global business hub, home to nearly 1,000 international companies. Flights from Hartsfield-Jackson International Airport, the busiest and most efficient airport in the world, travel nonstop to 70 international and 150 domestic destinations. 30+ bi-national Chambers of Commerce are located in the region, in addition to more than 60 Consular Offices, 26 of which are Consuls General representing their countries as posted diplomats in Atlanta.

A business-friendly environment and low cost of doing business are key elements for why companies choose metro Atlanta. Area Development ranked Georgia the #1 state for doing business for the last nine years (2014-2022).

29 County Metro Atlanta Region



Affordability



POPULATION

Metro Atlanta, the bustling capital of the Southeast, is a magnet for tomorrow's workforce and a mosaic of welcoming hometowns. It's the eighth-largest and one of the fastest-growing areas in the nation.

Home to more than six million people in 2021, Atlanta's 29-county Metropolitan Statistical Area (MSA) experienced the fourth-largest population increase of all MSAs in the nation – an increase of roughly 775,000 people from 2011 to 2021.

There is no majority racial group in metro Atlanta.

The largest racial groups are:

- White (45.7%)
- Black or African American (33.4%)
- Two or more races (9.5%)
- Asian (6.3%)

The region's Asian American population grew by 50%, roughly 129,000 people, between 2011 and 2021. The Hispanic or Latino population grew by 21%, about 117,000 people, since 2011. Hispanic or Latino residents make up 11.2% of metro Atlanta's population. 13.8% of metro Atlanta residents are foreign-born.



Expansion and Growth Metro Atlanta

21-County Region

To Add 1.2 Million
Jobs Over The
Next 30 Years

69

Consulates &
Foreign Trade
Representatives

#1 State To Do Business

Georgia Ranked #1 for 9
Consecutive Years by Area
Development Magazine

#3

Best City for Young
Entrepreneurs by Forbes

Top 3

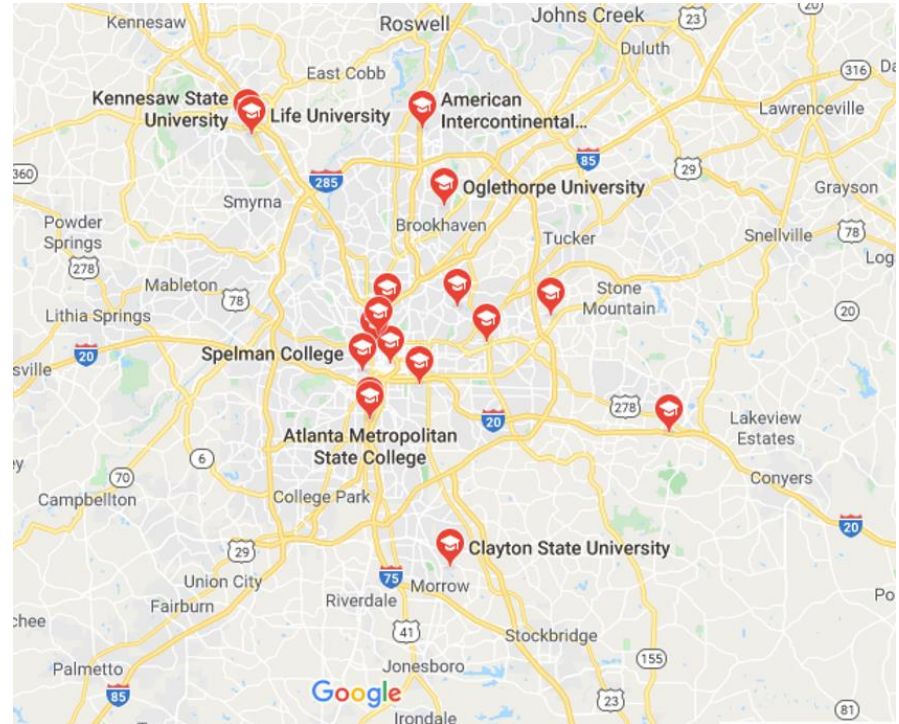
Tech Meccas of Tomorrow
by Curbed Atlanta

4,000+

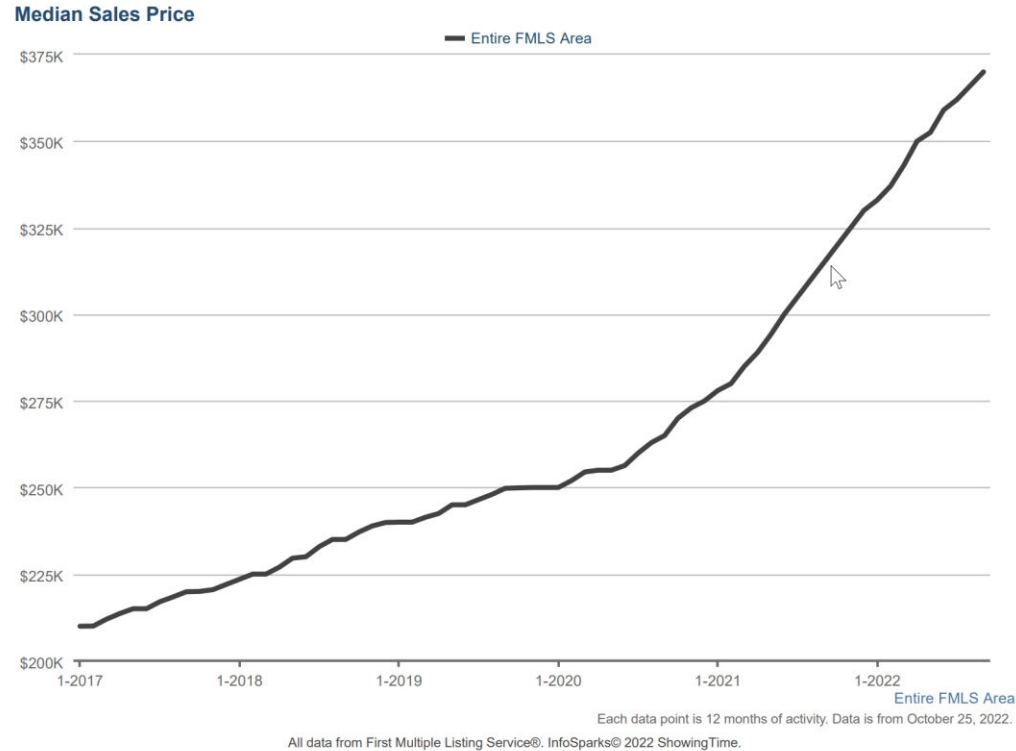
International Companies
In Georgia

Higher Education (2023) – 270,439

- Georgia Institute of Technology – 43,859
- Kennesaw State University – 42,899
- University of Georgia – 40,118
- Georgia State University – 36,973
- Georgia Southern University – 27,076
- University of North Georgia – 18,972
- Savannah College of Art and Design – 15,636
- Emory University – 14,779
- University of West Georgia – 12,687
- Georgia Gwinnett College – 10,949
- Mercer University – 9,009
- Clark Atlanta University – 4,055
- Morehouse College – 2,554
- Spellman College – 2,417
- Oglethorpe University – 1,446
- Agnes Scott College – 1,080

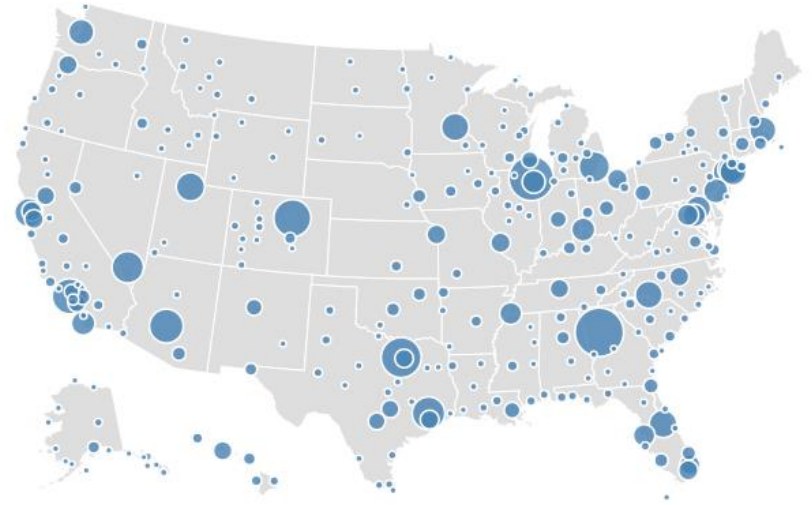


Metro Atlanta 9-Year Home Prices



Hartsfield-Jackson Atlanta International Airport

- Busiest airport in the world for 24 consecutive years (except 2020 due to Covid)
- 107 million passengers use the airport a year
 - Nearly 300,000 a day
- The World's most efficient airport for 14 consecutive years
- Atlanta is within a two-hour flight of 80% of the entire United States population.
- The airport employs 63,000 people (biggest employer in Georgia)
- It is the hub to Southeast United States

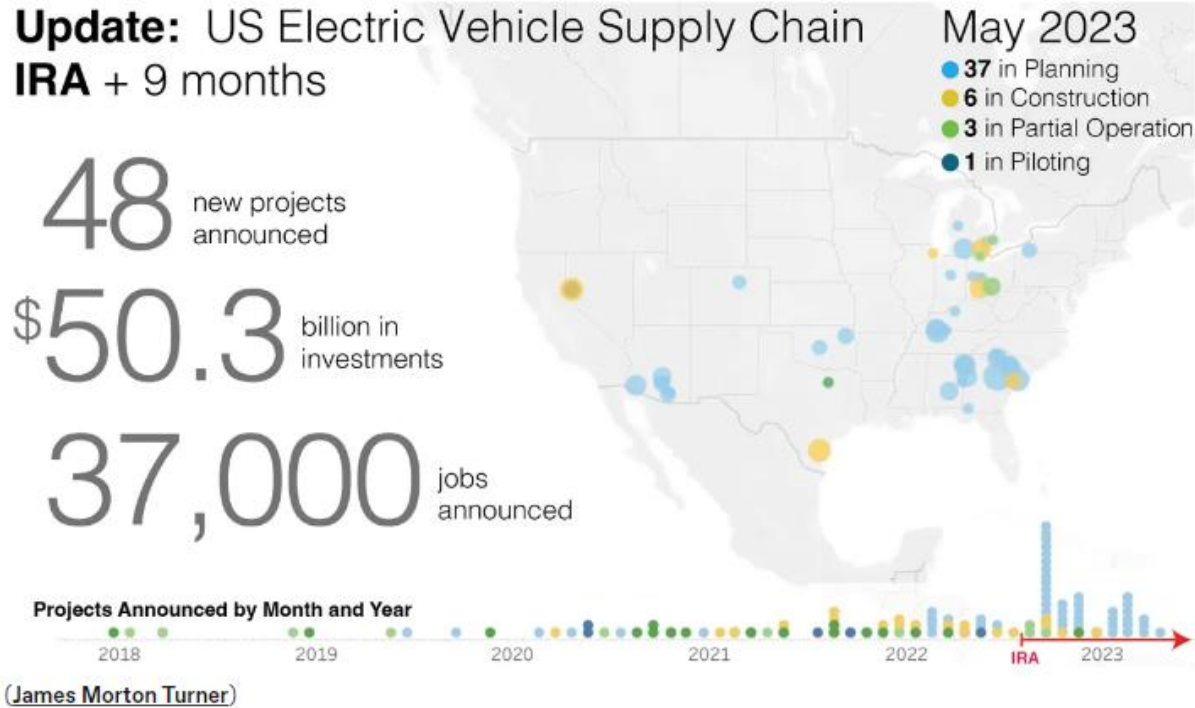


Hollywood of The South

- Second largest film studio industry in the U.S.
- #1 in the U.S. with most film produced
- \$4.4B revenue in 2022



Battery Belt



EV Industry in Georgia

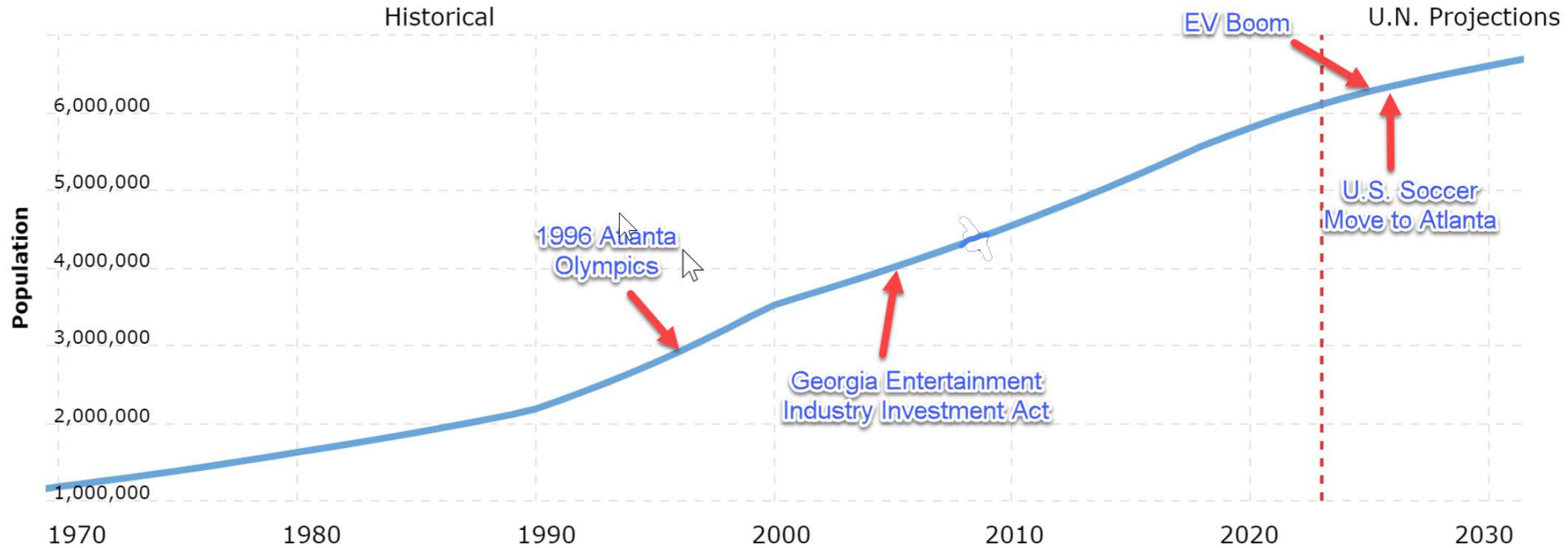
Hyundai EV factory near Savannah	\$5.5 B
Hyundai and LG near Savannah	\$4.3 B
SK Battery and Hyundai north of Atlanta	\$4-5 B
Rivian east of Atlanta	\$5 B
NVH Korea south of Atlanta	\$72 M
Qcells north of Atlanta	\$2.5 B
SK Battery east of Atlanta	\$2+ B
Ascend Elements southeast of Atlanta	\$50 M
Das	\$35 M
Woory	\$18 M
	\$25+ B



U.S. Soccer headquarters and first-ever national training center coming to metro Atlanta

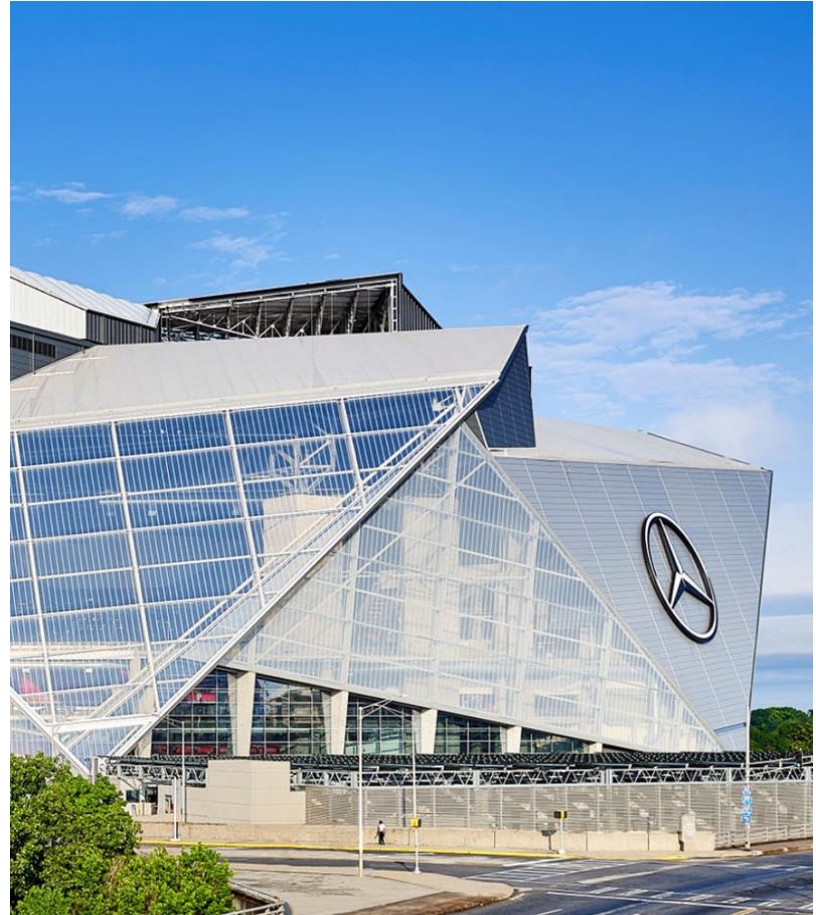


Metro Atlanta Population Growth Statistics



2026

World Cup
Host City



Metro Atlanta Golf

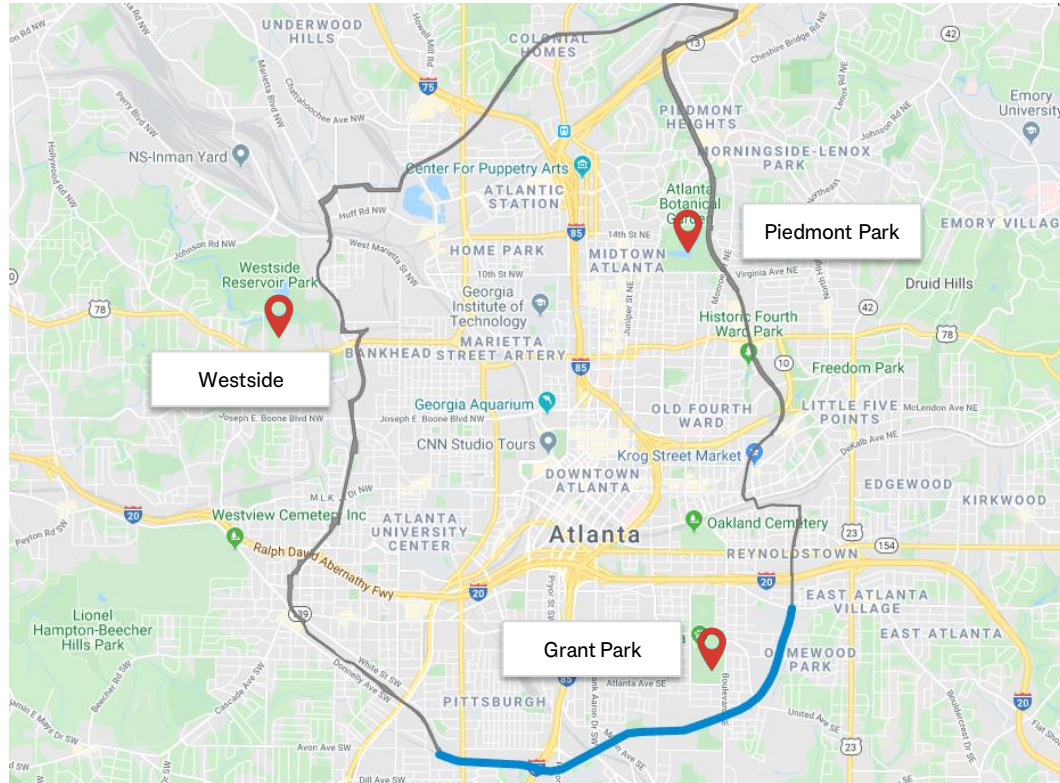


The Masters

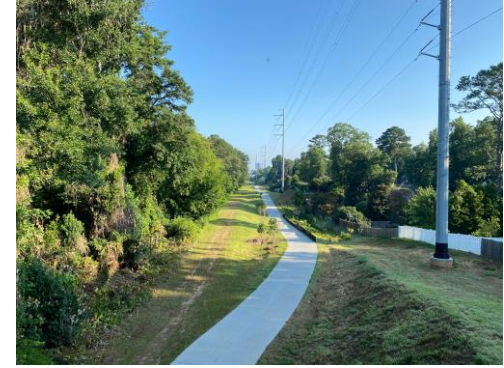


TOUR Championship

Atlanta Beltline – 22 mile loop around central Atlanta



Atlanta Beltline – To be completed 2030 connecting 45 neighborhoods



Featured Listing: 4012 Park Lane College Park GA 30337

Price: US\$388,529

- ✓ 4 Bedroom
- ✓ 2,066 sqft
- ✓ 2.5 Bathrooms
- ✓ 2 Car Garage
- ✓ 2 Stories
- ✓ Year Built: 2023



Featured Listing: 2963 Church St, East Pt, GA 30344

Price: US\$310,000

- ✓ 3 Bedroom
- ✓ 2 Bathrooms
- ✓ Lot Size: 9,631 sqft
- ✓ 1,110 sqft
- ✓ 2 Open Car Park
- ✓ Year Built: 1925



Featured Listing: 1951 Headland Dr, East Pt, GA 30344

Price: US\$214,900

- ✓ 2 Bedroom
- ✓ 2 Bathrooms
- ✓ Private Yard
- ✓ 1,074 sqft
- ✓ Lot Size: 0.28 Acres
- ✓ Year Built: 1940



Do you have any questions?



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U.S. Mortgage Loans for International Clients

www.americamortgages.com

General U.S. Mortgage Overview:

- No U.S. credit required
- No AUM required
- Foreign income allowed
- Loan programs in all 50 States
- Up to 75% Loan to Value for FN
- Up to 80% Loan to Value for Expats
- Loan approval in 72 hours
- Closing in 30-45 days
- Can sign closing documents in most major countries
- Purchase, refinance or equity release
- 30-year amortization regardless of age
- 10-year interest servicing only
- Loan programs without income available
- **97% of the loan applications submitted are approved**



24/7 Service with 30 Loan officers in 12 different countries. We speak your language, in your time zone.





AMERICA
MORTGAGES

Loan Programs

AM Express+



No personal income required



Qualify **ONLY** on the property's projected rental income



No U.S. credit required



Loan amounts from US\$150K-US\$3M



No minimum deposit required



30-45 days closing

AM Express+

Gross Rental Income:
\$2,400

=

Total Mortgage Payment
(Principle, Interest, Tax, Insurance):
\$2,400



Qualify

Rental Income = 100% Total Mortgage Payment



AM Investor+



No tax returns required



Qualify using an income letter
from employer/accountant



No U.S. credit required



Loan amounts from US\$150K
and up to US\$3M



No minimum deposit required



Up to 75% Financing for Foreign Nationals



30-45 days closing

AM Investor+

Gross Personal Income:

\$10,000

=

Total Mortgage Payment

(Principle, Interest, Tax, Insurance):

\$4,700



Qualify

Debt-to-income ratio $\leq$ 47% of gross income



AM HNW+ Mortgage



No personal income required



Qualify **ONLY** on a two-month average of your liquid portfolio



No AUM required



No U.S. credit required



Loan amounts from US\$3M and up to US\$100M



30-45 days closing



AM HNW+ Mortgage

Two-month portfolio average		\$83,333	
\$5,000,000		Averaged income	
_____	=	_____	=
Fixed-term* of the loan:		\$80,000 in	
60 months		mortgage payment	


Qualify



Monthly debt servicing ≤ calculated monthly average salary

*Fixed period could vary depending on loan program

AM U.S. Expat Investor+



2 years U.S. tax returns required



Qualify at same rates and terms as if you were living/working in U.S.



No AUM required



U.S. credit score required 680+



Loan amounts from US\$150K and up to US\$5M



30-45 days closing

AM U.S. Expat Investor+

Gross Personal Income based
on 2 years U.S. tax returns:
\$10,000

=

Total Mortgage Payment
(*Principle, Interest, Tax, Insurance*):
\$4,700



Qualify

Debt-to-income ratio $\leq$ 47% of gross income



AM Student+



Student tenant not required
to have income



Qualify **ONLY** on the property's
projected rental income



Help build child's U.S. credit score



No U.S. credit required



Loan amounts from US\$150K-US\$3M



30-45 days closing

AM Student+

Gross Rental Income:
\$2,400

=

Total Mortgage Payment
(Principle, Interest, Tax, Insurance):
\$2,400



Qualify

Rental Income = 100% Total Mortgage Payment





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