A HILL COUNTRY CHAPTER

Good land.
Beautiful homes.
A new chapter.

Sixteen homes. Eight duplexes. A focused rehabilitation proposal with a memorable finished-property vision.

525 Marion Road, Marion, TX 78124
Proposed identity and AI architectural concepts.
Not existing conditions or approved plans.

A first impression worth coming home to.

Ivory siding. Selective limestone accents. Cedar porch details. Burgundy entries and warm lighting bring a coherent identity to a modest duplex community.

AI concept, not an existing-property photograph. New exterior treatments are unpriced options beyond the core rehabilitation scope.

Sixteen homes. One considered address.

A conceptual eight-duplex community with individual entries, compact shared access and restrained planting. The adjacent land remains a separate future decision.

Invented spatial arrangement. No survey, building footprint, parking capacity, setback, drainage or access compliance is demonstrated.

A calm, durable place to live.

Warm cabinetry, oak-look flooring and straightforward kitchen finishes create a practical interior direction. Select materials around maintenance, repairability and verified unit conditions.

Illustrative finish direction only. Actual rooms, dimensions, specifications and construction pricing have not been verified.

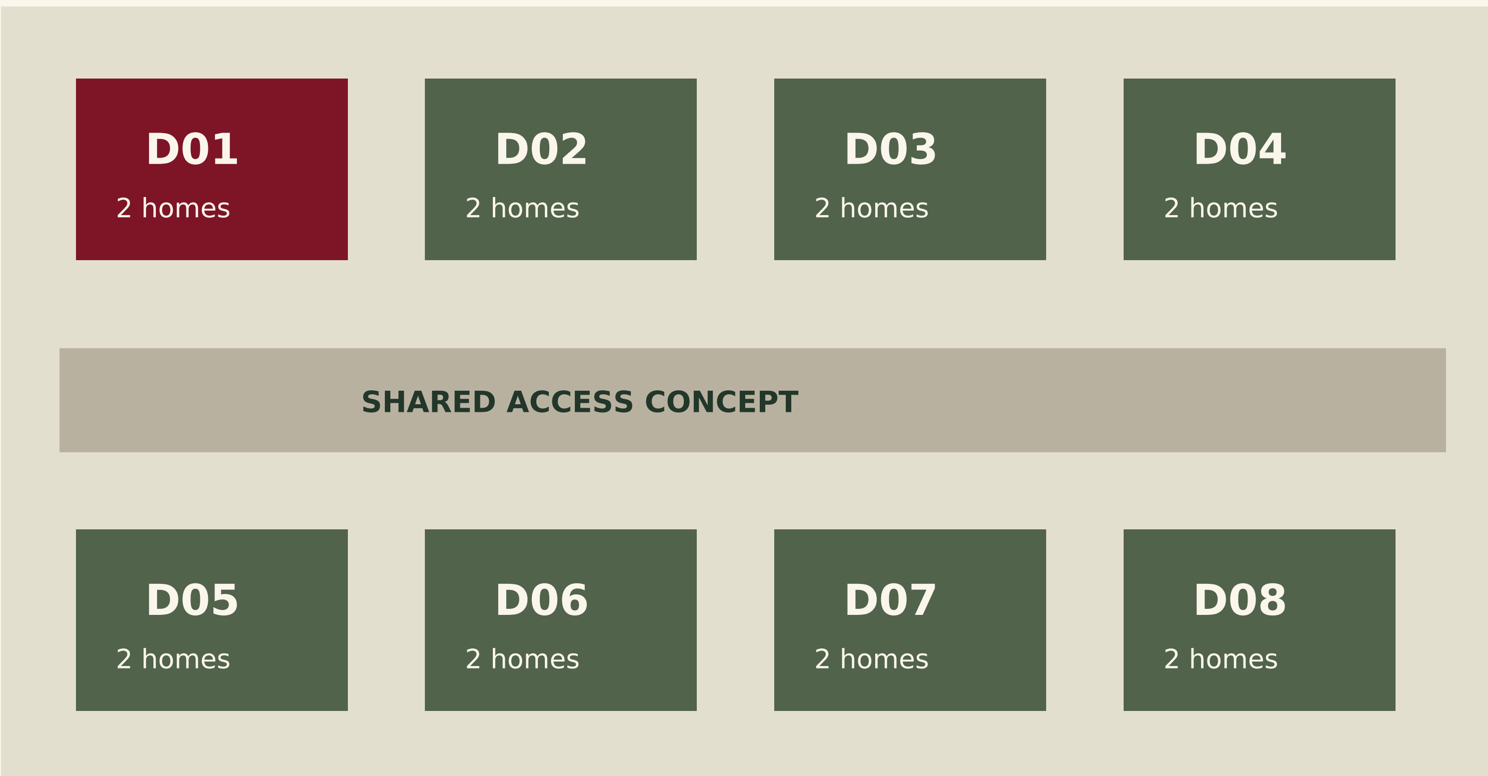
More welcome at the front door.

Shaded porches, clear entries and a modest planted gathering area create a sense of belonging. Thoughtful details can make a small community feel complete.

New porches, paths and shared amenities require separate feasibility and pricing. No accessibility or code compliance is certified.

Explore the layout. Verify the land.

Eight duplexes, 16 homes. Diagram blocks are illustrative only and do not identify actual buildings or rehabilitation status.



Room relationships

1 BED / 1 BATH
Living + dining / kitchen / bedroom / bath / laundry / entry porch.

2 BED / 2 BATH
Living + dining / kitchen / two bedrooms / two baths / laundry / entry porch.

Not to scale. No measured site or floor plans supplied. Survey, utilities, fire access, parking, setbacks, drainage, egress and accessible routes require qualified professional review.

Fund the essentials. Price the possibilities.

$650K
Debt retirement

Core rehabilitation
Owner budget for vacant-unit work and finish scope. Confirm roofing, labor, unit-level allocations and contingency with bids. Complete roof-dependent work before interiors and tie draws to completed work.

$150K
Rehabilitation escrow

Hill Country character
Stone and cedar accents, new porch elements, landscaping and entry identity are additional unpriced options. Do not assume the entire rendering fits the $150K escrow.

$800K
Core facility request

Water and reserves
Water replacement estimate: $40K-$70K extra. Core plus water equals $840K-$870K. Closing costs, carrying reserves and design upgrades remain additional unresolved items.

EXECUTION: Verify and scope → complete and lease → stabilize and document → evaluate refinance, sale or a separately funded Phase II. The lender plan models approximately 9-14 months; execution and exits are not assured.

Source: supplied September 10, 2026 lender plan. Its stated $850K water-inclusive lower-end total differs from the arithmetic above. No premium rent uplift is assumed.

The numbers must earn the narrative.

Annual gross rent	**$192,000**	8 x $900 + 8 x $1,100, monthly x 12
Vacancy / credit loss	**8%**	$15,360 annual deduction
Effective rent	**$176,640**	No additional land or design-upgrade income
Operating expenses	**$66,131**	Includes 8% management; estimates need evidence
Stabilized NOI	**$110,509**	Rounded; before debt service and capital expenditure
Value at 8% cap	**$1,381,360**	Income-indicated value, not an appraisal
Debt yield on $800K	**13.8%**	NOI / debt, not an investor return

Current: Owner-reported 6 occupied homes, 5 paying households, $4,900 monthly collections and about $5,100-$6,100 monthly negative cash flow. Severe case: lender-plan NOI of $71,800 at an 8.5% cap implies about $844,706 value versus $800,000 debt before selling costs. Cushion is limited.

Basis: attached lender plan, pages 3-10. Separate earlier brief: $109,475 NOI and $900/$1,050 rents. Reconcile revisions; no return or principal protection is guaranteed.

A second residential chapter.

Rev A proposes 14 additional homes in seven two-story duplex buildings, approximately 1,050 SF per unit, on the same 0.73-acre surplus parcel.

Unpriced, unapproved alternative. Density 19.2 units/acre. Concept does not establish fit, entitlement, infrastructure capacity, market demand or construction feasibility.

A different use for the same land.

Rev A proposes three storage buildings with approximately 10,880 SF described as net rentable area, plus an on-site manager unit. Compare this alternative only after stabilization.

The stated area equals gross footprint sums; net rentable area requires verification. No market rent, construction cost or return is established. Not additive to Option A.

Put Marion in their hands.

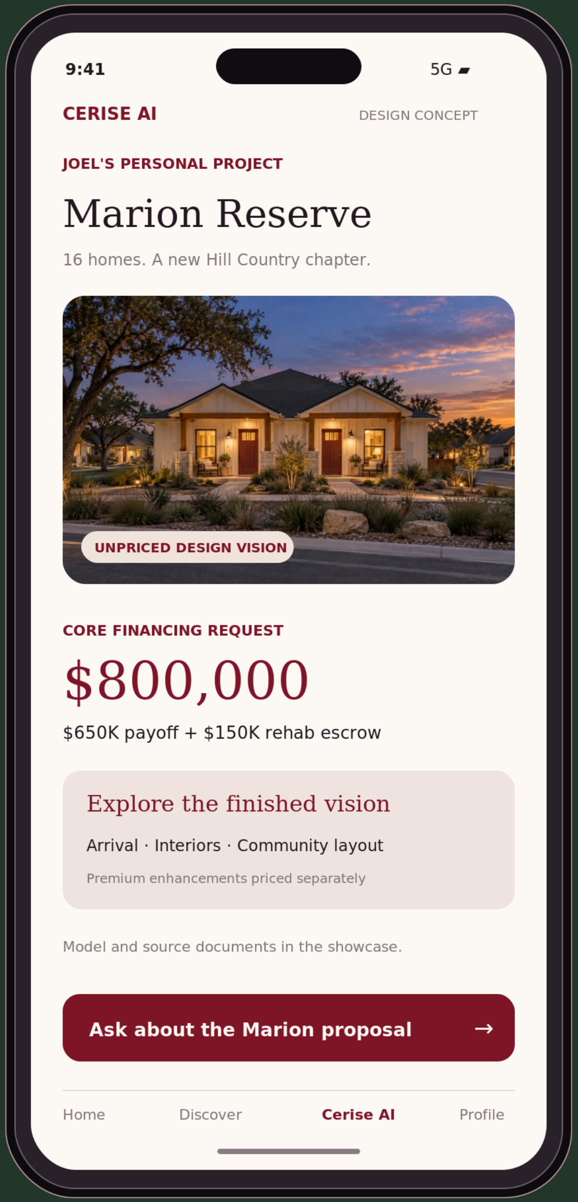
A dedicated Cerise AI property experience places the visual opportunity beside the capital request and open questions.

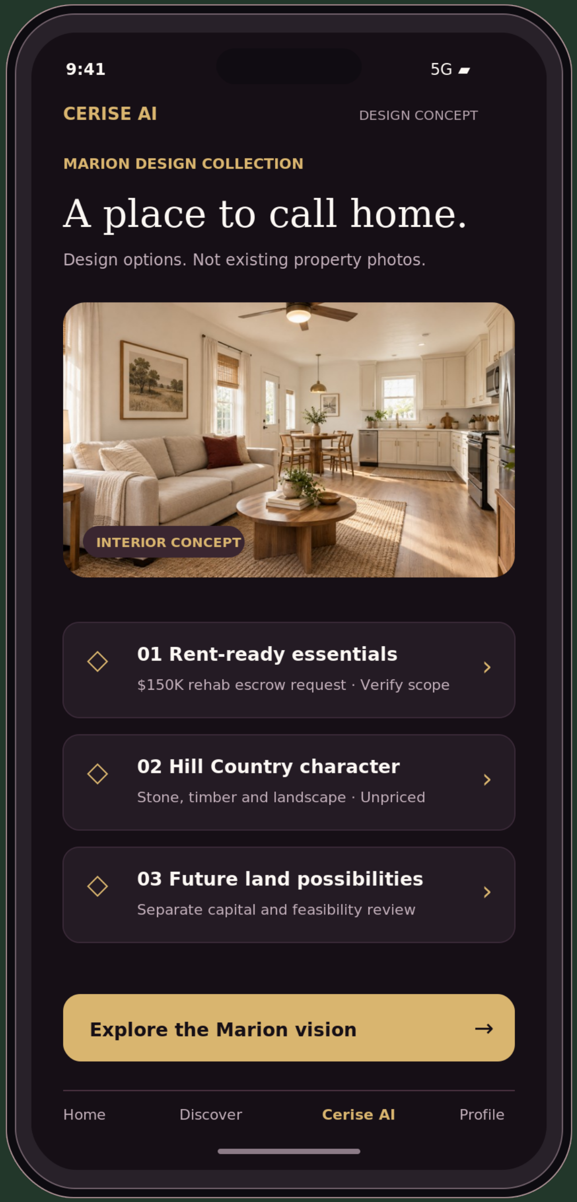
Explore the arrival, interiors and community concepts.

Understand what is core scope, what is unpriced and what belongs to Phase II.

Discuss the evidence, timeline and terms with Joel.

Interactive prototype only. No investor accounts, funds, verification or live underwriting are created.





A clear path to a serious conversation.

1. Property and acreage. Confirm title, survey, legal descriptions, actual building locations and unit mix. Lender plan: 1.70 primary + 0.75 surplus acres. Rev A: 0.73 surplus acres. Earlier brief: 1.60 + 0.73. Original county records were not supplied.

2. Cost and execution. Obtain unit scopes, roof and water bids, verified materials inventory, labor schedule, contingency and cash-carry plan. Price the new architectural identity separately.

3. Income and exit. Verify leases, collections, expenses, tax records, insurance and market comparables. Reconcile the financial revisions. Refinance and sale depend on actual stabilization and available terms.

Source documents
Marion16_Lender_Business_Plan(1).pdf
12 pages; prepared September 10, 2026.

Marion16_Expansion_Concepts_RevA(1).pdf
2 pages; prepared September 17, 2026.

Visuals
Six AI-generated architectural concepts and deterministic layout/app diagrams. Proposed identity: Marion Reserve. Not current-condition photographs, priced specifications or approved plans.

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