

OFFERING MEMORANDUM



Saratoga Homes

14483 Saratoga St  
Detroit MI 48205

# Saratoga Homes

## CONTENTS

- 01 Executive Summary**
  - Investment Summary
- 02 Property Description**
  - Property Features
  - Property Images
- 03 Rent Roll**
  - Saratoga Homes 092025 MOR (1)
- 04 Financial Analysis**
  - Income & Expense Analysis
  - Multi-Year Cash Flow Assumptions
  - Cash Flow Analysis
  - Financial Metrics
- 05 Additional Information**
  - Income Limits
  - Utility Allowance

*Exclusively Marketed by:*

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01 Executive Summary  
Investment Summary

# SARATOGA HOMES

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## OFFERING SUMMARY

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ADDRESS	14483 Saratoga St Detroit MI 48205
COUNTY	Wayne
MARKET	Detroit
SUBMARKET	Mapleridge
SQUARE FEET	40,500 SF
NUMBER OF UNITS	30
YEAR BUILT	2005
OWNERSHIP TYPE	Fee Simple

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## FINANCIAL SUMMARY

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OFFERING PRICE	\$995,000
PRICE PSF	\$24.57
PRICE PER UNIT	\$33,167
OCCUPANCY	100.00%
NOI (2024 Actuals)	\$3,501
NOI (Pro Forma)	\$100,162
CAP RATE (2024 Actuals)	0.35%
CAP RATE (Pro Forma)	10.07%

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## About the Property

- Saratoga Homes, is an existing LIHTC property located on the East side of Detroit, Michigan. The properties were built in 2005 and placed into service via the regulatory agreement in 2006. There are 30 single family homes scattered across a few blocks. Currently the homes are 90% occupied grossing over \$23,500 per month in revenue.



## Compliance

- These properties have a 15 year compliance period that began in 2006 and has expired. The rent is determined by the average median income (AMI) less the utility allowance, which is set by the Michigan State Development and Housing Authority (MSHDA). The project originally was developed to be sold to the tenants - which some have. There were 45 homes originally, and now 30 remain.

## Affordability

- The homes can continue to be operated as rentals, or the owner can continue to sell the homes to the tenants. The sale price of the home is determined by the tenants rent, which has to be equivalent to the mortgage they would pay for owning the house. Vacant home values are determined by the median sale price for a house in Wayne County, or the equivalent mortgage payment to whichever AMI rent that house is assigned to. The max allowed rents you can charge are determined by MSHDA in the attached AMI chart, less utility allowances. Currently the homes are very well below the maximum AMI charge. The owner cannot increase rent on a tenant by more than 5% per year, if they are an existing tenants. New tenants can be charged the max AMI.

## Current Operations

- Currently the properties are being managed by a 3rd party property management company - who takes about \$126,000+ per year. Self managing or hiring one or two people to manage the property, would free up a lot of cash flow. Selling the homes individually to tenants or qualified tenants, is a strong exit plan.





02 Property Description

Property Features

Property Images

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## PROPERTY FEATURES

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NUMBER OF UNITS	30
SQUARE FEET	40,500
YEAR BUILT	2005
# OF PARCELS	30
ZONING TYPE	Residential
BUILDING CLASS	B
LOCATION CLASS	C
NUMBER OF BUILDINGS	30
NUMBER OF PARKING SPACES	Garage
WASHER/DRYER	In Unit

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## MECHANICAL

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HVAC	Forced Heat and AC
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## UTILITIES

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WATER	Tenant
TRASH	Tenant
GAS	Tenant
ELECTRIC	Tenant
RUBS	No

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## CONSTRUCTION

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FOUNDATION	Basement
FRAMING	Wood Frame
EXTERIOR	Brick and Siding
PARKING SURFACE	Concrete
ROOF	Shingles

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# SARATOGA HOMES

## 03 Rent Roll

Saratoga Homes 092025 MOR (1)

**ALL UNITS**

As of 09/27/2025

**Parameters:** Sub Property: ALL  
 Unit Range Start: first unit; Unit Range End: last unit;  
 Report Type: Details + Summary ; Sort By:Floorplan

Floorplan	Total Units	Units on-Hold	# Units Occ.	Phys. Occ. %	Avg. SQFT	Occ. SQFT	Total SQFT	Avg. Market Rent	Market Amt/SQFT	Avg. Lease	Lease Amt/SQFT	Tot. Market rent	Tot. Lease Rent	Loss to Lease	Made Ready	Not Ready	Unavailable Admin	Down	Avg. Effective Rent
sarc2-30	4	0	2	50.00	1,312	2,560	5,247	483.00	0.37	422.50	0.33	1,932.00	845.00	121.00	0	2	0	0	452.75
sarc2-35	6	0	6	100.00	1,273	7,638	7,638	588.00	0.46	544.50	0.43	3,528.00	3,267.00	261.00	0	0	0	0	544.50
sarc2-40	7	0	4	57.14	1,362	5,307	9,537	692.00	0.51	646.00	0.49	4,844.00	2,584.00	184.00	0	3	0	1	665.71
sarc2-60	1	0	0	0.00	1,296		1,296	1,109.00	0.86	0.00		1,109.00	0.00	0.00	0	1	0	1	1,109.00
sard2-30	6	0	3	50.00	1,421	4,206	8,526	533.00	0.38	432.33	0.31	3,198.00	1,297.00	302.00	0	3	0	2	482.67
sard2-35	5	0	4	80.00	1,417	5,760	7,086	649.00	0.46	626.50	0.44	3,245.00	2,506.00	90.00	0	1	0	1	631.00
sard2-40	13	0	8	61.54	1,436	11,426	18,666	766.00	0.53	707.50	0.50	9,958.00	5,660.00	468.00	0	5	0	2	730.00
sard2-60	3	0	0	0.00	1,354		4,062	1,231.00	0.91	0.00		3,693.00	0.00	0.00	0	3	0	3	1,231.00
<b>Total:</b>	<b>45</b>	<b>0</b>	<b>27</b>	<b>60.00</b>	<b>1,379</b>	<b>36,897</b>	<b>62,058</b>	<b>700.16</b>	<b>0.51</b>	<b>598.48</b>	<b>0.44</b>	<b>31,507.00</b>	<b>16,159.00</b>	<b>1,426.00</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>10</b>	<b>668.47</b>



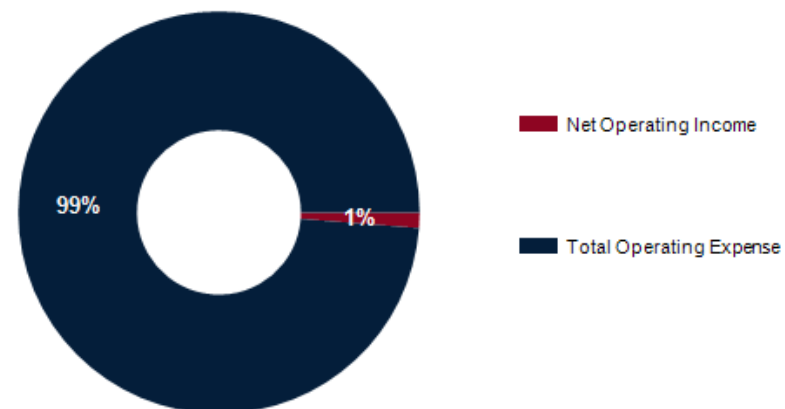
04 Financial Analysis

- Income & Expense Analysis
- Multi-Year Cash Flow Assumptions
- Cash Flow Analysis
- Financial Metrics

## REVENUE ALLOCATION 2024 ACTUALS

INCOME	2024 ACTUALS		PRO FORMA	
Gross Potential Rent	\$288,015	92.4%	\$288,015	92.4%
Other Income	\$23,634	7.6%	\$23,634	7.6%
<b>Gross Potential Income</b>	<b>\$311,649</b>		<b>\$311,649</b>	
Vacancy	-10.00%		-10.00%	
<b>Effective Gross Income</b>	<b>\$282,848</b>		<b>\$282,848</b>	
Less Expenses	\$279,347	98.76%	\$182,686	64.58%
<b>Net Operating Income</b>	<b>\$3,501</b>		<b>\$100,162</b>	

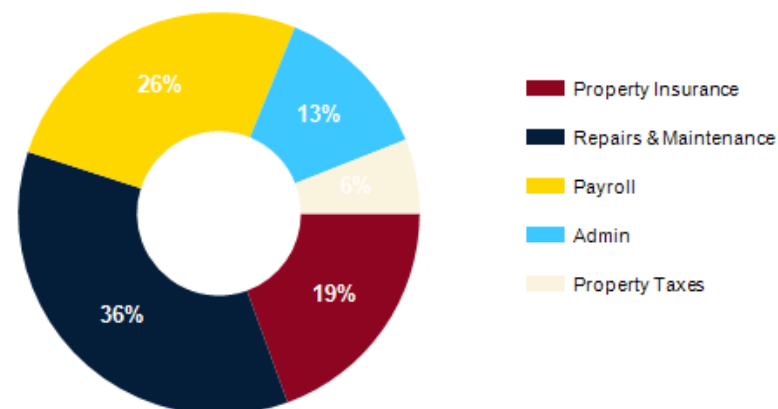
\* vacancy amount factored into gross revenue



EXPENSES	2024 ACTUALS		PRO FORMA	
		Per Unit		Per Unit
Payroll	\$73,246	\$2,442	\$25,000	\$833
Management Fee (8.00% of EGI)			\$22,628	\$754
Admin	\$35,850	\$1,195	\$18,000	\$600
Repairs & Maintenance	\$99,193	\$3,306	\$46,000	\$1,533
Property Taxes	\$16,724	\$557	\$16,724	\$557
Property Insurance	\$54,334	\$1,811	\$54,334	\$1,811
<b>Total Operating Expense</b>	<b>\$279,347</b>	<b>\$9,312</b>	<b>\$182,686</b>	<b>\$6,090</b>
Expense / SF	\$6.90		\$4.51	
% of EGI	98.76%		64.58%	

**Expense Notes:** Pro Forma Payroll consists of hiring one full time maintenance tech at \$20 / Hour + 15% for taxes

## DISTRIBUTION OF EXPENSES 2024 ACTUALS



Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

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## GLOBAL

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Offering Price	\$995,000
Analysis Period	10 year(s)
Millage Rate (not a growth rate)	11.27000%
Exit Cap Rate	10.00%

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## INCOME - Growth Rates

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Gross Potential Rent	3.00%
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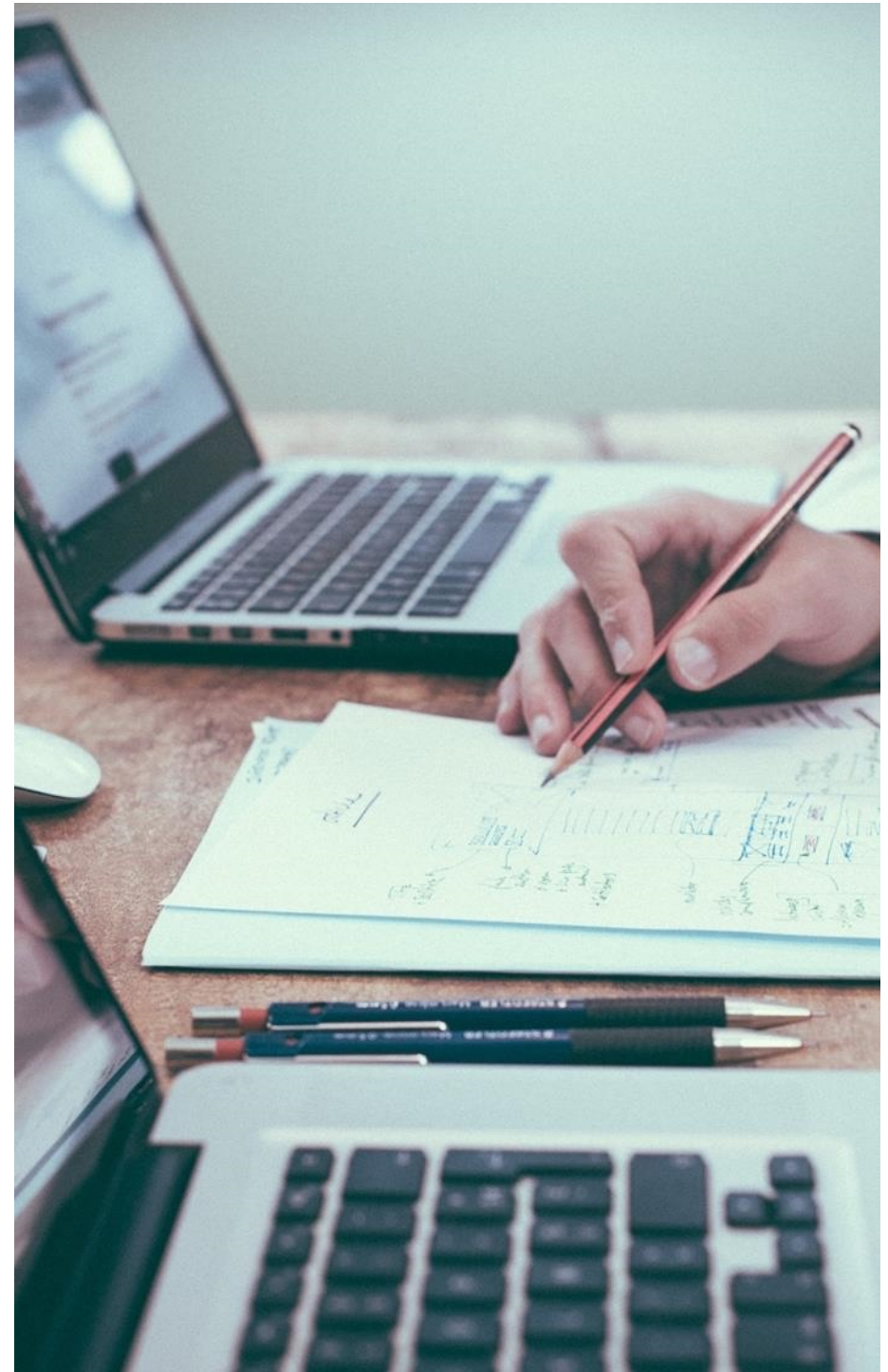
## EXPENSES - Growth Rates

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Payroll	3.00%
Admin	3.00%
Repairs & Maintenance	3.00%
Property Taxes	3.00%
Property Insurance	3.00%

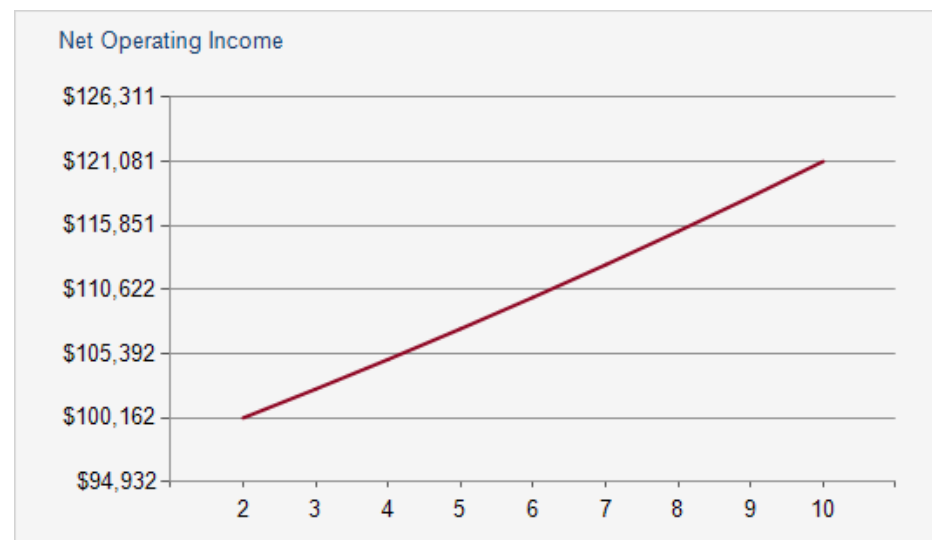
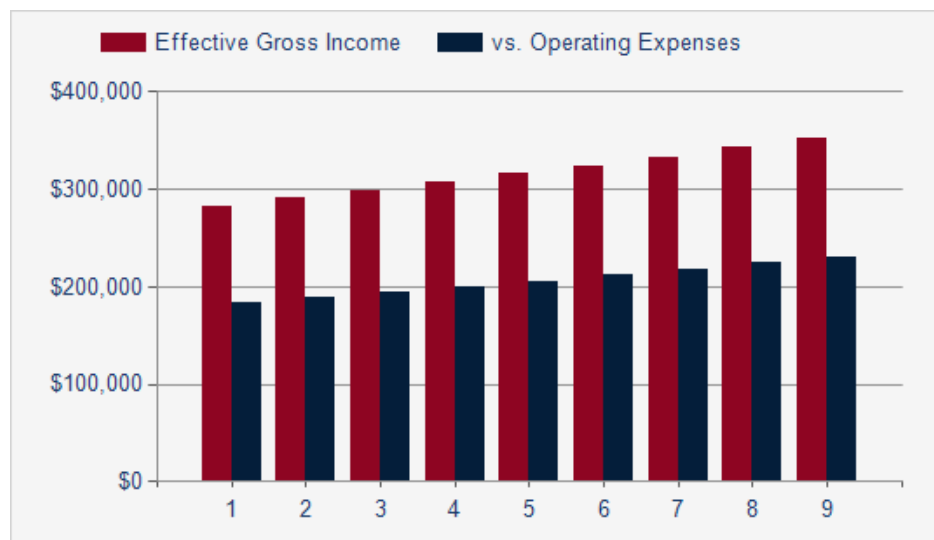
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Calendar Year	2024 Actuals	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Gross Revenue</b>										
Gross Rental Income	\$288,015	\$288,015	\$296,655	\$305,555	\$314,722	\$324,163	\$333,888	\$343,905	\$354,222	\$364,849
Other Income	\$23,634	\$23,634	\$23,634	\$23,634	\$23,634	\$23,634	\$23,634	\$23,634	\$23,634	\$23,634
<b>Gross Potential Income</b>	<b>\$311,649</b>	<b>\$311,649</b>	<b>\$320,289</b>	<b>\$329,189</b>	<b>\$338,356</b>	<b>\$347,797</b>	<b>\$357,522</b>	<b>\$367,539</b>	<b>\$377,856</b>	<b>\$388,483</b>
Vacancy	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%
<b>Effective Gross Income</b>	<b>\$282,848</b>	<b>\$282,848</b>	<b>\$290,624</b>	<b>\$298,634</b>	<b>\$306,884</b>	<b>\$315,381</b>	<b>\$324,133</b>	<b>\$333,148</b>	<b>\$342,434</b>	<b>\$351,998</b>
<b>Operating Expenses</b>										
Payroll	\$73,246	\$25,000	\$25,750	\$26,523	\$27,318	\$28,138	\$28,982	\$29,851	\$30,747	\$31,669
Management Fee		\$22,628	\$23,250	\$23,891	\$24,551	\$25,230	\$25,931	\$26,652	\$27,395	\$28,160
Admin	\$35,850	\$18,000	\$18,540	\$19,096	\$19,669	\$20,259	\$20,867	\$21,493	\$22,138	\$22,802
Repairs & Maintenance	\$99,193	\$46,000	\$47,380	\$48,801	\$50,265	\$51,773	\$53,327	\$54,926	\$56,574	\$58,271
Property Taxes	\$16,724	\$16,724	\$17,226	\$17,742	\$18,275	\$18,823	\$19,388	\$19,969	\$20,568	\$21,185
Property Insurance	\$54,334	\$54,334	\$55,964	\$57,643	\$59,372	\$61,153	\$62,988	\$64,878	\$66,824	\$68,829
<b>Total Operating Expense</b>	<b>\$279,347</b>	<b>\$182,686</b>	<b>\$188,110</b>	<b>\$193,696</b>	<b>\$199,450</b>	<b>\$205,377</b>	<b>\$211,482</b>	<b>\$217,770</b>	<b>\$224,246</b>	<b>\$230,917</b>
<b>Net Operating Income</b>	<b>\$3,501</b>	<b>\$100,162</b>	<b>\$102,514</b>	<b>\$104,937</b>	<b>\$107,433</b>	<b>\$110,004</b>	<b>\$112,652</b>	<b>\$115,379</b>	<b>\$118,188</b>	<b>\$121,081</b>

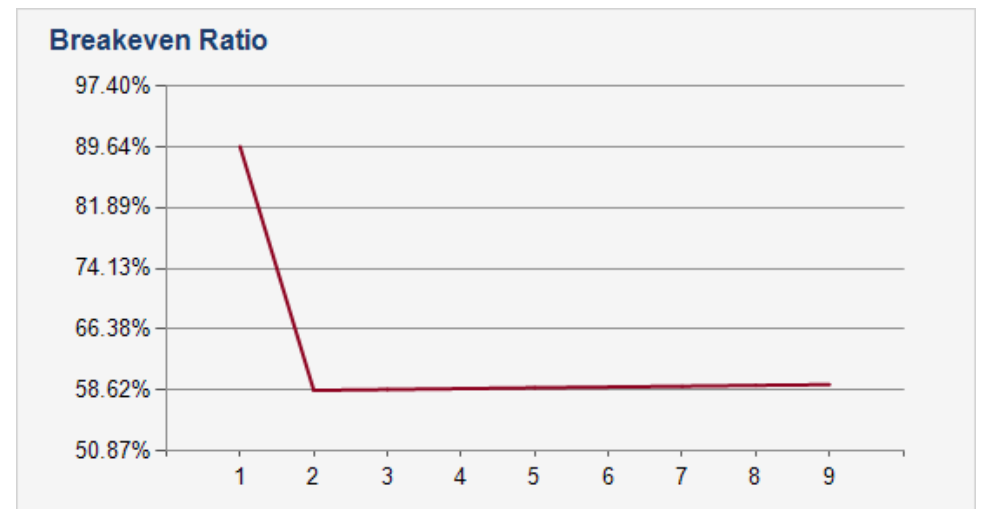
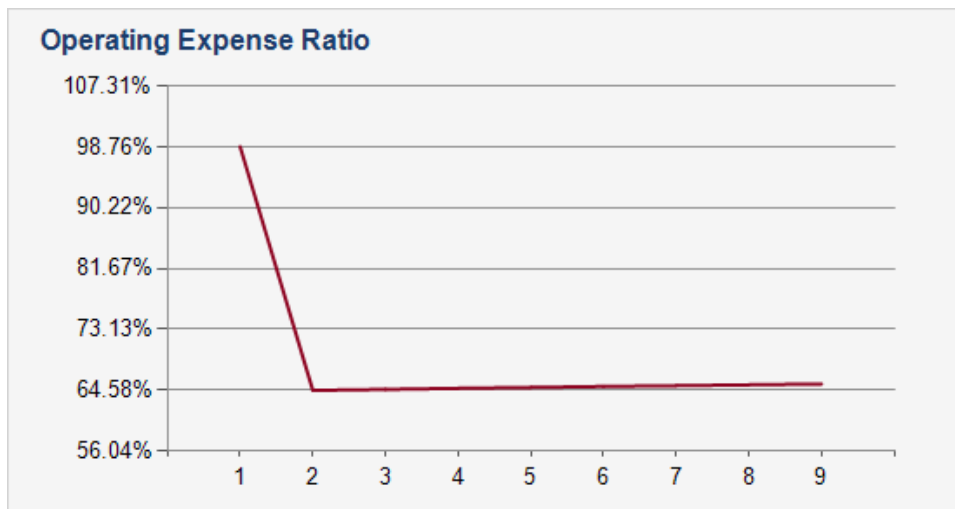
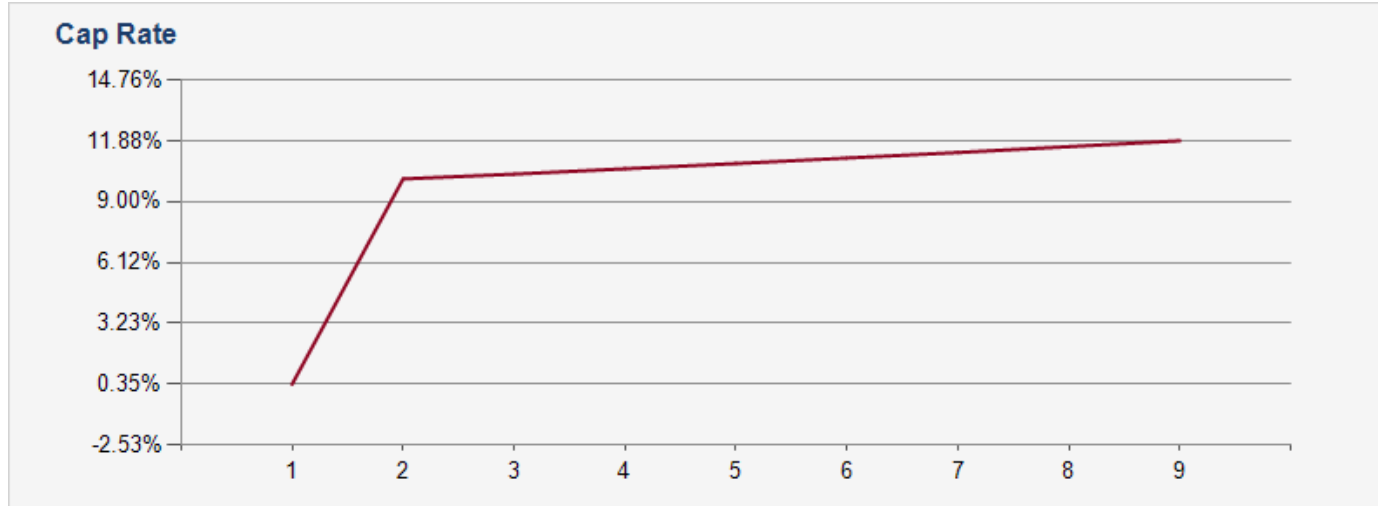
\* vacancy amount factored into gross revenue



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Calendar Year	2024 Actuals	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
CAP Rate	0.35%	10.07%	10.30%	10.55%	10.80%	11.06%	11.32%	11.60%	11.88%	12.17%
Operating Expense Ratio	98.76%	64.58%	64.72%	64.86%	64.99%	65.12%	65.24%	65.36%	65.48%	65.60%
Breakeven Ratio	89.64%	58.62%	58.73%	58.84%	58.95%	59.05%	59.15%	59.25%	59.35%	59.44%
Price / SF	\$24.57	\$24.57	\$24.57	\$24.57	\$24.57	\$24.57	\$24.57	\$24.57	\$24.57	\$24.57
Price / Unit	\$33,167	\$33,167	\$33,167	\$33,167	\$33,167	\$33,167	\$33,167	\$33,167	\$33,167	\$33,167
Income / SF	\$6.98	\$6.98	\$7.17	\$7.37	\$7.57	\$7.78	\$8.00	\$8.22	\$8.45	\$8.69
Expense / SF	\$6.89	\$4.51	\$4.64	\$4.78	\$4.92	\$5.07	\$5.22	\$5.37	\$5.53	\$5.70

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05 Additional Information

- Income Limits
- Utility Allowance

# HERA 04/01/2025 INCOME AND RENT LIMITS

(PIS Prior 01/01/2009)

**County: 82 Wayne**

**Effective Date:**

**4/1/2025**

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	14,460	16,520	18,580	20,640	22,300	23,960	25,600	27,260
25%	18,075	20,650	23,225	25,800	27,875	29,950	32,000	34,075
30%	21,690	24,780	27,870	30,960	33,450	35,940	38,400	40,890
35%	25,305	28,910	32,515	36,120	39,025	41,930	44,800	47,705
40%	28,920	33,040	37,160	41,280	44,600	47,920	51,200	54,520
45%	32,535	37,170	41,805	46,440	50,175	53,910	57,600	61,335
50%	36,150	41,300	46,450	51,600	55,750	59,900	64,000	68,150
55%	39,765	45,430	51,095	56,760	61,325	65,890	70,400	74,965
60%	43,380	49,560	55,740	61,920	66,900	71,880	76,800	81,780
70%	50,610	57,820	65,030	72,240	78,050	83,860	89,600	95,410
80%	57,840	66,080	74,320	82,560	89,200	95,840	102,400	109,040
100%	72,300	82,600	92,900	103,200	111,500	119,800	128,000	136,300
120%	86,760	99,120	111,480	123,840	133,800	143,760	153,600	163,560
125%	90,375	103,250	116,125	129,000	139,375	149,750	160,000	170,375
140%	101,220	115,640	130,060	144,480	156,100	167,720	179,200	190,820
150%	108,450	123,900	139,350	154,800	167,250	179,700	192,000	204,450

Rent By Person	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	361	413	464	516	557	599	640	681
25%	451	516	580	645	696	748	800	851
30%	542	619	696	774	836	898	960	1,022
35%	632	722	812	903	975	1,048	1,120	1,192
40%	723	826	929	1,032	1,115	1,198	1,280	1,363
45%	813	929	1,045	1,161	1,254	1,347	1,440	1,533
50%	903	1,032	1,161	1,290	1,393	1,497	1,600	1,703
55%	994	1,135	1,277	1,419	1,533	1,647	1,760	1,874
60%	1,084	1,239	1,393	1,548	1,672	1,797	1,920	2,044
80%	1,446	1,652	1,858	2,064	2,230	2,396	2,560	2,726
100%	1,807	2,065	2,322	2,580	2,787	2,995	3,200	3,407
120%	2,169	2,478	2,787	3,096	3,345	3,594	3,840	4,089
125%	2,259	2,581	2,903	3,225	3,484	3,743	4,000	4,259
140%	2,530	2,891	3,251	3,612	3,902	4,193	4,480	4,770
150%	2,711	3,097	3,483	3,870	4,181	4,492	4,800	5,111

Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
20%	361	387	464	536	599	660
25%	451	484	580	670	748	825
30%	542	580	696	805	898	991
35%	632	677	812	939	1,048	1,156
40%	723	774	929	1,073	1,198	1,321
45%	813	871	1,045	1,207	1,347	1,486
50%	903	968	1,161	1,341	1,497	1,651
55%	994	1,064	1,277	1,476	1,647	1,817
60%	1,084	1,161	1,393	1,610	1,797	1,982
70%	1,265	1,355	1,625	1,878	2,096	2,312
80%	1,446	1,549	1,858	2,147	2,396	2,643
100%	1,807	1,936	2,322	2,683	2,995	3,303
120%	2,169	2,323	2,787	3,220	3,594	3,964
125%	2,259	2,420	2,903	3,354	3,743	4,129
140%	2,530	2,710	3,251	3,757	4,193	4,625
150%	2,711	2,904	3,483	4,025	4,492	4,955

Michigan State Housing Development Authority

Utility Schedule - Region D

Effective: December 2, 2024

Counties in Region D: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne

		Standard Utility Allowance																		Calculation	
Structure Type		Apartment						Attached						Detached						Fill in the appropriate amount on the chart for each utility/appliance that you are responsible to pay. Add the total from each category for your total utility allowance.	
includes:		High-rise, Low-rise						Townhouse, Duplex, Triplex, Fourplex						Single Family Detached, Manufactured Home							
Utility		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR		
Heating	Natural Gas	\$22	\$25	\$30	\$34	\$38	\$42	\$38	\$45	\$48	\$51	\$55	\$58	\$31	\$36	\$42	\$48	\$55	\$61	Heating	\$
	Bottle Gas	\$64	\$76	\$88	\$101	\$114	\$126	\$113	\$132	\$142	\$153	\$163	\$173	\$92	\$108	\$126	\$144	\$162	\$180		
	Electric Resistance	\$34	\$40	\$55	\$69	\$84	\$98	\$49	\$58	\$76	\$94	\$111	\$129	\$81	\$95	\$111	\$128	\$144	\$160		
	Electric Heat Pump	\$30	\$36	\$42	\$47	\$53	\$58	\$39	\$46	\$54	\$61	\$68	\$75	\$43	\$51	\$60	\$68	\$75	\$83		
	Fuel Oil	\$81	\$95	\$111	\$127	\$143	\$159	\$142	\$167	\$179	\$192	\$205	\$217	\$115	\$136	\$159	\$181	\$204	\$227		
Cooking	Natural Gas	\$2	\$3	\$4	\$5	\$6	\$8	\$2	\$3	\$4	\$5	\$6	\$8	\$2	\$3	\$4	\$5	\$6	\$8	Cooking	\$
	Bottle Gas	\$7	\$8	\$12	\$15	\$19	\$23	\$7	\$8	\$12	\$15	\$19	\$23	\$7	\$8	\$12	\$15	\$19	\$23		
	Electric	\$8	\$9	\$13	\$17	\$21	\$26	\$8	\$9	\$13	\$17	\$21	\$26	\$8	\$9	\$13	\$17	\$21	\$26		
Hot Water	Natural Gas	\$6	\$7	\$10	\$13	\$16	\$19	\$7	\$8	\$12	\$16	\$20	\$24	\$7	\$8	\$12	\$16	\$20	\$24	Hot Water	\$
	Bottle Gas	\$17	\$20	\$29	\$38	\$47	\$56	\$21	\$25	\$36	\$48	\$59	\$70	\$21	\$25	\$36	\$48	\$59	\$70		
	Electric	\$21	\$24	\$31	\$37	\$44	\$51	\$26	\$30	\$38	\$47	\$55	\$63	\$26	\$30	\$38	\$47	\$55	\$63		
	Fuel Oil	\$22	\$25	\$37	\$48	\$59	\$71	\$27	\$32	\$46	\$60	\$74	\$88	\$27	\$32	\$46	\$60	\$74	\$88		
Other Electric		\$29	\$35	\$48	\$62	\$75	\$89	\$36	\$42	\$59	\$75	\$92	\$108	\$43	\$51	\$71	\$91	\$111	\$130	Electric	\$
Water		\$25	\$28	\$47	\$75	\$104	\$132	\$25	\$28	\$47	\$75	\$104	\$132	\$25	\$28	\$47	\$75	\$104	\$132	Water	\$
Sewer		\$41	\$45	\$75	\$121	\$166	\$211	\$41	\$45	\$75	\$121	\$166	\$211	\$41	\$45	\$75	\$121	\$166	\$211	Sewer	\$
Trash		\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	Trash	\$
Natural Gas Service Charge*		\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	Nat.Gas SC*	\$
Electric Service Charge		\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	Elec. SC	\$
Range**		\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	Range**	\$
Refrigerator**		\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	Refrigerator**	\$
Air Conditioning***		\$6	\$7	\$9	\$12	\$14	\$17	\$6	\$7	\$10	\$13	\$16	\$19	\$4	\$5	\$11	\$18	\$24	\$31	A/C***	\$
																				Total	\$

\* Natural Gas Service Charge: Natural Gas service charge only allowed for Natural Gas utilities.

\*\* Tenant Furnished Appliance Allowance: Only allowed if the tenant is responsible for supplying the range and/or refrigerator.

\*\*\* Air Conditioning Allowance: Only allowed if windows are not operable.

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The information contained in the following offering memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Greater Development LLC and it should not be made available to any other person or entity without the written consent of Greater Development LLC.

By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence. The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to Greater Development LLC. This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property.

The information contained herein is not a substitute for a thorough due diligence investigation. Greater Development LLC has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

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*Exclusively Marketed by:*

**Brady Williams**

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Sales Associate

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