



▶ EXUMA HOMES ... MEETING THE MARKET DEMAND FOR RENTAL HOUSING IN 2007 .....



▶ A GREAT NEED FOR RENTAL HOUSING AS NEW HIGH EMPLOYMENT PROJECTS COME TO EMERGING GROWTH COMMUNITIES IN TEXAS.....



▶ SMART INVESTING / HIGH RETURNS ON INVESTMENT.....

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# Exuma *focus*

ADDRESSING THE NEEDS OF INDIVIDUAL INVESTORS AND PLANTING THE SEEDS FOR A SECURE FUTURE.

*Exuma Construction and Development LLC  
Developing Investment "TURN-KEY" opportunities in 'Emerging Growth'  
Texas Communities*

## Helping you achieve your financial goals

Exuma Construction and Development LLC had a tremendous 2006 year growth of 700% over 2005 our startup year. Currently we are developing 'turn-key' rental investment opportunities consisting of Single Family, Duplexes, 4-Plexes and small rental communities.

Exuma is able to build "ON TIME" and "ON BUDGET" with extremely low direct construction costs by volume purchasing and applying advanced construction management systems and procedures.

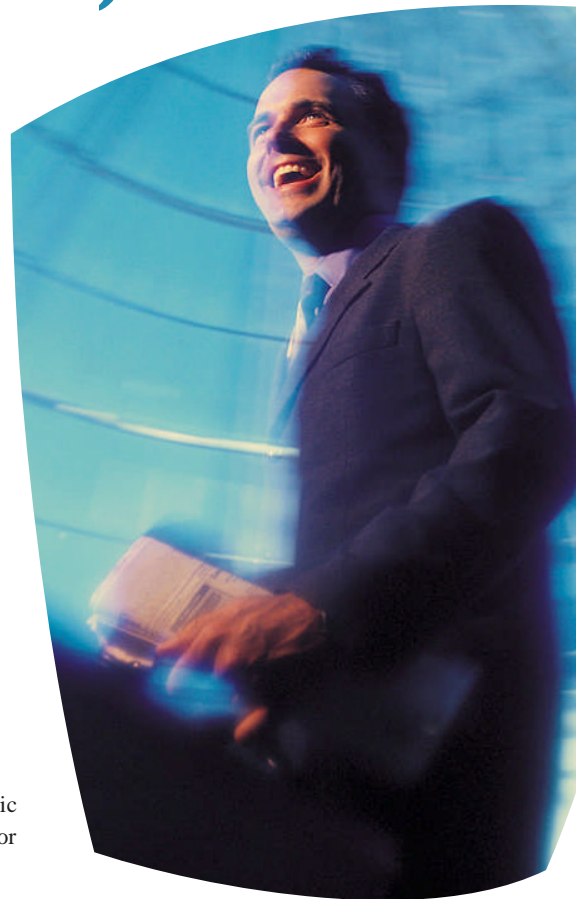
Due to our past performance Exuma is sought after by National Real Estate

Investment groups seeking to buy single family and rental, "work force" housing in Texas.

Exuma is capable of delivering high returns on investment (ROI).

We are happy to provide examples of cash flow market analysis of investment opportunities.

Exuma Homes is expanding into other communities we call "emerging growth communities". Planned and future economic developments will create a great demand for 'new affordable housing' in these areas.



## The Need for Rental Housing !

Tremendous need for rental housing as these rural Texas communities have LONG TERM – HIGH EMPLOYMENT Projects either under construction or planned in the near future. In Wharton now under construction is a \$540 Million Navasota Energy Power Plant with hundreds of workers.

Coming soon to Bay City (30 minutes away) is the \$5.2 Billion STP Nuclear Power Plant with 6,500 New Jobs. High paid professionals and their families are relocating to this area to prepare for the start of this long term project. New business coming daily to the area.



## Current market conditions in Single Family Housing is...

### Driving the need for Rentals !

*As prospective homeowners are shut out of "Home Ownership"...they create a great increased demand for rental housing units.*

For the past 20 years or more, it has been a great time for the first time home buyers to achieve Home Ownership. With low interest rates, creative adjustable mortgages and liberal underwriting guidelines...Many American's were able to purchase a home, even with fair and poor credit ratings. This has led to home builders building at record numbers to feed this demand for single family homes throughout the United States.

Now with mortgages harder to obtain with new and more restrictive underwriting guidelines, prospective home buyers are seeing that they no longer can qualify for a mortgage to purchase a home.

When home ownership becomes unobtainable, this creates an increased demand for rental apartments and rental homes.

Based on the theory of Supply and Demand as more

seek rentals it drives rental rates up as property owners adjust rental rates upward as demand for units increase.

Therefore, it is a great time to consider investment opportunities in rental housing. Many residents of rural Texas communities actually favor rental housing as they have grown up in families that always rented.

We look to showing you demographics on the need for rental housing in these areas. .

**Exuma is currently building rental homes, duplexes and small apartment communities with investor participation, fully secured by real estate.**

**We invite you to visit with us and see our operations.**

## SMARTER INVESTING: Experience vs. Discipline



Exuma is able through systems and procedures to build homes and rental properties at an affordable price while maintaining profit margins that are consistent or above industry levels.

Exuma invites inquires from investors, land owners, and other interested parties about investment opportunities.



Exuma Construction and Development LLC  
[www.ExumaHomes.com](http://www.ExumaHomes.com)  
[www.TexasCottageHomes.com](http://www.TexasCottageHomes.com)

617 E. Belle  
Wharton, Texas 77488

979-282-2225  
1-866-EXUMA-59