



# Invest in Florida Real Estate

AT THE RIGHT TIME

[www.lbcusa1.com](http://www.lbcusa1.com)  
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# Executive Summary

- IBC's 25 years' real estate experience
- Continuing growth in Florida
- Florida Real Estate trend
- Investment opportunities
- Case studies: Bank Of America Tower



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# IBC's 25 years of experience

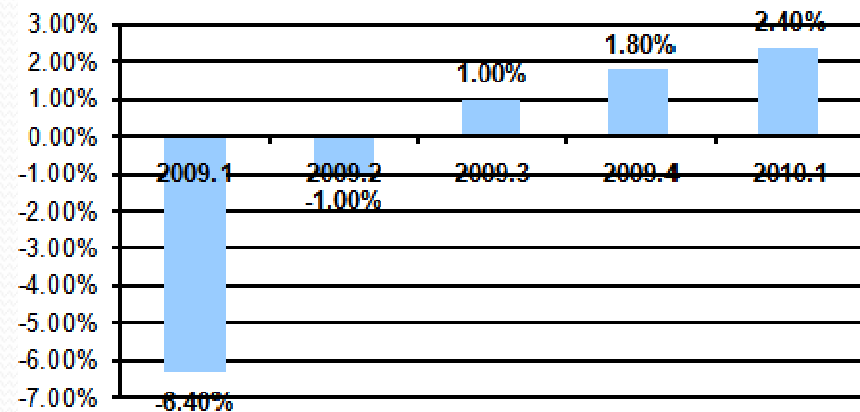
- Established in 1984 in Florida
- Global investment
  - USA office
  - Russia office
  - Luxembourg office
- Investment principal
  - Focusing on locating excellent real estate investment opportunities at the right price



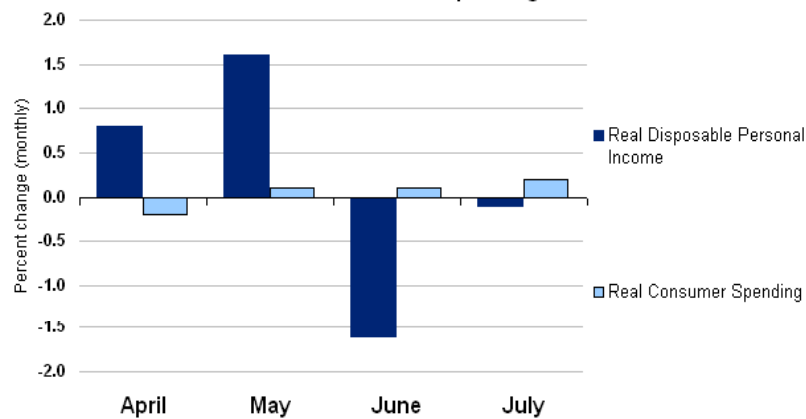
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# US economy is picking up

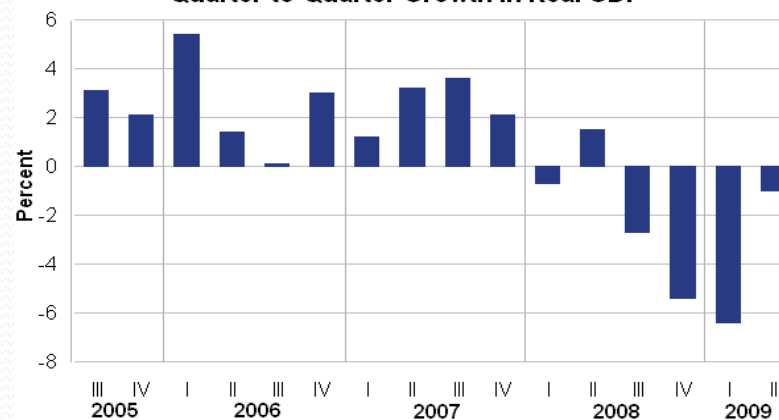
GDP growth and forecasts



Real Disposable Personal Income and Real Consumer Spending



Quarter-to-Quarter Growth in Real GDP

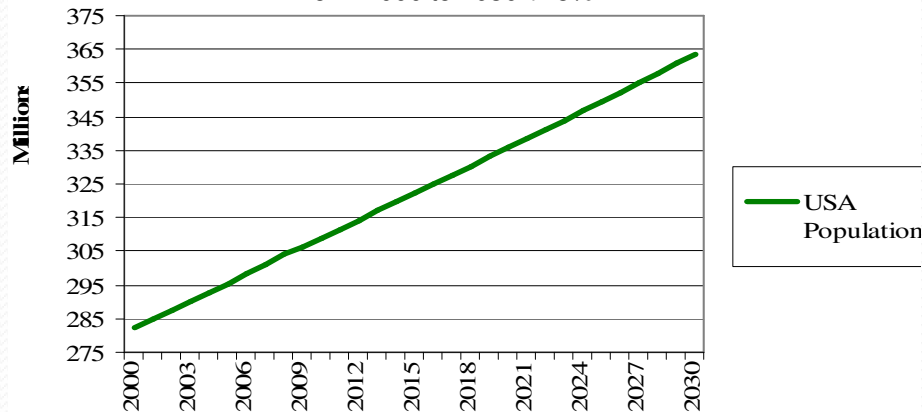


Real GDP growth is measured at seasonally adjusted annual rates.

# Continuing growth in Florida

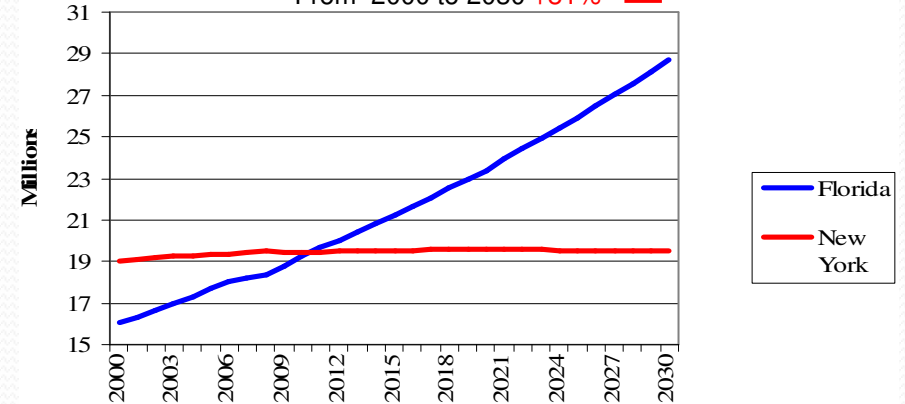
**USA Population**

From 2000 to 2030 +28%

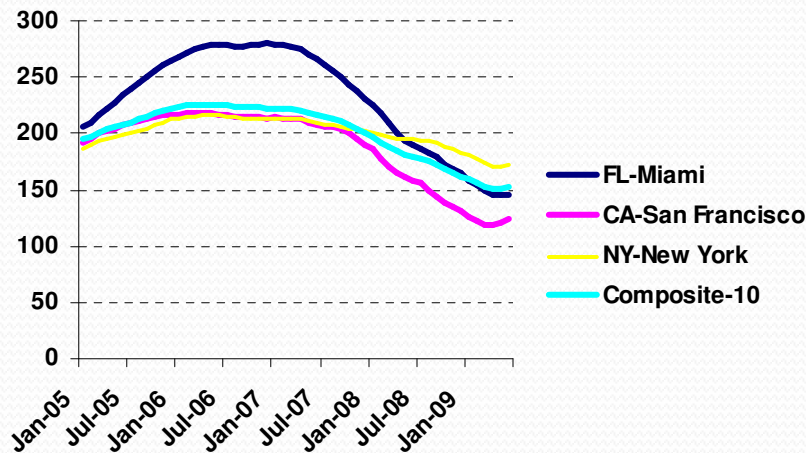


**FL - NY Population**

From 2000 to 2030 +81%



**Single Home price index**



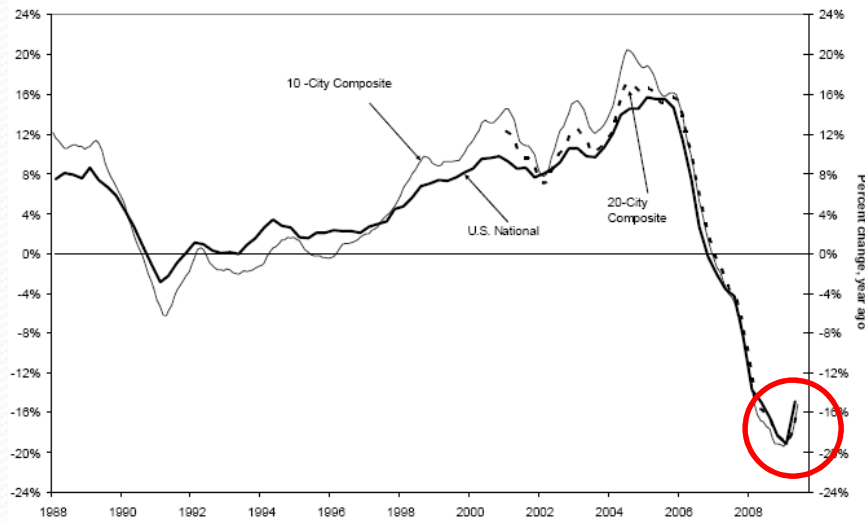
Source: US Bureau of Economic Analysis

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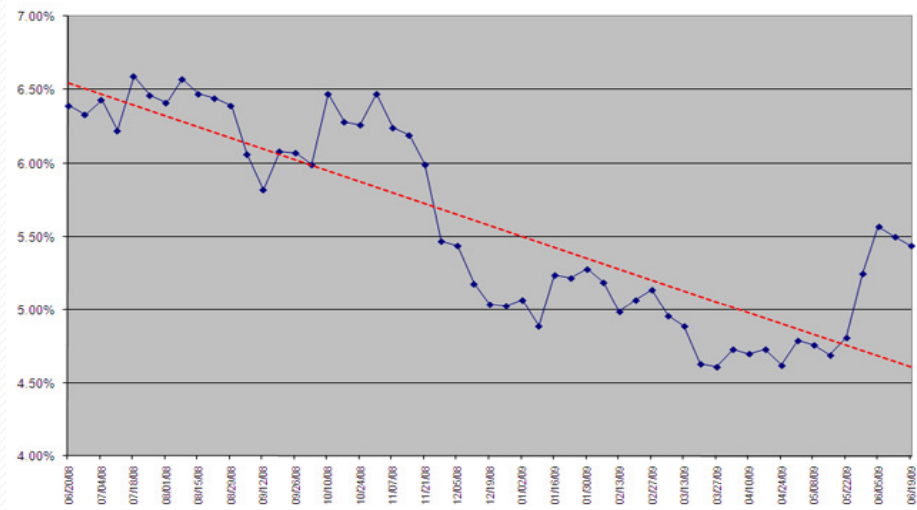
# Florida Real Estate market

S&P/Case-Shiller Home Price Indices



Source: Standard & Poor's & Fitch

30 Year Mortgage Rates - Running One-Year Trend



The **New York Times** reports on July 29, 2009, “**Despite a vast oversupply of new condos in downtown Miami, sales have been brisk lately...**”

**As Prices Plummet, Condo Sales in Miami Perk Up** – Wall Street Journal Sep 5, 2009

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# Investment highlights

- Discounted prices after the crisis
- Currency diversification
- Low mortgage rates
- Continuing population growth
- Tourism: 84,000,000 visitors annually
- Healthy Business Climate: Low regulations, low taxes & “right to work” law (few unions). Very pro-international climate, dynamic economy
- Agriculture: 1<sup>st</sup> citrus state, 2<sup>nd</sup> cattle state
- Banking: 3<sup>rd</sup> largest US Center
- Mining: \$1.92 Bln/year industrial mineral production, fifth in the USA
- Trade: 5 deep water ports & 30+ free trade zones
- High profile and well-educated population; Many Europeans, wealthy economy

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# Case studies: Bank of America Tower



Price fluctuations in Florida due to similar economical conditions in the past have caused prudent investors to make substantial profits!

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