



**"A CLEAR PERSPECTIVE OF COMMERCIAL
REAL ESTATE"**

COTTON CREEK APARTMENTS ISLAND LAKE, IL

**APARTMENT SERVICES
COMMERCIAL SERVICES
LAND SERVICES
INVESTMENT SERVICES**

OFFERING MEMORANDUM

June 2019

WWW.TRICOUNTYRE.COM

Cotton Creek Apartments, Island Lake, IL

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Cotton Creek Apartments, Island Lake, IL

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Cotton Creek Apartments

Island Lake, IL

PRICING AND FINANCIAL ANALYSIS

OFFERING SUMMARY



Cotton Creek Apartments

517 – 525 E. Burnett Road

Island Lake, IL 60041

Unit Mix

No. of Units	Unit Type	Approx. Square
23	2 Bdr 1 Bath	900
9	1 Bdr 1 Bath	650
32	Total	26,550

Price	\$2,400,000
Down Payment (25%)	\$600,000
Price/Unit	\$75,000
Number of Buildings	4
Number of Stories	2
Year Built	1986-1988
Building Size	30,500
Lot Size	2.76 Acres

Vital Data	
Cap Rate-Pro Forma	7.6%
GRM-Pro Forma	6.8
Net Cash Flow after Debt Service-Pro Forma	9.9%

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FINANCING

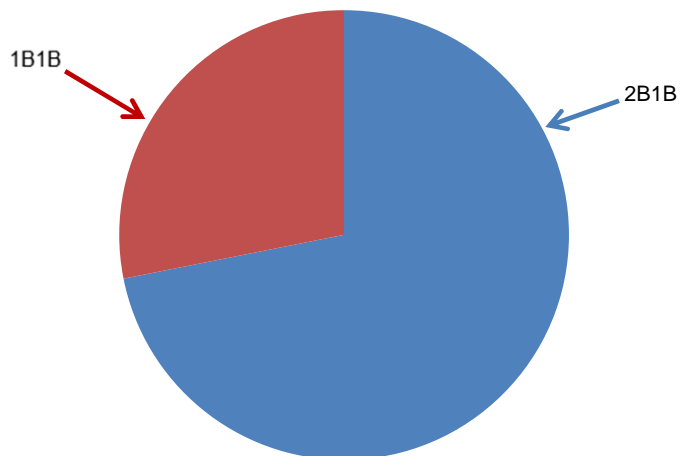
Financing	
Loan Amount (75%)	\$1,800,000
Interest Rate	4.75%
Amortization	25 Years
Balloon	5 Years
Loan to Value	75%
Yearly Payments (P & I)	\$123,145
Debt Coverage Ratio	1.43



UNIT MIX

No. of Units	Unit Type	Approx. Square	Proforma Rents	Rent/SF	Monthly Rent
23	2 Bed 1 Bath	900	\$950	\$1.06	\$21,850
9	1 Bed 1 Bath	650	\$800	\$1.23	\$7,200
Total		26,550			\$29,050

Unit Mix



INCOME & EXPENSES

Total Number of Units 32
Total Rentable Area 26,550 SF

Income	2019	Per Unit	Pro Forma	Per Unit
Gross Income	\$315,000	\$9,843.75	\$348,600	\$10,894
Other Income				
Laundry	\$4,000	\$125.00	\$4,800	\$150
Gross Potential Income	\$319,060	\$9,970.63	\$353,400	\$11,044
Vacancy Allowance 5%	\$15,753		\$17,430	\$545
Effective Gross Income	\$303,307	\$9,478.34	\$335,970	\$10,499
Expenses				
Real Estate Taxes	\$73,271	\$2,289.72	\$75,000	\$2,344
Insurance	\$7,951	\$248.47	\$8,000	\$250
Management	Owner		\$17,500	\$547
Lawn/Snow/Cleaning	\$4,510	\$140.94	\$5,000	\$156
Repairs & Maintenance	\$4,000	\$125.00	\$8,000	\$250
Supplies/ Rental	\$3,832	\$119.75	\$4,000	\$125
Electric	\$3,827	\$119.59	\$4,000	\$125
Gas	\$5,517	\$172.41	\$5,500	\$172
Water & Sewer	\$8,850	\$276.56	\$9,000	\$281
Scavenger	\$4,554	\$142.31	\$4,500	\$141
Painting/Decorating	\$8,000	\$250.00	\$8,000	\$250
Reserve/Replacement	\$2,500	\$78.13	\$5,000	\$156
Total Potential Expenses	\$126,812		\$153,500	
Expenses Per SF	\$4.78		\$5.78	
Net Potential Income	\$176,495		\$182,470	

Cotton Creek Apartments

Island Lake, IL

PRICING AND FINANCIAL ANALYSIS

FINANCIAL OVERVIEW

Location

517 - 525 E Burnett Rd
Island Lake, IL 60041

Price: \$2,400,000
Down Payment \$600,000
Number of Units 32
Rentable Square Feet 26,550
Price/SF \$78.68
CAP Rate Current 7.35%
CAP Rate Pro-Forma 7.6%
GRM Current 7.5
GRM Pro-Forma 6.8
Lot Size 2.76 Acres

Loan Amount (75%) \$1,800,000
Interest Rate 4.75%
Amortization 25 Years
Balloon 5 Years
Loan to Value 25%
Yearly Payments (I & E) \$123,145
Debt Coverage Ratio 1.43

Annualized Operating Statement

Income	2019	Pro Forma
Gross Potential Income	\$315,060	\$348,600
Other Income	\$4,000	\$4,800
Gross Potential Income	\$319,060	\$353,400
Less Vacancy	\$15,753	\$17,430
Effective Gross Income	\$303,307	\$335,970
Less: Expenses	\$126,812	\$153,500
Net Operating Income	\$176,495	\$182,470
Debt Service (P & I)	\$123,145	\$123,145
Debt Coverage Ratio	1.43	1.48
Net Cash Flow after Debt Service	\$53,350	\$59,325
Principal Reduction	\$38,465	\$38,465
Total Return	15.3%/\$91,815	16.3%/\$97,790

Expenses

Real Estate Taxes	\$73,271	\$75,000
Insurance	\$7,951	\$8,000
Management	Owner	\$17,500
Lawn/Snow/Cleaning	\$4,510	\$5,000
Repairs & Maintenance	\$4,000	\$8,000
Supplies/Rental	\$3,832	\$4,000
Electric	\$3,827	\$4,000
Gas	\$5,517	\$5,500
Water & Sewer	\$8,850	\$9,000
Scavenger	\$4,554	\$4,500
Painting/Decorating	\$8,000	\$8,000
Reserve/Replacement	\$2,500	\$5,000
Total Expenses	\$126,812	\$153,500
Expenses/Unit	\$3,963	\$4,796.88

Scheduled Income

# of Units	Unit Type	Approx. SF	Current Rents	Rent/SF Income	Monthly Rents	Pro Forma Rent/SF	Monthly Income
23	2 Bed 1 Bath	900	\$864	\$0.96	\$19,875	\$950	\$21,850
9	1 Bed 1 Bath	650	\$708	\$1.09	\$6,380	\$800	\$7,200
32	Total/Wtd Average				\$26,255		\$29,050

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INVESTMENT OVERVIEW

- Built in 1986-1989
- Located on 2.76 Acres
- Secluded Setting
- Great Unit Mix
- Room & Potential for Garages



The 32-unit Cotton Creek Apartment complex was built on 2.76 secluded rolling acres in 1986-1989. There are four eight-unit two story buildings with 23 two-bedroom and nine one-bedroom units. All units have a large kitchen/dining room combination with large living rooms. The front two buildings have central boiler heat and the back two buildings have electric baseboard heat which is paid by the tenants. There are updated private laundry and storage in each building with one washer and two dryers. The complex is served by city sewer with new wells for each of the four buildings. On-Site office located in the 517 Building.

There is plenty of extra land for the construction of garages which could create a new income stream for the investor and be a valuable amenity to the tenants that call Cotton Creek home!

Best of Both Worlds!

The Property is located just north of Island Lake on a peaceful secluded country lot and is within minutes of Route 12, Route 176 and Route 120. True country feel with great access to major highways! The Cotton Creek Apartments complex is truly a unique in so many ways.

Current owner purchased the property from the builder in 1999. Only two owners over the past 30 years.

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PROPERTY SUMMARY

The Offering

Property	Cotton Creek Apartments
Property Address	517 – 525 E. Burnett Road Island Lake, IL 60041

Site Description

Assessors Parcel Number	09-21-103-069, 09-21-101-070
Number of Units	32
Year Built	1986 - 1988
Rentable Square Feet	26,550
Lot Size	2.76 Acres
Type of Ownership	Fee Simple



PROPERTY PHOTOS



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PROPERTY PHOTOS



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PROPERTY PHOTOS



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PROPERTY PHOTOS



**"A CLEAR PERSPECTIVE OF COMMERCIAL
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A photograph of a utility room containing two blue water heaters, a white water heater, and a large grey tank, with various pipes and valves visible.



RECENT SALES



Site 1

3701 -03 James St.
McHenry, IL 60050

No. of Units 39
Year Built 1972
Sales Price \$2,925,000
Price/Unit \$75,000
Price Per SF \$83.57
CAP Rate: 8.0%
GRM: 7.63
Year Sold: 06/2018

Units	Unit Type
4	Studio 1 Bedroom
26	1 Bedroom
9	2 Bedroom



Site 2

3624 Waukegan Rd.
McHenry, IL 60050

No. of Units 6
Year Built 1976
Sales Price \$500,000
Price/Unit \$83,333
Price Per SF N/A
CAP Rate: 7.1%
GRM: 8.2%
Year Sold: 03/2017

Units	Unit Type
4	2 Bedroom / 1 Bath
2	1 Bedroom / 1 Bath



Site 3

10-14 Rushmore Road
Fox Lake, IL 60020

No. of Units 21
Year Built 1981
Sales Price \$1,291,000
Price/Unit \$61,476
Price Per SF \$83.83
CAP Rate: 7.4%
GRM: 7.5
Year Sold: 07/2018

Units	Unit Type
21	1 Bedroom / 1 Bath

RECENT SALES



Site 4

930-934 W Rollins Road
Round Lake Beach, IL 60073

No. of Units 23
Year Built 1974
Sales Price \$1,475,000
Price/Unit \$64,130
Price Per SF \$91
CAP Rate: 7.21%
GRM: 7.04
Year Sold: 10/2017

Units	Unit Type
6	2 Bedroom / 1 Bath
17	1 Bedroom / 1 Bath



Site 5

933 Lake Street
Mundelein, IL 60060

No. of Units 12
Year Built
Sales Price \$870,000
Price/Unit \$72,500
Price Per SF \$103
CAP Rate: 7.4%
GRM: 6.33%
Year Sold: 07/2017

Units	Unit Type
10	2 Bedroom / 1 Bath
2	1 Bedroom / 1 Bath



Site 6

223-265 Uteq Street
Crystal Lake, IL 60014

No. of Units 48
Year Built 1962
Sales Price \$4,800,000
Price/Unit \$100,000
Price Per SF \$129.43
CAP Rate: 7.6%
GRM: 8.00%
Year Sold: 04/2018

Units	Unit Type
20	2 Bedroom / 1 Bath
28	1 Bedroom / 1 Bath

RECENT SALES



Site 7

520-528 McKinley Ave
Mundelein, IL 60060

No. of Units	26
Year Built	1955
Sales Price	\$1,980,000
Price/Unit	\$76,154
Price Per SF	\$110.00
CAP Rate:	6.66%
GRM:	N/A
Year Sold:	10/2018

Units	Unit Type
15	2 Bedroom / 1 Bath
11	1 Bedroom / 1 Bath

Island Lake, IL

RECENT SALES



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Island Lake, IL

COMPARABLE SALES ANALYSIS

Average Capitalization Rate	7.34%
Average Gross Rent Multiplier	7.45
Average Price Per Unit:	\$76,084

Millstream Apartment Totals:

CAP Rate Calculation - ProForma	$\$182,470 / 7.34\% =$	\$2,485,967
GRM Calculation - ProForma	$\$353,400 / 7.45\% =$	\$2,632,830
Price Per Unit Calculation - Pro Forma	$\$76,084 \times 32 =$	\$2,434,688

Millstream Apartment Value:

Blended Average Computation	\$2,517,824
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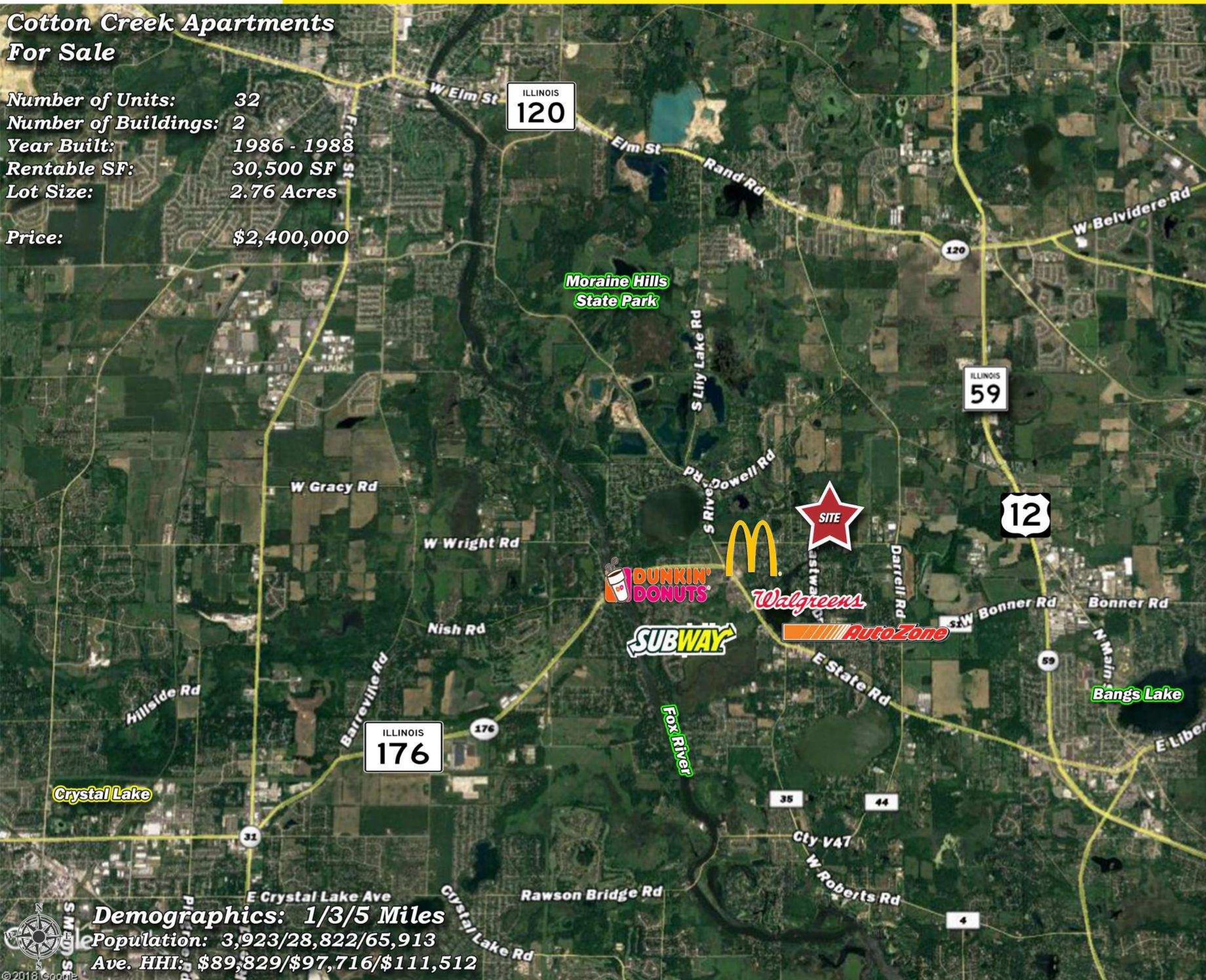


Village of Island Lake
A community of friendly people



Cotton Creek Apartments For Sale

Number of Units: 32
Number of Buildings: 2
Year Built: 1986 - 1988
Rentable SF: 30,500 SF
Lot Size: 2.76 Acres
Price: \$2,400,000



Demographics: 1/3/5 Miles
Population: 3,923/28,822/65,913
Ave. HHI: \$89,829/\$97,716/\$111,512



Demographic and Income Profile

517 E Burnett Rd, Island Lake, Illinois, 60042
Ring: 1 mile radius

Prepared by Esri
Latitude: 42.28492
Longitude: -88.18936

Summary	Census 2010	2018	2023				
Population	4,000	3,923	3,908				
Households	1,479	1,474	1,476				
Families	1,039	1,020	1,016				
Average Household Size	2.70	2.66	2.65				
Owner Occupied Housing Units	1,302	1,253	1,265				
Renter Occupied Housing Units	177	222	211				
Median Age	38.7	39.9	40.2				
Trends: 2018 - 2023 Annual Rate	Area	State	National				
Population	-0.08%	0.10%	0.83%				
Households	0.03%	0.12%	0.79%				
Families	-0.08%	0.01%	0.71%				
Owner HHs	0.19%	0.37%	1.16%				
Median Household Income	1.76%	1.96%	2.50%				
Households by Income	2018		2023				
	Number	Percent	Number	Percent			
	<\$15,000	90	6.1%	86	5.8%		
	\$15,000 - \$24,999	105	7.1%	92	6.2%		
	\$25,000 - \$34,999	101	6.9%	91	6.2%		
	\$35,000 - \$49,999	190	12.9%	177	12.0%		
	\$50,000 - \$74,999	279	18.9%	252	17.1%		
	\$75,000 - \$99,999	253	17.2%	243	16.5%		
	\$100,000 - \$149,999	257	17.4%	276	18.7%		
	\$150,000 - \$199,999	107	7.3%	132	8.9%		
\$200,000+	92	6.2%	126	8.5%			
Median Household Income	\$71,533		\$78,062				
Average Household Income	\$89,829		\$102,720				
Per Capita Income	\$34,316		\$39,461				
Population by Age	Census 2010		2018		2023		
	Number	Percent	Number	Percent	Number	Percent	
	0 - 4	255	6.4%	227	5.8%	226	5.8%
	5 - 9	249	6.2%	238	6.1%	233	6.0%
	10 - 14	287	7.2%	246	6.3%	249	6.4%
	15 - 19	266	6.7%	215	5.5%	224	5.7%
	20 - 24	231	5.8%	204	5.2%	161	4.1%
	25 - 34	506	12.7%	570	14.5%	542	13.9%
	35 - 44	598	15.0%	526	13.4%	573	14.7%
	45 - 54	766	19.2%	564	14.4%	490	12.5%
55 - 64	478	12.0%	625	15.9%	570	14.6%	
65 - 74	223	5.6%	342	8.7%	428	11.0%	
75 - 84	96	2.4%	125	3.2%	168	4.3%	
85+	43	1.1%	39	1.0%	44	1.1%	
Race and Ethnicity	Census 2010		2018		2023		
	Number	Percent	Number	Percent	Number	Percent	
	White Alone	3,639	91.0%	3,483	88.8%	3,396	86.9%
	Black Alone	44	1.1%	53	1.4%	60	1.5%
	American Indian Alone	6	0.1%	6	0.2%	6	0.2%
	Asian Alone	73	1.8%	91	2.3%	108	2.8%
	Pacific Islander Alone	1	0.0%	1	0.0%	1	0.0%
	Some Other Race Alone	178	4.5%	216	5.5%	252	6.4%
	Two or More Races	59	1.5%	73	1.9%	84	2.1%
	Hispanic Origin (Any Race)	551	13.8%	659	16.8%	764	19.5%

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023.

May 24, 2019

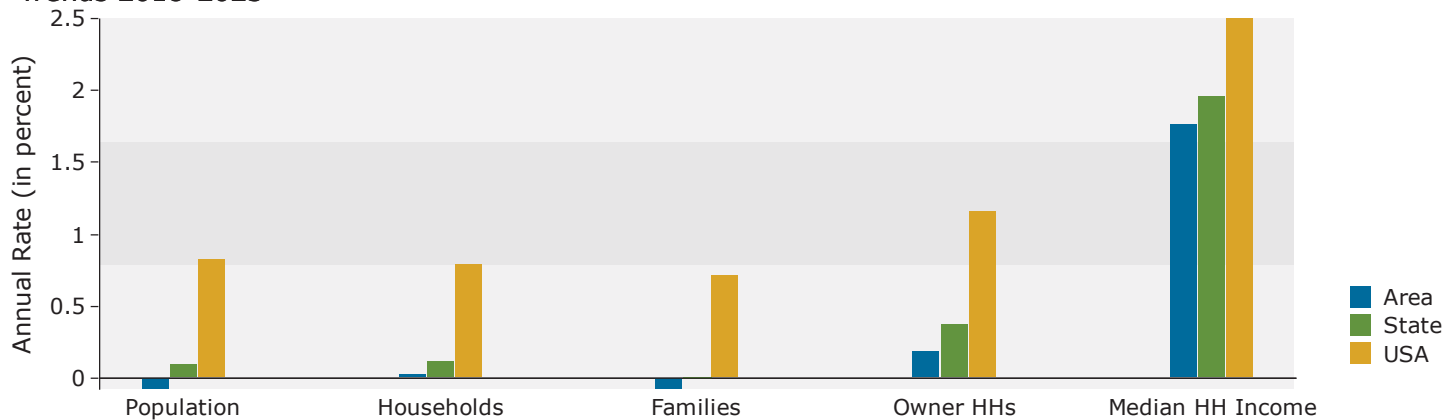


Demographic and Income Profile

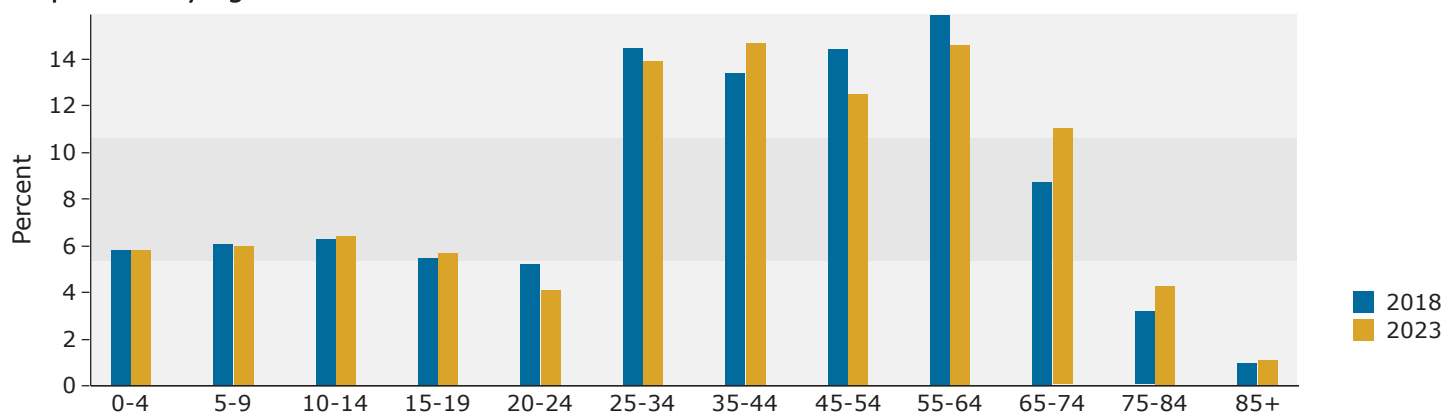
517 E Burnett Rd, Island Lake, Illinois, 60042
Ring: 1 mile radius

Prepared by Esri
Latitude: 42.28492
Longitude: -88.18936

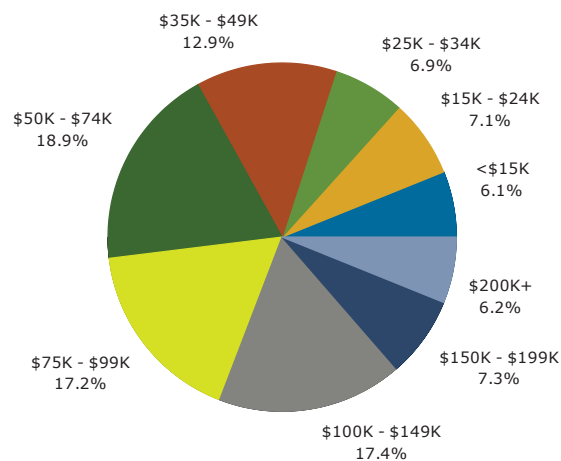
Trends 2018-2023



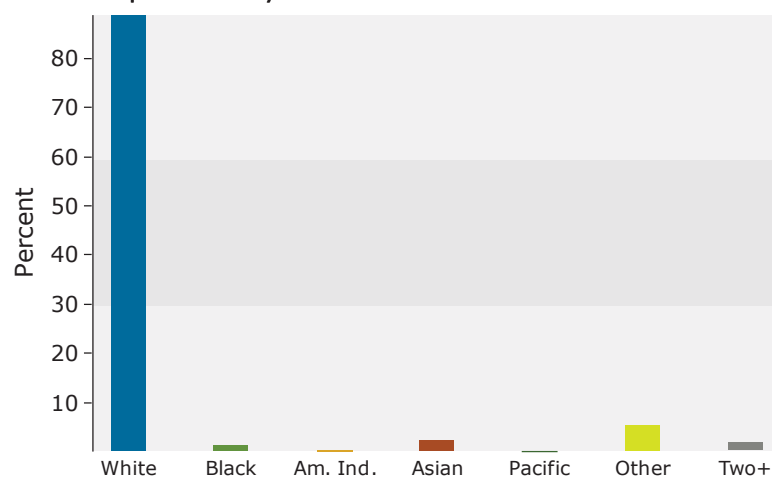
Population by Age



2018 Household Income



2018 Population by Race



2018 Percent Hispanic Origin: 16.8%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023.

May 24, 2019



Demographic and Income Profile

517 E Burnett Rd, Island Lake, Illinois, 60042
Ring: 3 mile radius

Prepared by Esri
Latitude: 42.28492
Longitude: -88.18936

Summary	Census 2010		2018		2023					
Population	23,078		23,822		24,092					
Households	8,377		8,750		8,884					
Families	6,060		6,257		6,321					
Average Household Size	2.74		2.71		2.70					
Owner Occupied Housing Units	7,165		7,251		7,464					
Renter Occupied Housing Units	1,212		1,499		1,420					
Median Age	37.6		39.0		40.2					
Trends: 2018 - 2023 Annual Rate	Area		State		National					
Population	0.23%		0.10%		0.83%					
Households	0.30%		0.12%		0.79%					
Families	0.20%		0.01%		0.71%					
Owner HHs	0.58%		0.37%		1.16%					
Median Household Income	1.48%		1.96%		2.50%					
Households by Income	2018			2023						
	Number		Percent	Number		Percent				
	<\$15,000		486	5.6%	462		5.2%			
	\$15,000 - \$24,999		494	5.6%	440		5.0%			
	\$25,000 - \$34,999		546	6.2%	498		5.6%			
	\$35,000 - \$49,999		980	11.2%	915		10.3%			
	\$50,000 - \$74,999		1,479	16.9%	1,360		15.3%			
	\$75,000 - \$99,999		1,502	17.2%	1,466		16.5%			
	\$100,000 - \$149,999		1,861	21.3%	1,995		22.5%			
	\$150,000 - \$199,999		773	8.8%	922		10.4%			
\$200,000+		628	7.2%	824		9.3%				
Median Household Income			\$80,020		\$86,137					
Average Household Income			\$97,716		\$110,289					
Per Capita Income			\$35,913		\$40,655					
Population by Age	Census 2010		2018		2023					
	Number	Percent	Number	Percent	Number	Percent				
	0 - 4		1,578	6.8%	1,443		6.1%	1,410		5.9%
	5 - 9		1,608	7.0%	1,601		6.7%	1,498		6.2%
	10 - 14		1,703	7.4%	1,681		7.1%	1,686		7.0%
	15 - 19		1,650	7.1%	1,452		6.1%	1,543		6.4%
	20 - 24		1,169	5.1%	1,226		5.1%	1,040		4.3%
	25 - 34		2,957	12.8%	3,145		13.2%	3,035		12.6%
	35 - 44		3,617	15.7%	3,323		13.9%	3,488		14.5%
	45 - 54		4,296	18.6%	3,646		15.3%	3,254		13.5%
	55 - 64		2,523	10.9%	3,524		14.8%	3,543		14.7%
	65 - 74		1,225	5.3%	1,845		7.7%	2,376		9.9%
	75 - 84		562	2.4%	709		3.0%	963		4.0%
	85+		190	0.8%	227		1.0%	253		1.1%
Race and Ethnicity	Census 2010		2018		2023					
	Number	Percent	Number	Percent	Number	Percent				
	White Alone		20,492	88.8%	20,537		86.2%	20,237		84.0%
	Black Alone		224	1.0%	289		1.2%	345		1.4%
	American Indian Alone		44	0.2%	45		0.2%	45		0.2%
	Asian Alone		609	2.6%	852		3.6%	1,046		4.3%
	Pacific Islander Alone		11	0.0%	17		0.1%	21		0.1%
	Some Other Race Alone		1,302	5.6%	1,568		6.6%	1,797		7.5%
	Two or More Races		398	1.7%	514		2.2%	601		2.5%
	Hispanic Origin (Any Race)		3,194	13.8%	3,855		16.2%	4,442		18.4%

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023.

May 24, 2019

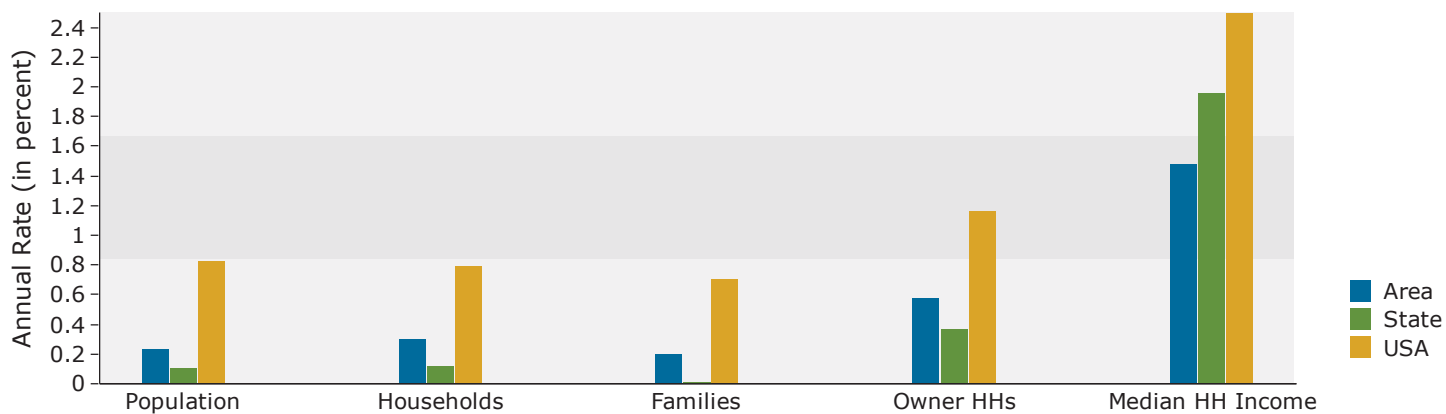


Demographic and Income Profile

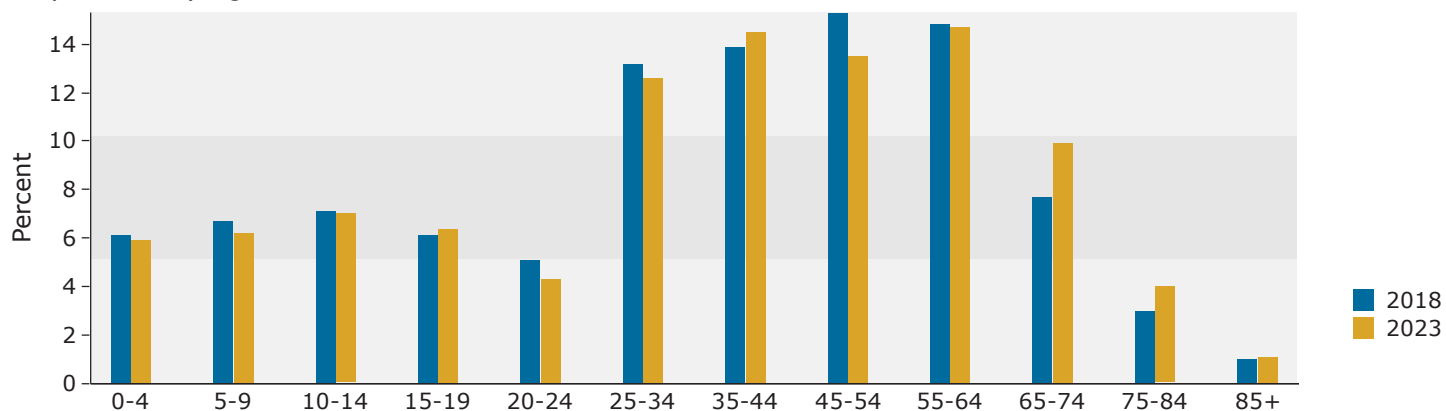
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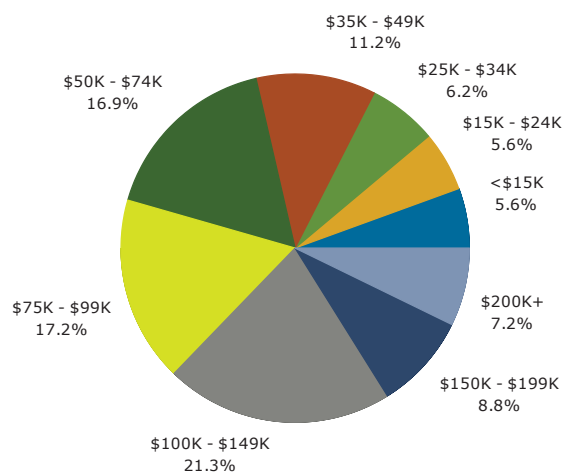
Trends 2018-2023



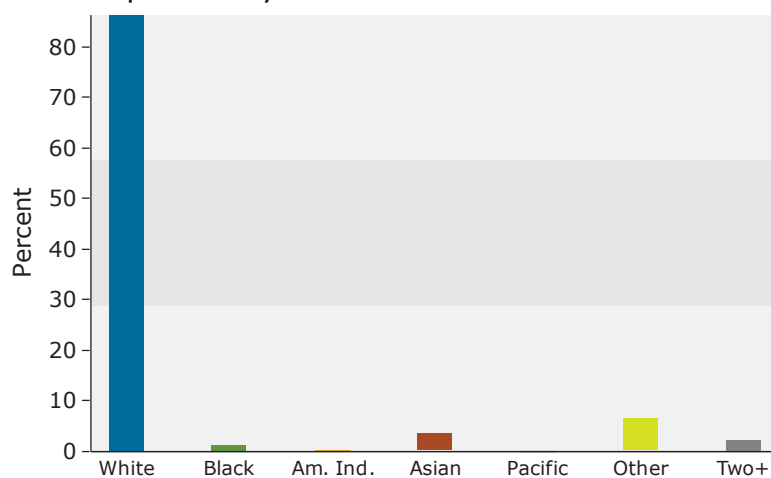
Population by Age



2018 Household Income



2018 Population by Race



2018 Percent Hispanic Origin: 16.2%



Demographic and Income Profile

517 E Burnett Rd, Island Lake, Illinois, 60042
Ring: 5 mile radius

Prepared by Esri
Latitude: 42.28492
Longitude: -88.18936

Summary	Census 2010		2018		2023		
Population	64,334		65,913		66,699		
Households	23,393		24,194		24,559		
Families	17,185		17,560		17,738		
Average Household Size	2.74		2.72		2.71		
Owner Occupied Housing Units	20,002		20,034		20,575		
Renter Occupied Housing Units	3,391		4,160		3,983		
Median Age	38.3		39.7		40.8		
Trends: 2018 - 2023 Annual Rate	Area		State		National		
Population	0.24%		0.10%		0.83%		
Households	0.30%		0.12%		0.79%		
Families	0.20%		0.01%		0.71%		
Owner HHs	0.53%		0.37%		1.16%		
Median Household Income	1.68%		1.96%		2.50%		
Households by Income				2018		2023	
				Number	Percent	Number	Percent
	<\$15,000			1,336	5.5%	1,272	5.2%
	\$15,000 - \$24,999			1,259	5.2%	1,125	4.6%
	\$25,000 - \$34,999			1,311	5.4%	1,197	4.9%
	\$35,000 - \$49,999			2,309	9.5%	2,158	8.8%
	\$50,000 - \$74,999			3,684	15.2%	3,399	13.8%
	\$75,000 - \$99,999			3,795	15.7%	3,684	15.0%
	\$100,000 - \$149,999			5,324	22.0%	5,589	22.8%
	\$150,000 - \$199,999			2,556	10.6%	2,940	12.0%
\$200,000+			2,620	10.8%	3,196	13.0%	
Median Household Income			\$87,633		\$95,247		
Average Household Income			\$111,512		\$124,437		
Per Capita Income			\$40,972		\$45,848		
Population by Age	Census 2010		2018		2023		
	Number	Percent	Number	Percent	Number	Percent	
	0 - 4	4,257	6.6%	3,913	5.9%	3,863	5.8%
	5 - 9	4,491	7.0%	4,403	6.7%	4,183	6.3%
	10 - 14	5,031	7.8%	4,704	7.1%	4,661	7.0%
	15 - 19	4,668	7.3%	4,154	6.3%	4,230	6.3%
	20 - 24	3,007	4.7%	3,410	5.2%	2,912	4.4%
	25 - 34	7,752	12.0%	8,090	12.3%	8,080	12.1%
	35 - 44	9,747	15.2%	8,913	13.5%	9,384	14.1%
	45 - 54	11,642	18.1%	9,965	15.1%	8,933	13.4%
	55 - 64	7,458	11.6%	9,731	14.8%	9,729	14.6%
	65 - 74	3,741	5.8%	5,576	8.5%	6,847	10.3%
	75 - 84	1,792	2.8%	2,246	3.4%	3,009	4.5%
	85+	748	1.2%	808	1.2%	866	1.3%
	Race and Ethnicity	Census 2010		2018		2023	
Number		Percent	Number	Percent	Number	Percent	
White Alone		57,771	89.8%	57,520	87.3%	56,789	85.1%
Black Alone		659	1.0%	840	1.3%	987	1.5%
American Indian Alone		122	0.2%	130	0.2%	131	0.2%
Asian Alone		2,058	3.2%	2,763	4.2%	3,360	5.0%
Pacific Islander Alone		22	0.0%	35	0.1%	43	0.1%
Some Other Race Alone		2,624	4.1%	3,238	4.9%	3,761	5.6%
Two or More Races		1,077	1.7%	1,387	2.1%	1,627	2.4%
Hispanic Origin (Any Race)		6,875	10.7%	8,451	12.8%	9,826	14.7%

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023.

May 24, 2019

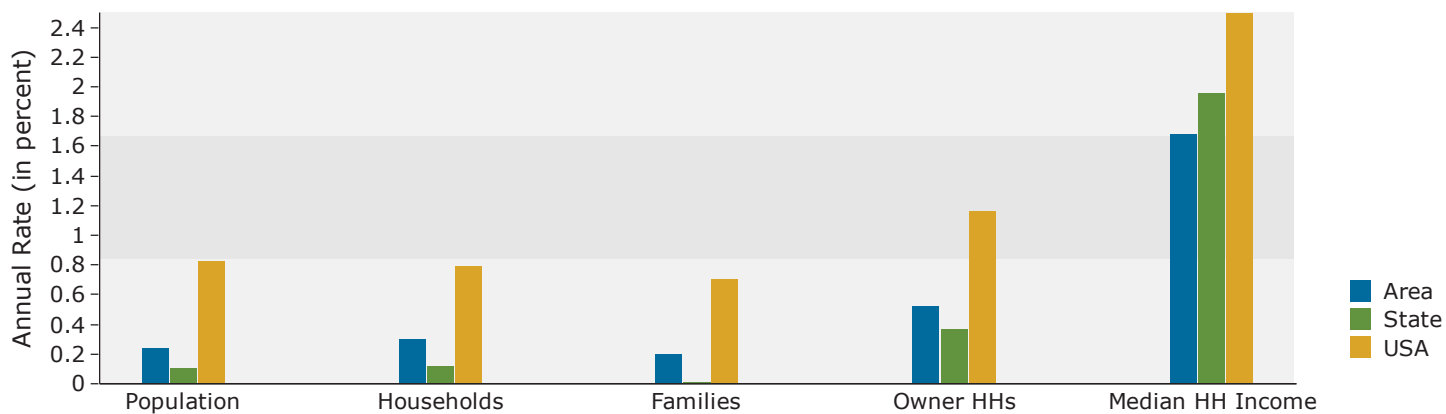


Demographic and Income Profile

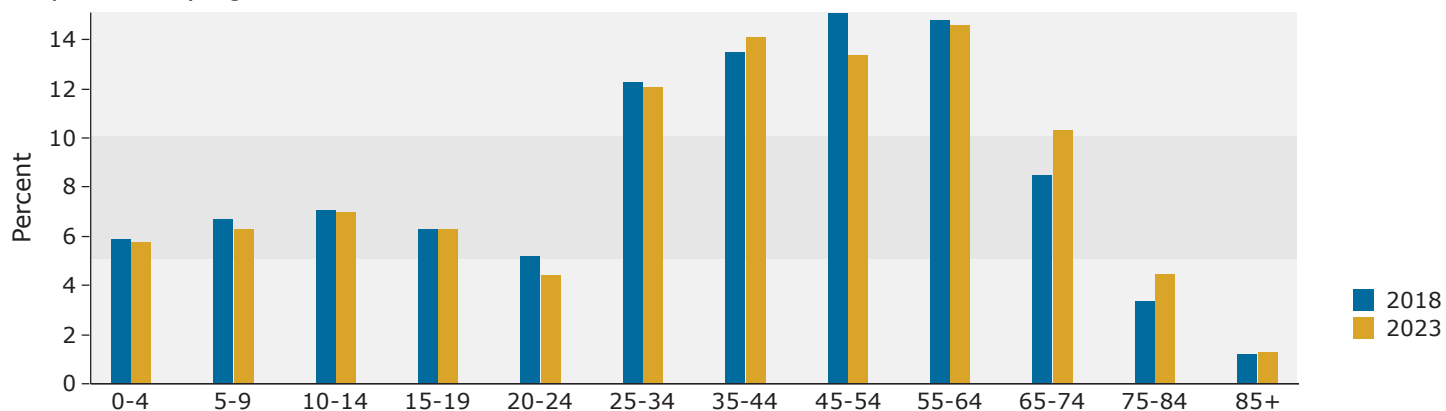
517 E Burnett Rd, Island Lake, Illinois, 60042
Ring: 5 mile radius

Prepared by Esri
Latitude: 42.28492
Longitude: -88.18936

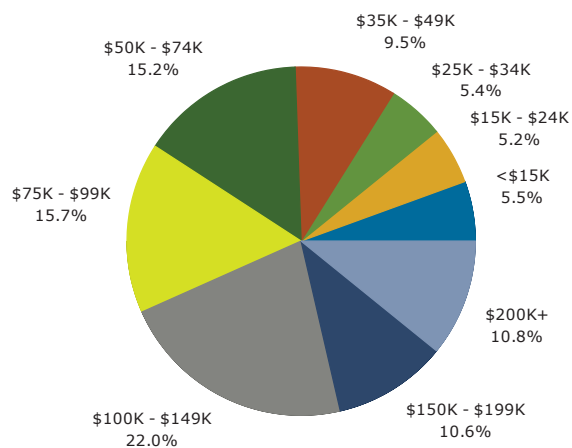
Trends 2018-2023



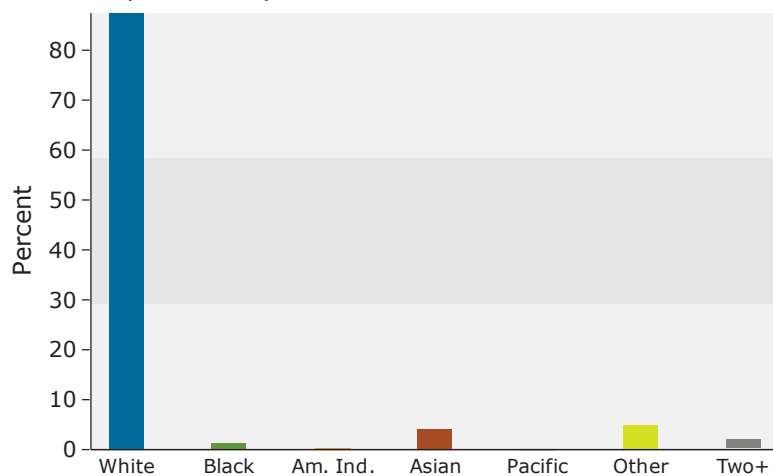
Population by Age



2018 Household Income



2018 Population by Race



2018 Percent Hispanic Origin: 12.8%