A HILL COUNTRY CHAPTER

Humble beginnings.
Steady progress.
A place to belong.

Sixteen homes. Eight duplexes. A family-oriented rehabilitation vision, including Section 8 households. Improve what is here, one step at a time.

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

The starting point. The possible next chapter.

GOOGLE STREET VIEW / MARCH 2026

PROPOSED AFTER / AI CONCEPT

Left: Copyright Google, via the Zillow record for 525 Marion Rd, Marion, TX 78124. Right: an invented architectural concept, not a matched renovation photo or completed work. Capture date verified from Google Street View metadata.

Source: zillow.com/homedetails/525-Marion-Rd-Marion-TX-78124/49578368_zpid/

Understand the land and buildings.

Aerial context centered on the listing coordinates. Buildings, roads and surrounding land are visible. No parcel boundaries or legal acreage are established.

Source: Esri, Vantor, Earthstar Geographics, and the GIS User Community.

Capture date not verified. Surrounding land is shown for context and is not represented as project-owned.

Source: services.arcgisonline.com/ArcGIS/rest/services/World_Imagery/MapServer. Imagery is not a survey or a current inspection.

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.

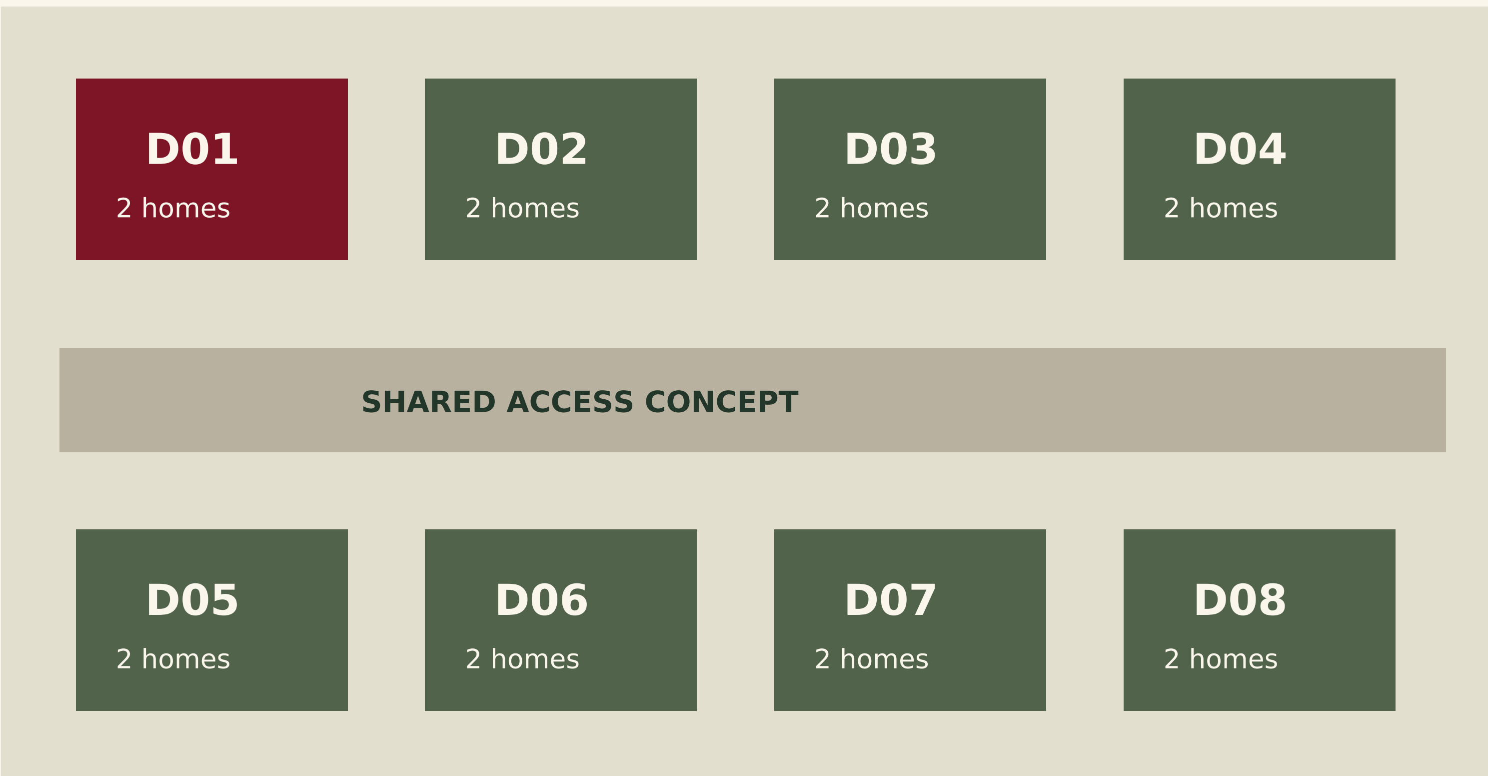
More welcome at the front door.

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.

Essential repairs first. Steady improvements next.

$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. Rev 11 corrects the water-inclusive lower end to $840K. No premium rent uplift is assumed.

The numbers must earn the narrative.

Annual gross rent	**$187,200**	8 x $900 + 8 x $1,050, monthly x 12
Vacancy / credit loss	**8%**	$14,976 annual deduction
Effective rent	**$172,224**	No additional land or design-upgrade income
Operating expenses	**$62,749**	Target-implied allowance; itemized budget pending
Stabilized NOI	**$109,475**	Sponsor planning target; not audited NOI
Value at 8% cap	**$1,368,438**	Income-indicated value, not an appraisal
Debt yield on $800K	**13.7%**	NOI / debt, not an investor return

Planning basis: Rev 11 adopts $900 / $1,050 monthly planning rents and $109,475 target NOI. At 8% vacancy this implies $62,749 annual operating expenses, including $13,777.92 management and $48,971.08 fixed expenses. The itemized budget remains pending; this is not audited NOI.
Taxes: Sponsor-reported paid tax bill: $6,033.82 (receipt pending). The prior $20,000 tax allowance was a stress assumption, not the actual bill. Post-rehabilitation reassessment may increase taxes; retain an explicit tax stress when finalizing the itemized budget.

Basis: Rev 11 sponsor planning case. Expense allocation remains pending. 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 of gross building footprints, 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.

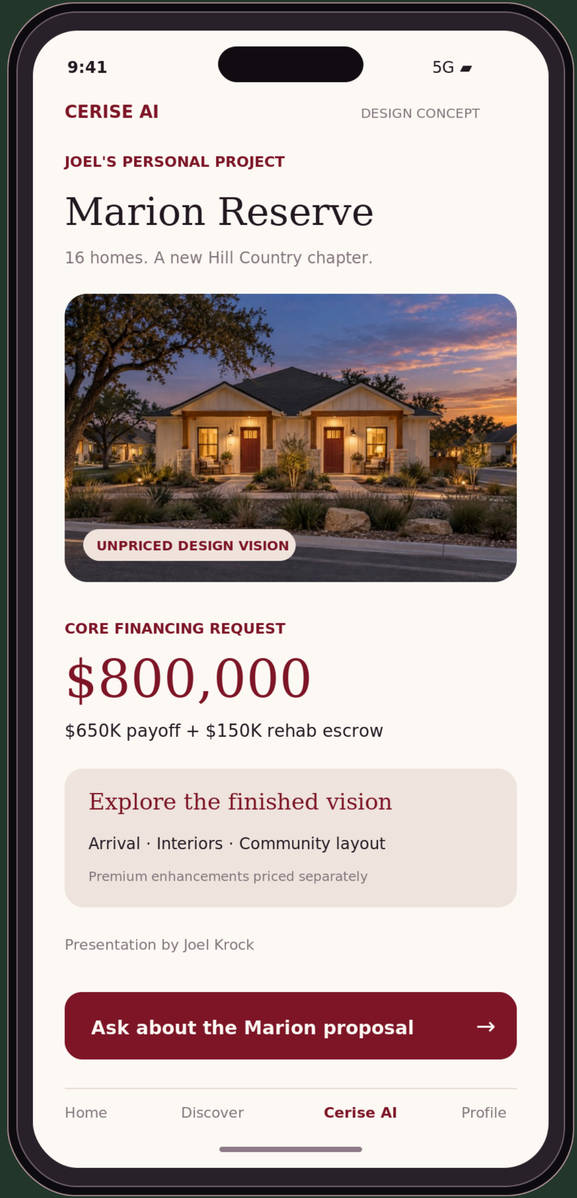
A dedicated Cerise AI property experience places the visual opportunity beside the capital request and open questions.

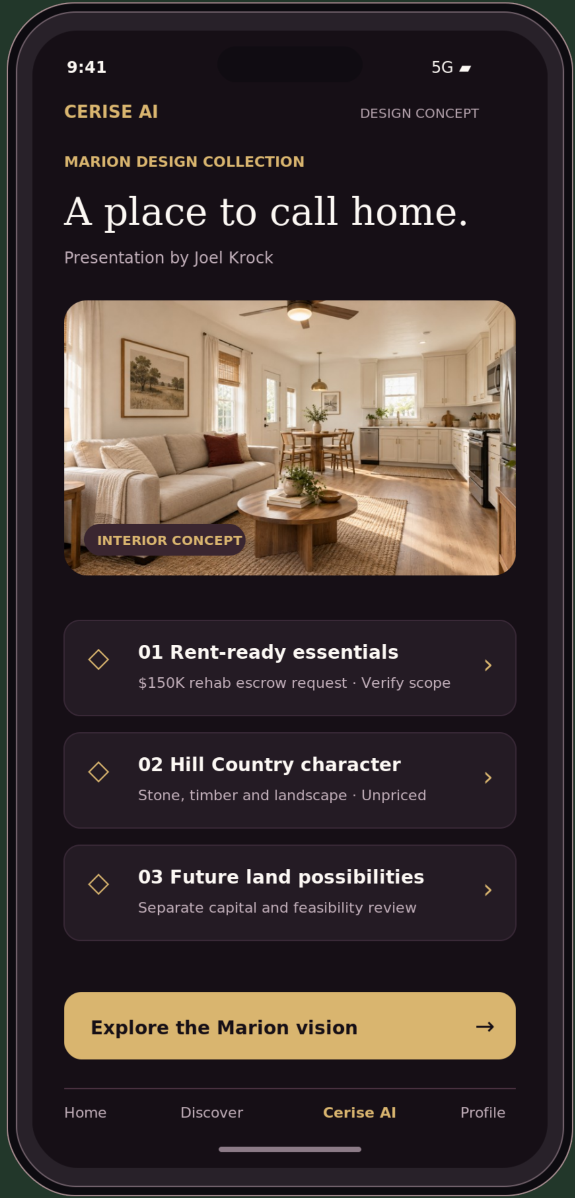
Explore the arrival, interiors and community concepts.

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. 1.60 primary + 0.73 surplus acres, described as Guadalupe CAD-verified in the sponsor brief. The September 10 plan's 1.70 / 0.75 figures are superseded typos per the sponsor correction. Original CAD record and survey remain to be attached.

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. Obtain the itemized expense allocation and HAP schedule. Refinance and sale depend on actual stabilization and available terms.

Source documents
Marion-Lender-Plan-Rev-11.pdf
September 20, 2026; supersedes prior planning figures.

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

Visuals
Six AI-generated architectural concepts, sourced Google street-level and Esri aerial references, and deterministic layout/app diagrams. Proposed identity: Marion Reserve. AI concepts are not existing conditions, priced specifications or approved plans. Sourced views are historical/contextual references.

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