

PROPERTY RUSH

Welcome to Chattanooga
The Next Frontier in Real Estate Investing



BJ & Alexis Gremillion
Owners



About The Presenter

- BJ is the proud father of 5 great kids and with his amazing wife Alexis.
- Family moved from AZ to Chattanooga in 2023
- Bought and sold over 1,000 properties since 2008
- Owned and operated a brokerage & property management company in Arizona for 15 years and 3 years in Tennessee.
- Real estate is simple. You do not wait for the right time to start investing in RE, instead you buy RE and WAIT.

Warren Buffett said, "Risk comes from not knowing what you are doing, and you should never invest in something you do not understand."

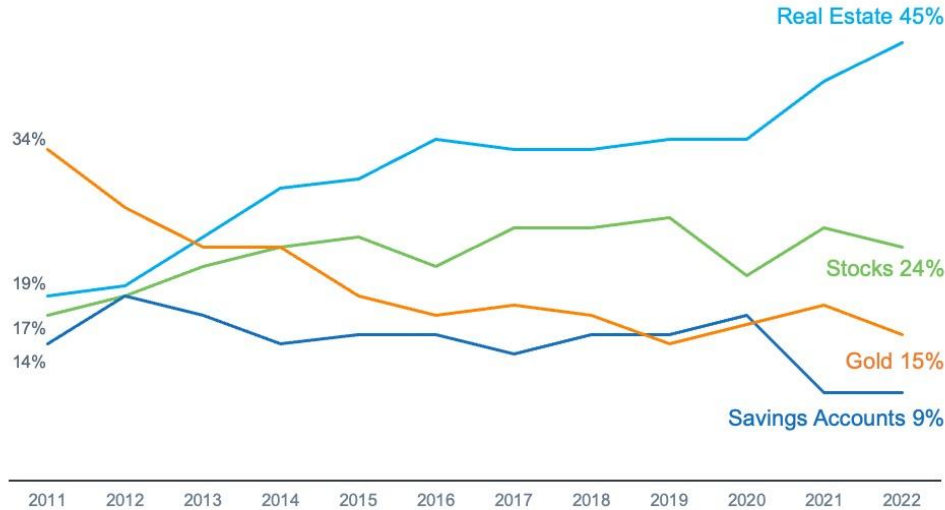


BJ Gremillion
CEO of Property Rush



Real Estate: A Proven Path to Long-Term Wealth

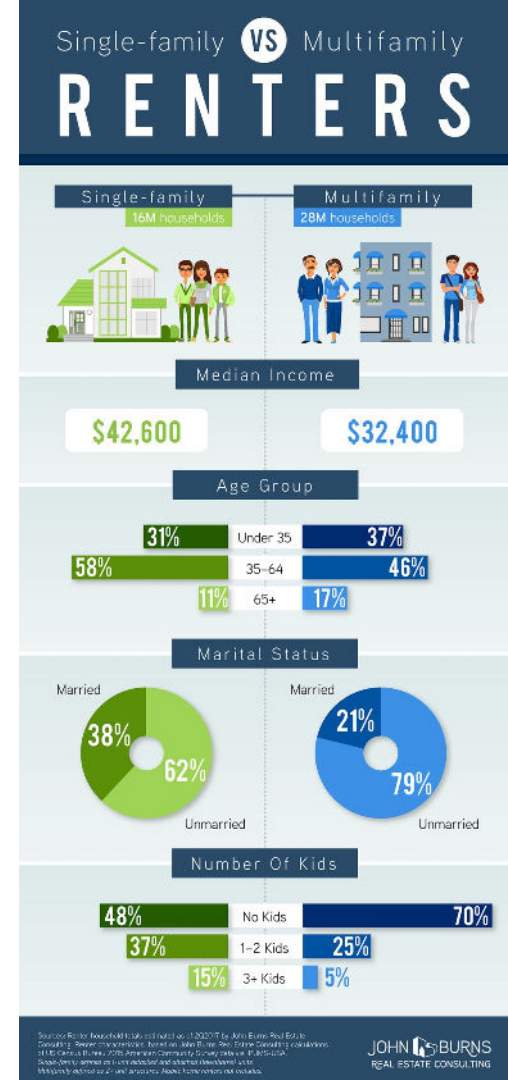
Americans Choose Real Estate as the Best Long-Term Investment for 9 Years in a Row



Source: Gallup



Why Single-Family Rentals Stand Out



Chattanooga: A Great Place to Live

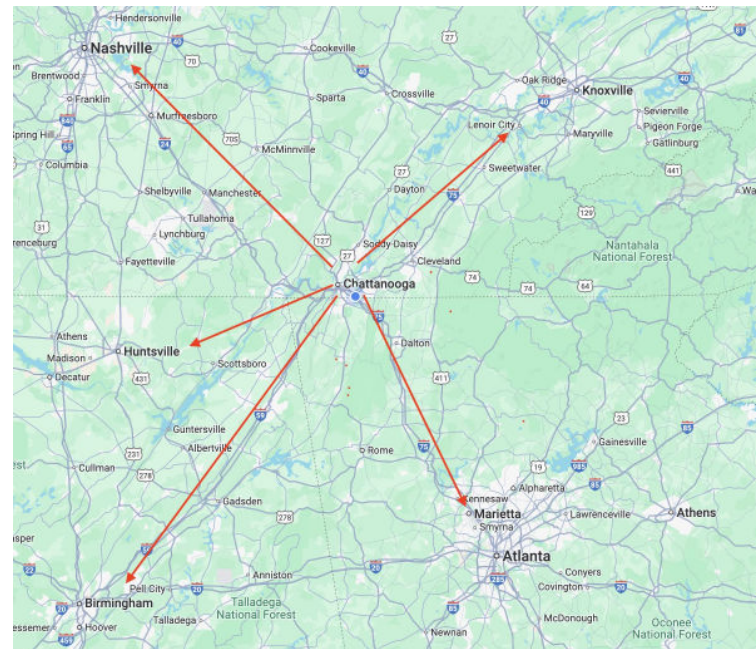
Outdoor Magazine has twice named Chattanooga the “Best Town Ever”

Chattanooga was recently named one of the 50 best cities in America by Money Magazine, U.S. News & World Report, and the Milken Institute.

Proximity to Major Cities:

- **Atlanta, GA:** Approximately 118 miles southeast
- **Nashville, TN:** Approximately 134 miles northwest
- **Birmingham, AL:** Approximately 147 miles southwest
- **Knoxville, TN:** Approximately 112 miles northeast
- **Huntsville, AL:** Approximately 102 miles southwest

With its scenic beauty, stable population and economy, renowned arts and culture, and strategic location, Chattanooga is one of the most progressive and livable mid-size cities in the US.



Why Invest in Chattanooga

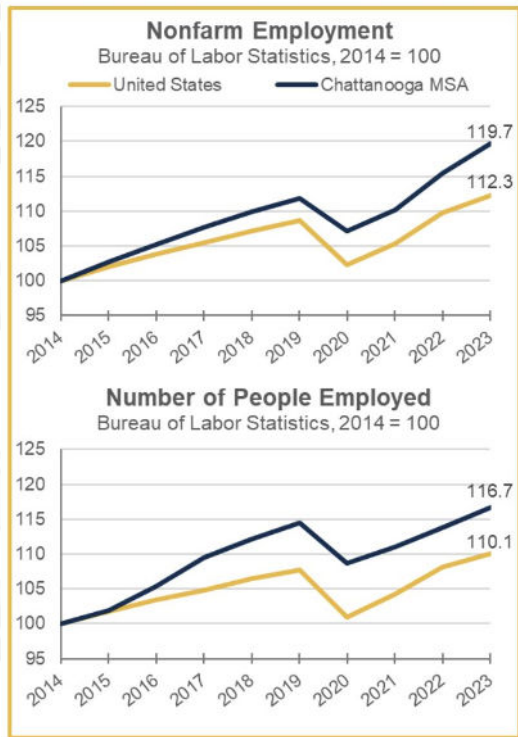
Here are the **6 Reasons to Invest in Chattanooga, TN**, each detailed with supporting statistics: **See detailed printout in investor packet*

- 1. Booming Economy**
- 2. Affordable Entry Point**
- 3. High Rent Demand**
- 4. Business-Friendly State**
- 5. Fast-Growing City**
- 6. Infrastructure & Innovation**

Investing in Chattanooga presents a compelling opportunity, given its economic vitality, affordable housing market, strong rental demand, business-friendly policies, rapid growth, and cutting-edge infrastructure.



Chattanooga: A Thriving Economic Hub



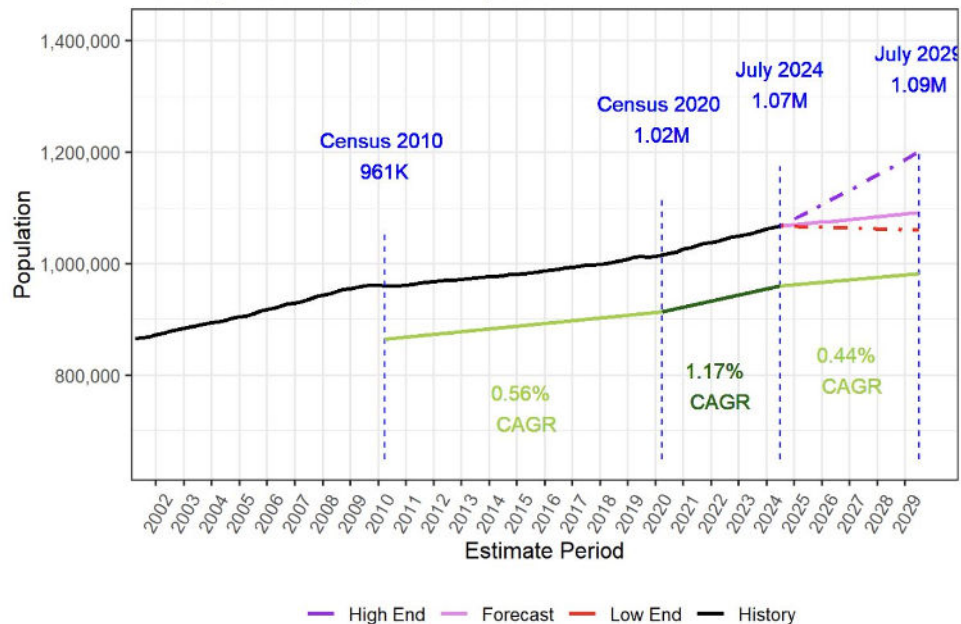
For about a decade, the Chattanooga metro economy has been generating employment faster than the U.S. economy.

From 2014 to 2023, annual nonfarm employment (jobs) rose by almost 20 percent in the Chattanooga MSA and by just over 12 percent nationally.



Rising Population Fuels Housing

Population History and Forecast - STI Market: Chattanooga, TN-GA
Quarterly from January 2001 to July 2029

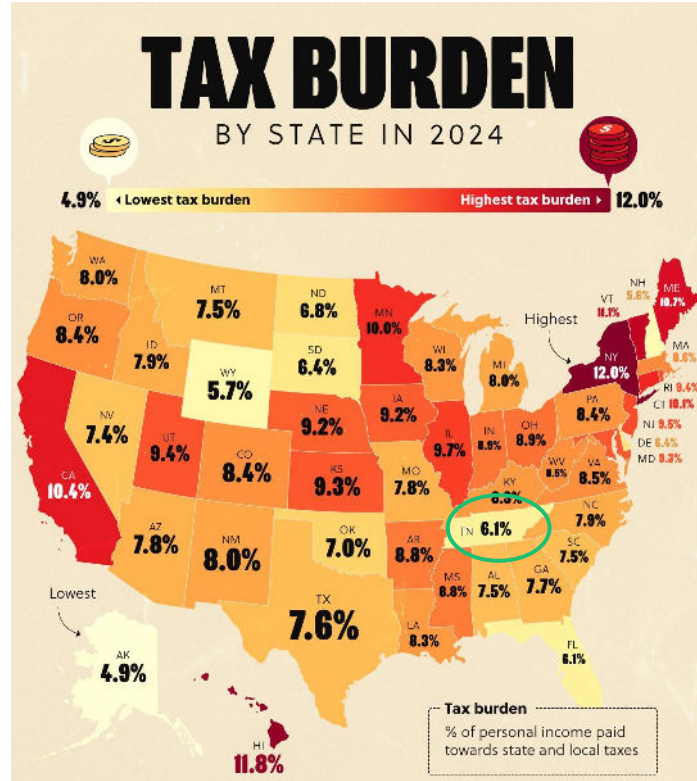


Possibility for a Population change as high as 12.4% at 1,200,095.

Increased demand and rising costs, particularly for affordable housing, as the city's housing supply hasn't kept pace with the influx of residents.



Investor-Friendly Tax Policies



Tennessee has some advantageous tax laws for real estate investors. Notably, the state has no income tax on wages, which can be a perk for investors and residents alike.

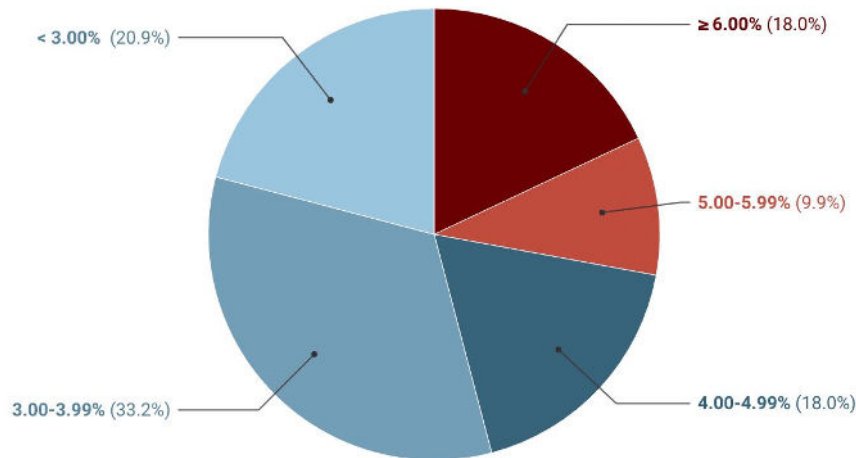


30 year mortgage is the greatest shield ever created as a hedge against inflation

TN is in the top 10 of States with the most loan to value (equity) at 59.4% right now

Interest rate on outstanding mortgages

72.1% of U.S. mortgage borrowers had an interest rate under 5.0%, according to FHFA

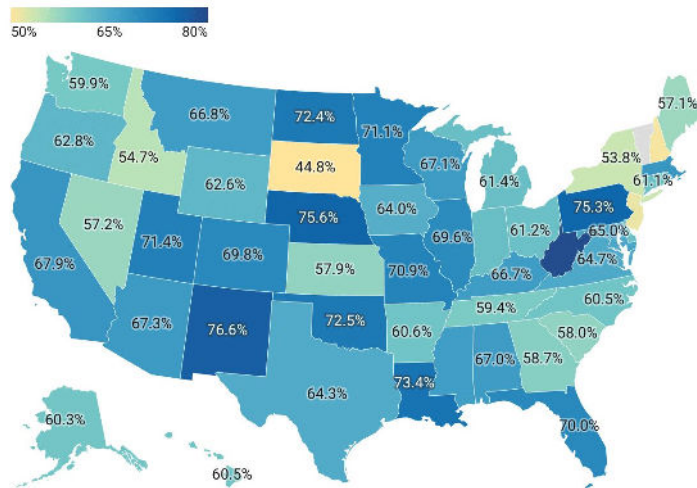


Q4 2024 data, published on March 31, 2025

Chart: Lance Lambert • Source: Federal Housing Finance Agency's National Mortgage Database (NMDA) • Created with Datawrapper

Average mortgage loan-to-value ratio, according to BatchService

"We don't have historical appraised LTV, so what our data represents is the purchase LTV from 2019 onwards" Srdjan Bojic, data manager at BatchService, tells ResiClub.



Loan-to-value ratios (LTVs) are a financial term that compares the amount of a mortgage loan to the home's appraised value. Due to a different methodology, BatchService's LTV calculations are slightly higher than those calculated by FHFA. If the market is gray it means there wasn't enough data to publish the average.

Map: Lance Lambert • Source: BatchService • Created with Datawrapper

Affordable Living with High Quality of Life

The cost of living in Chattanooga, TN is **1% higher** than the state average and **10% lower** than the national average

Cost of Living in Chattanooga, TN

Compared to State Average

Compared to National Average

Housing (Buy and Rent)

7% higher

12% lower

Utilities (Monthly)

0%

9% lower

Food

1% higher

3% lower

Healthcare

4% higher

9% lower

Transportation

1% higher

12% lower

Goods & Services

5% lower

10% lower



Growing Interest from Institutional Investors

CBRE LENNAR® Brookfield

welltower

SL GREEN
REALTY CORP.

CUSHMAN &
WAKEFIELD

JLL

bxp

SIMON®

AvalonBay

PROLOGIS.

MAA

invitation homes™

ESSEX

PROPERTY TRUST, INC.

Equity Residential

Blackstone

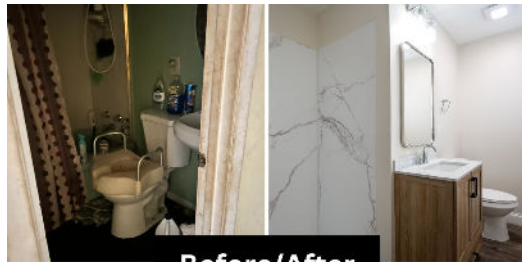


VW/Audi/Porsche - Chattanooga!

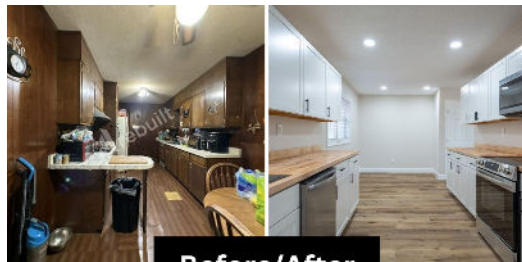
VW maintains a factory in Chattanooga, where it builds the ID.4 electric crossover and the Atlas full-size SUV.

Most likely scenario for Audi and Porsche involve building large electric Audi and Porsche SUV models at VW's site in Chattanooga.

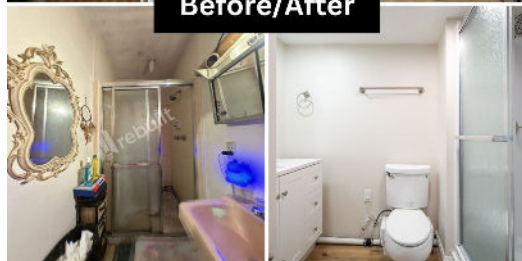




Before/After



Before/After



Real-Life Success Stories

Blake Arceneaux:
1524 Happy Valley
6/21/24 Sold \$219,000
Rented for \$1,695



Blake A

2 reviews • 0 photos

★★★★★ 38 weeks ago

Property Rush excels in its unique and repeatable process that provides confidence to new and seasoned investors and tenants. When you work with their team, you feel part of the family. They go the extra mile to ensure satisfaction.

Nicholas Schultz:
4149 Marble Top
11/1/23 sold \$219,500
Rented \$1,650



Nicholas Schultes

1 review • 0 photos

★★★★★ Dec 3, 2023

Working with the Property Rush team has been great. Over the last 12 months we have purchased two truly turnkey properties from them and in both circumstances they were rented out at the advertised rate within a week of being listed. Due to this I was getting rental incomes on those properties before the first mortgage payment was due. They make the process simple and do a great job of keeping you updated as the process progresses (both of the properties we bought were still being remodeled prior to purchase so they sent us progress pictures as things happened). The other nice thing is that since they are not a huge corporation they have a lot of flexibility in their approach to the customer. We worked closely together on items like rate buy downs, changing closing dates, appraisal timelines etc. and everything could be accomplished by talking to a few key individuals. If you haven't worked with them yet - what are you waiting for?

***Both tenants are still renting and both investors have been purchasing one rental each year.**

2025 Introducing New Asset Classes:

1. **SOBER LIVING FACILITY:**
Oxford House sober living facilities.
-Low vacancy. -Little to no turnover.
2. **Multi Family (1-4 Units)**
-Typically 300k+ with \$1,200 - 1,500 rent per unit.
-Higher cash flow. Lower equity
3. **New Construction:**
-Goal of 10 new builds in 2025.
-2 available
-1 under construction
-4 developed lots. Q3 expected completion.



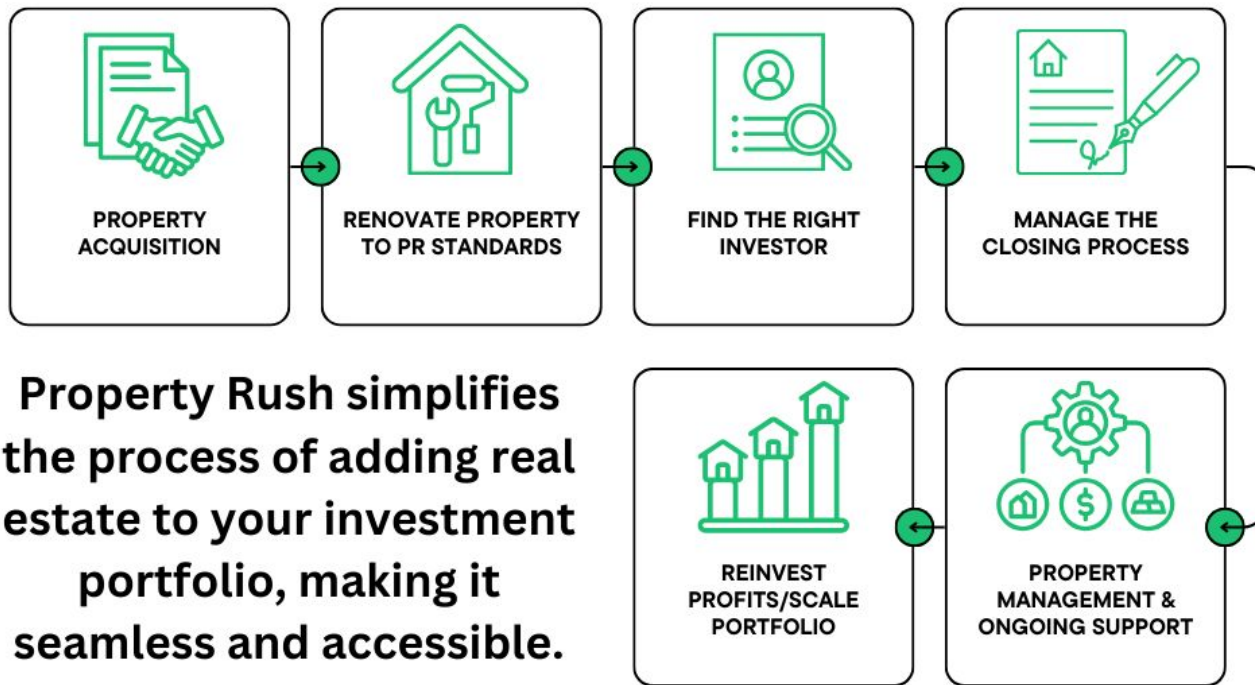
Turnkey vs New Build

**See detailed printout in investor packet*

Feature	Turnkey	New Build
Definition:	A used home, rent ready property, often renovated or updated.	A newly constructed property, not yet occupied.
Condition:	Pre-owned or refurbished, "as-is" condition, renovation varies, a used home.	Brand new, unused, modern standards, builder warranty.



Partner with Us for Seamless Investment



EXCLUSIVE OFFER for our Bus Tour Guests:

Incentives & Opportunities

- **12 months FREE property management** for any guest attending the bus tour for contracts signed between April 12th - April 14th
- **New Construction Bonus:** \$5,000 closing cost credit for Dalton new builds. (\$15,000 non-refundable deposit to lock in today's pricing on future new construction).
- **First look on our new inventory including new construction.**

How to Secure Your Property:

1. If you want to reserve a property, email me at any time this week with your intent to purchase. (bj@propertyspot.com)
2. Those who reach out FIRST will get **priority**.
3. The following business day you will need to deposit earnest & send me your prequalification from the lender.

Take the Leap: Invest in Chattanooga Today

Email *BJ@propertyspot.com* with questions or schedule a call:



Schedule a Call with BJ

