

ONE :: TOUCH
Holding Company



A Unique Social-Capital
Investment Platform

Making an impact *One Touch* at a time.

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About One Touch



- Roberto W. Young – Brings with him a diverse set of Professional experiences working for the world’s largest Industrial REIT, within Financial Services at Morgan Stanley, and in the technology space delivering Strategy and Business Development. Serving as Managing Partner, Roberto is responsible for the company’s overall vision and strategy with his expertise and focus on the acquisition, capital structure, and marketing and leasing
 - Harvard Business School, MBA
 - University of Memphis, B.S. in Electrical & Computer Engineering, magna cum laude
- Darrick T. Young – The quintessential entrepreneur was a visionary around the cyber café concept starting one in 1996. Also, participated in the precious gemstone business in East Africa, and as a result of relationships formed promoted an Entertainment Concert in Tanzania. As Partner, Darrick heads up operations, property management, and jointly covers marketing and leasing
 - Fontbonne University in St. Louis, MBA
 - Howard University, B.B.A. in International Business

Contact Us

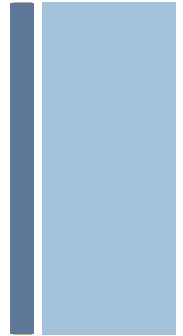
One Touch Holding Company
245 N. Highland Ave NE, Suite 230-368
Atlanta, Ga. 30307
www.onetouchholding.com

Roberto W. Young
phone - 404.368.5469
email – ryoung@onetouchholding.com

Darrick T. Young
phone - 314.435.9088
email – dyoung@onetouchholding.com



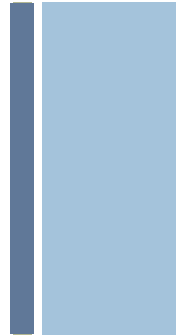
About One Touch



- Our Management Team has over 20 years of combined experience in developing, redeveloping, and turning-around distressed single family housing in Urban Centers
- Our Life Story is the work; growing up in the Projects of St. Louis, we now provide a premium product to families similar to our own in a dignified way
- We have a Social-Capital Platform with a laser sharp focus on the Social Agenda of helping to provide Healthy Communities and for generating Risk-Adjusted returns on invested capital
 - We have executed the aforementioned model on our own balance sheet to date; so, we understand firsthand the need for a self-sustaining business model
- Publications
 - http://www.stltoday.com/business/columns/steve-giegerich/article_7411cf37-7ea5-53a1-92ce-135cb9d42082.html



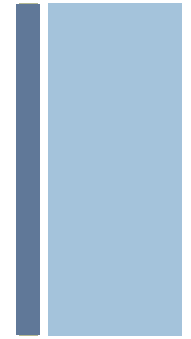
Executive Summary



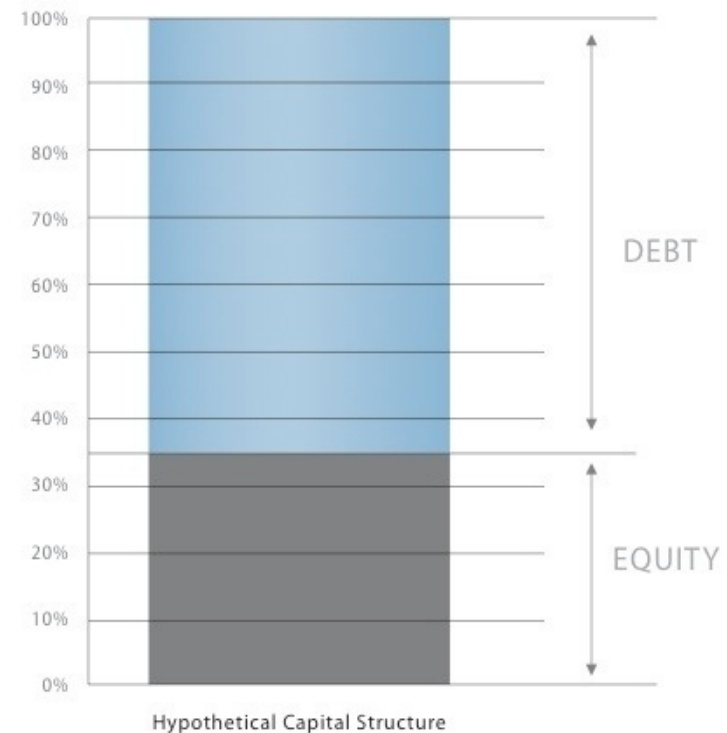
- Opportunity to Acquire Foreclosed Single Family Assets at 20-25% of 10-year Historical Fair Market Valuations
- Strategic Value-Added Rehabilitation Amounting to 20% of Expected Fair Market Value
- Increased Demand for Premium Rental Product in Urban Centers
- Comprehensive Community Development Focus
- Leverage Available through Cash-Out Refinancing
- Flexibility: Investors Can Participate in Equity or Debt Pieces of Capital Structure
- One Touch's Management Team Has Over 20 Years of Combined Distressed Real Estate Investment and Turn Around Experience



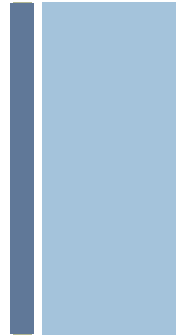
Introduction to the One Touch Investment Platform



- Our investment objective is to achieve attractive risk-adjusted returns with an emphasis on knowledgeable value-added management
 - Partnering with federally subsidized rental assistance programs mitigating rental collection risks and possibly rental renewal risks
 - Generating attractive cash-on-cash returns
 - Making investments that have meaningful built-in equity cushions beneath them in the capital stack
 - Debt and Equity Structures Available for Investors
 - Employing reasonable leverage
- One Touch will leverage the real estate expertise of its management to benefit from unique, value-added opportunities in the residential single family sector



+ The Opportunity



- Distressed Assets Are Currently Trading Below Replacement Cost
 - We will recycle good housing stock with solid fundamentals; it does not make economic sense to build
 - Banks are understaffed and unwilling to keep the properties; many have already taken the write-downs on their balance sheets
 - Hence, they are liquidating properties at significant discounts from their original loan balances

- Increasing Demand Drivers for In-Town Affordable Housing Leading to Strong Rental Market
 - Population Growth
 - Young, Mobile Professionals (Living, Working, and Playing)
 - Lower Transportation Costs
 - Foreclosure Displacement
 - Empty Nesters Right-Sizing

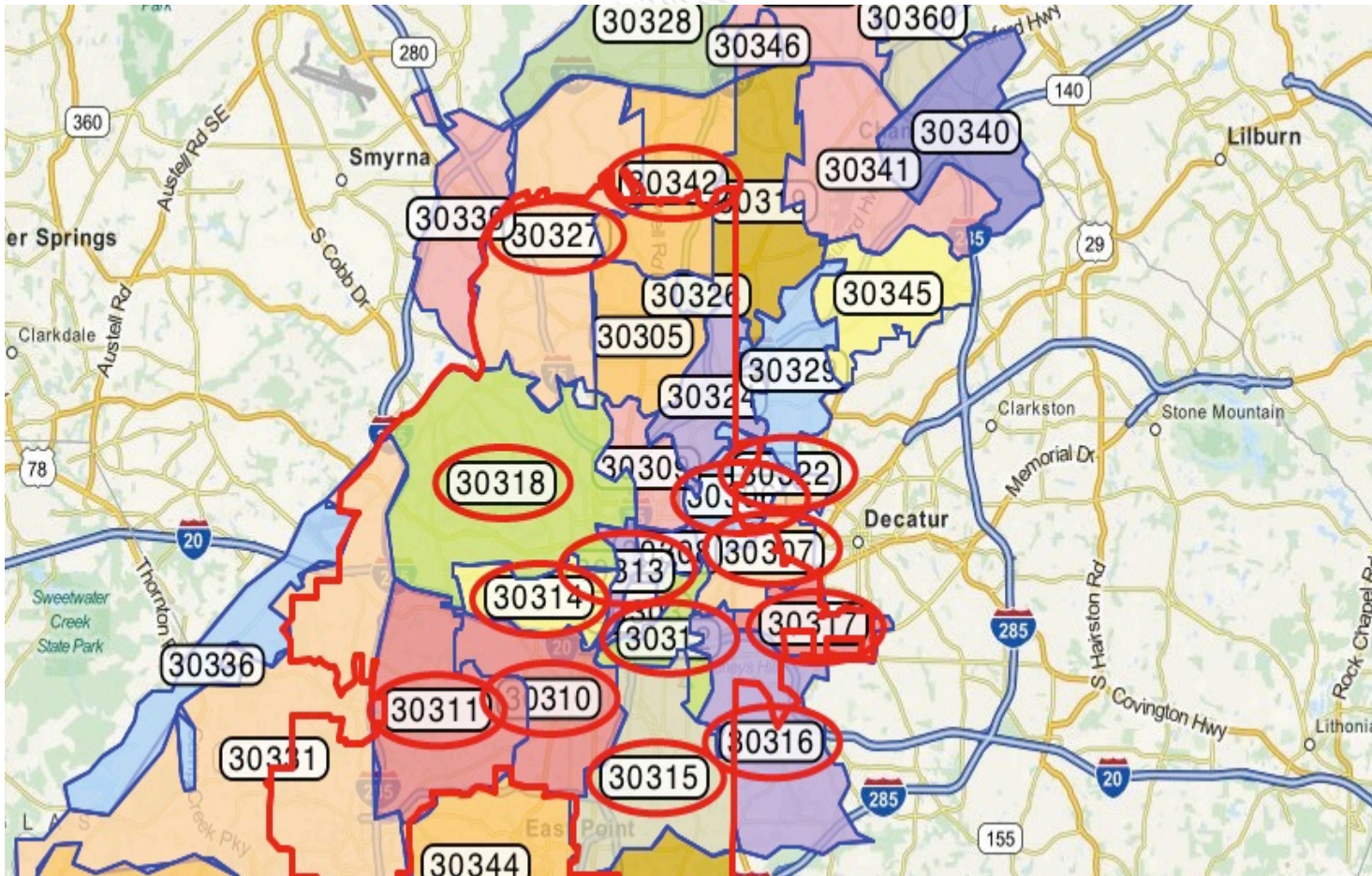
- Opportunity to Buy in Bundles and Pioneer an Offering for Single Family Housing Assets as an Institutional Investment Class

- Investors Have Limited Vehicles to Efficiently Place Capital
 - Domestic Investors (Close to 0% yield on bank accounts, 10-Year Treasuries yielding 2%)
 - International Investors (European Debt Crisis limits Fixed-Income Opportunities – U.S. Real Estate Offers Tax Efficient Vehicle in Mature Capital Market)

- Be a Good, Socially Responsible Global Citizen – Do Good while Making Money; Make Money while Doing Good.

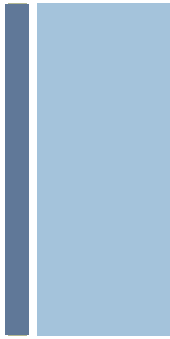


The Opportunity



Data for the charts on the following pages was generated using these zip codes: 30314, 30312, 30313, 30322, 30306, 30307, 30317, 30316, 30315, 30310, 30311, 30318, 30327, and 30342.

+ The Opportunity



Sales Market Analysis

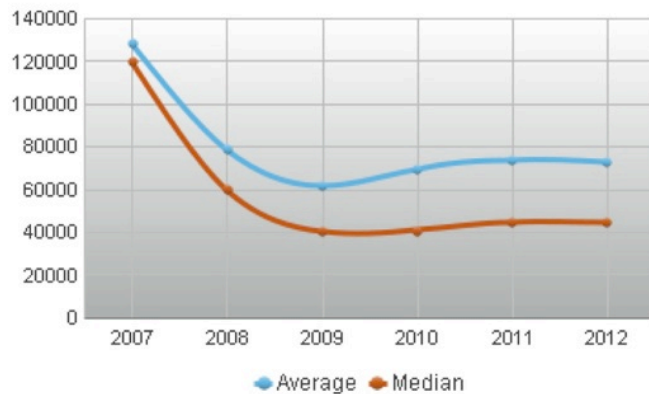
Number of Properties = 7,929

	Total Bedrooms	Square Footage	List Price	LP/SqFt	Sales Price	SP/SqFt	SP/LP\$	SP/OLP\$	TDOM
Average	3	1,640	\$79,032	\$45.6	\$74,259	\$42.5	94%	82%	108
Median	3	1,550	\$57,900	\$34.0	\$52,000	\$30.5	96%	87%	69

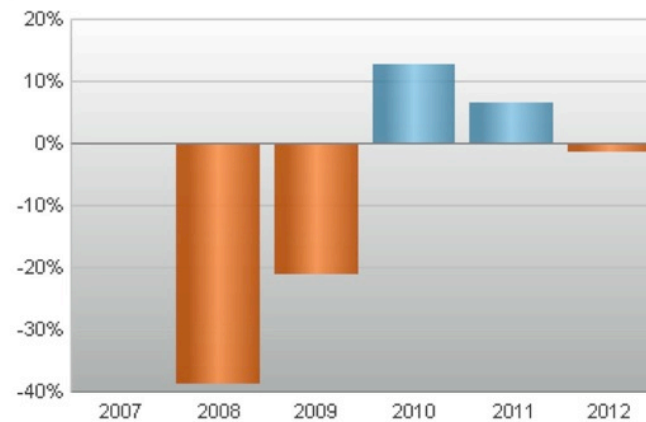
Data for the charts on the following pages was generated using these zip codes: 30314, 30312, 30313, 30322, 30306, 30307, 30317, 30316, 30315, 30310, 30311, 30318, 30327, and 30342.

Market Trends by Year

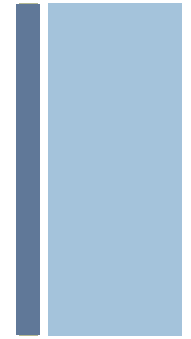
Market Trends for List Price



Percentage Growth for Avg List Price



+ The Opportunity



Rental Market Analysis

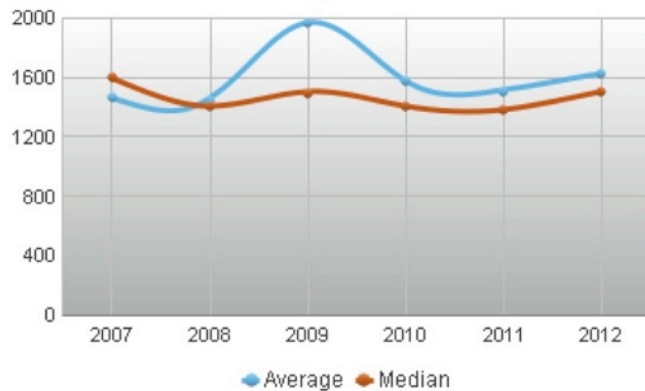
Number of Properties = 1,364

	Total Bedrooms	Square Footage	List Price	LP/SqFt	Sales Price	SP/SqFt	SP\$/LP\$	SP\$/OLP\$	TDOM
Average	3	1,983	\$1,623	\$0.0	\$4,233	\$1.0	98%	94%	0
Median	3	2,130	\$1,400	\$0.0	\$1,400	\$1.0	100%	97%	0

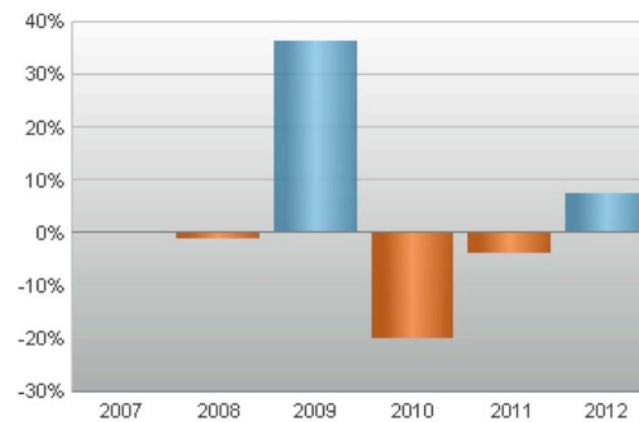
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Market Trends by Year

Market Trends for List Price

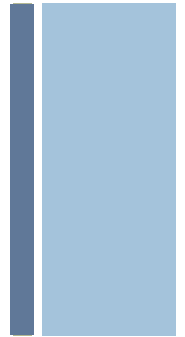


Percentage Growth for Avg List Price





Positive Macro Factor Inputs



- Logistical Hub via Hartsfield-Jackson Int'l Airport
 - Since 2005, Hartsfield-Jackson Busiest Airport in the World
 - Direct Economic Impact of more than \$32.5 Billion for Metro Atlanta Area Economy
 - New Maynard H. Jackson Jr. International Terminal and 5th Runway
- \$800 Million to Widen and Deepen Port of Savannah
- Atlanta BeltLine – \$2.8 Billion in Investment
- New Atlanta Falcon Stadium – \$1 Billion in Potential Investment





Ownership & Investment Structure

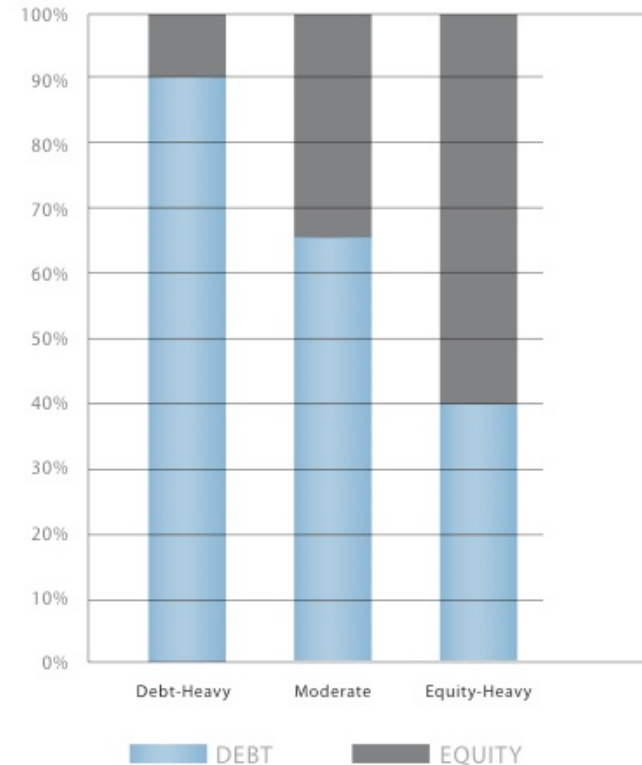


■ Ownership Structure

- Each Property is owned by a Limited Liability Company
- Ownership in the LLC based on pro-rata share of total equity invested for a particular property
- One Touch serves as the managing member of the LLC and manages all day-to-day operations

■ Investment Structure

- Risk management and flexibility are integral to One Touch's Investment Platform
- Each property investment has the opportunity to be uniquely structured based on the investors' interest to participate in equity or debt portions of the investment
- The chart to the right represents various scenarios of the capital stack in debt-heavy, moderate, and equity-heavy structures





Structure Flexibility



EQUITY STRUCTURE

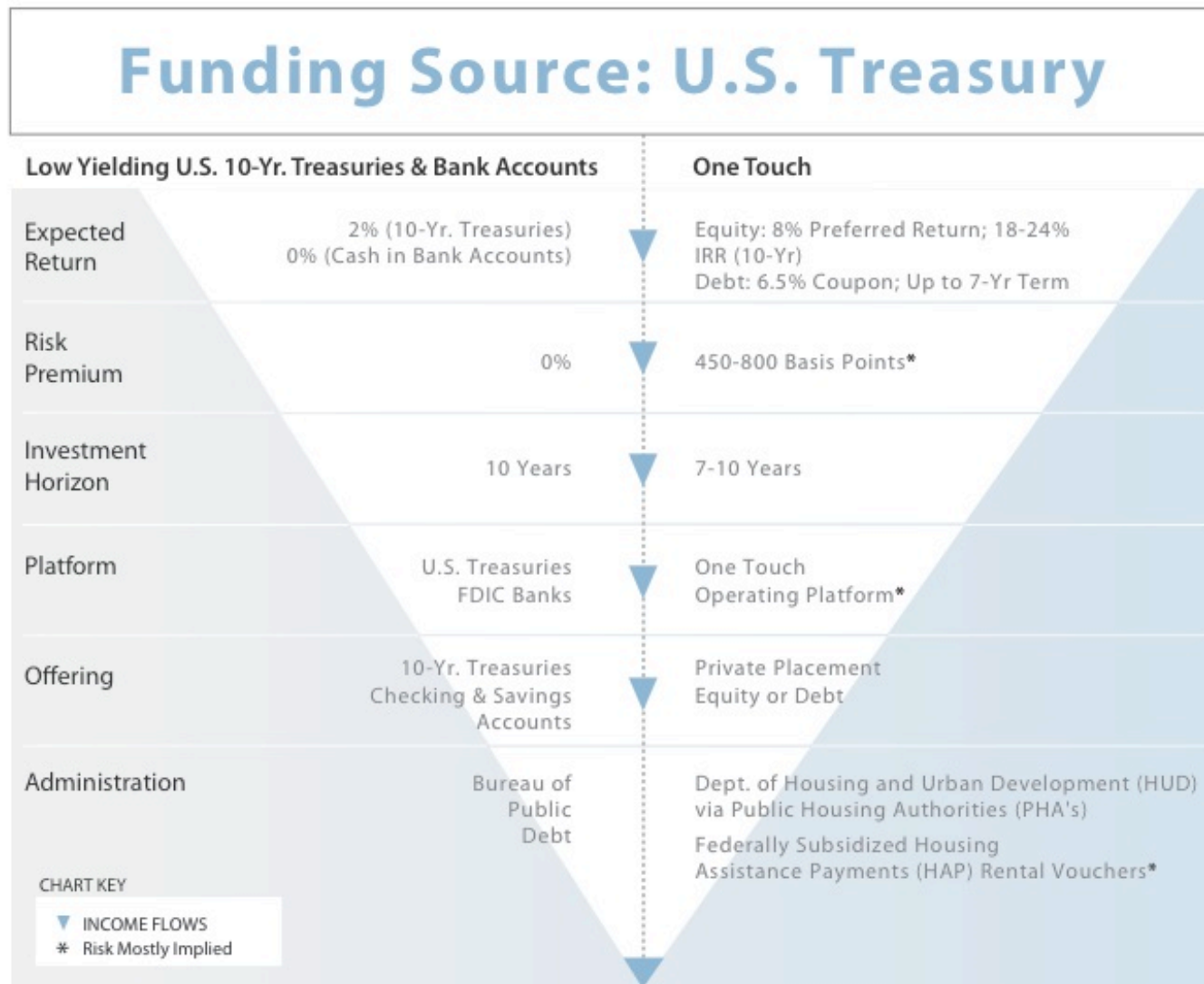
- Equity portion could range from 20% up to 100% of the Capital Structure
- Minimum Equity Investment is \$100,000 per Transaction per Investor
- Annual Preferred Rate of Return is 8%; Net Income in Excess of Preferred Return will be paid to General Partner
- Upon Return of Investors' Principal, Operating Income will be split (25% Limited Partner/75% General Partner)
- Upon Asset Sale, Net Proceeds will be split (50% Limited Partner/50% General Partner)
- 10-Yr. Proforma IRR (18%-24%)
- Annual Management Fee: 0% of Funds Invested Payable to One Touch
 - Aligned Incentives and True Partnership
- RISK: Subordinate to Debt; Underperformance of Asset
- REWARD: Preferred Rate of Return; Unlimited Upside through Profit Participation

DEBT STRUCTURE

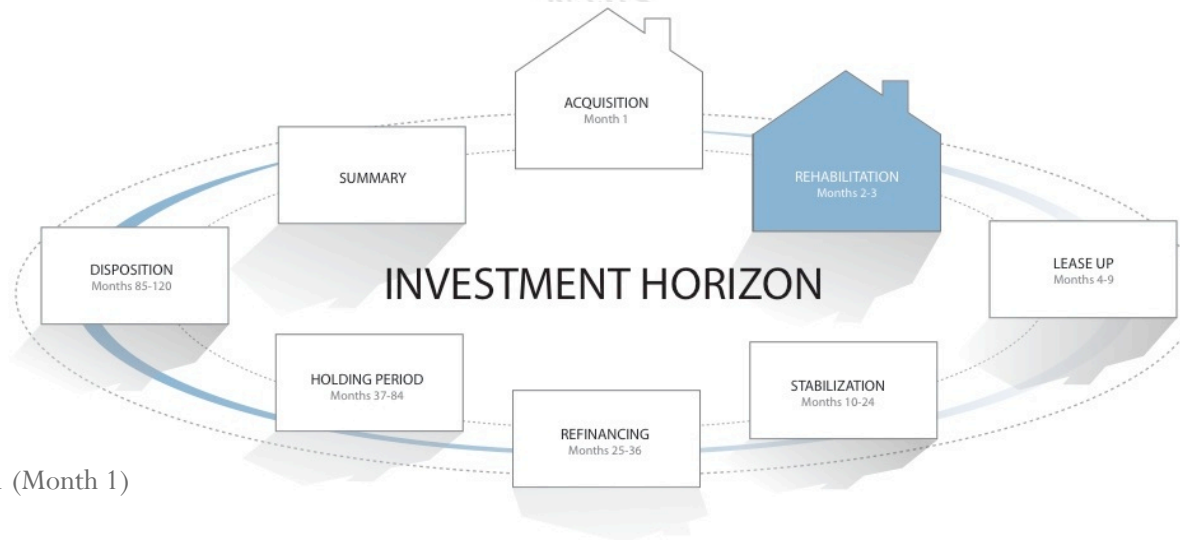
- The Most Secured Part of the Capital Structure
- Debt portion could range from 0% up to 80% of the Capital Structure
- Not Subordinate to any other Class of Debt or Equity
- 6.5% Annual Interest Rate; Paid Quarterly
- 60-Month Term, with 2 Additional 12-Month Options
- No Pre-Payment Penalty
- Non-Compounding Interest
- Balloon Payment Due at the End of the Term, unless Option(s) Exercised
- RISK: Massive Devaluation of Asset Pushes LTV Ratio; Borrower Default
- REWARD: Most Secure in the Capital Stack; Stable Returns



Risk-Adjusted Investment View

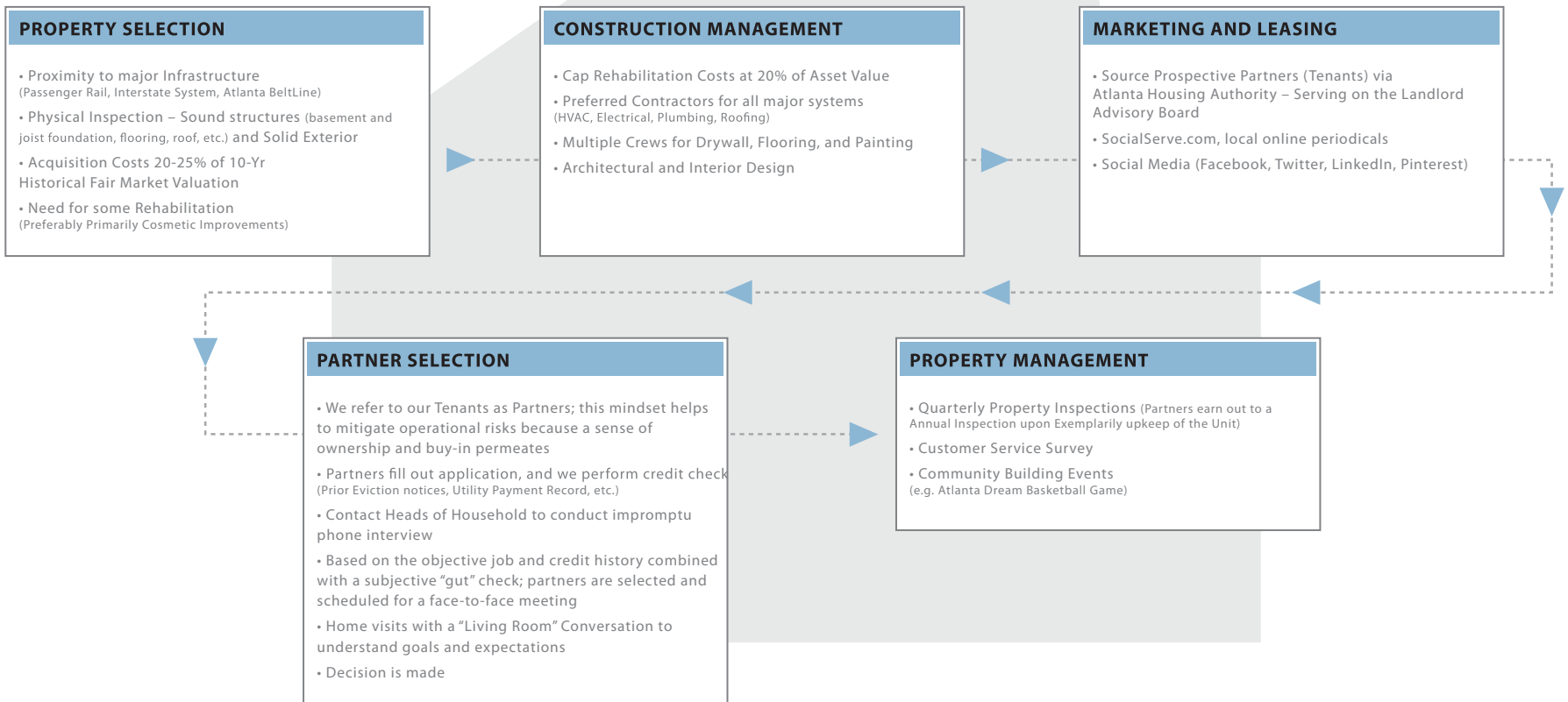


+ Investment Horizon



- Acquisition (Month 1)
 - Rehabilitation (Months 2-3)
 - Lease Up (Months 4-9)
 - Stabilization (Months 10-24)
 - Refinancing (Months 25-36)
 - Holding Period (Months 37-84)
 - Disposition (Months 85-120)
- Summary
 - The average investment horizon is 7-10 years
 - Rehab and Capital Expenditures occur within the first 3 months
 - Asset stabilization projected in 18-24 months
 - Stabilization allows for refinancing by the 36th month, reducing liquidity risk
 - Asset is held for 4 years as income and asset valuations appreciate
 - Disposition efforts begin at the end of the 7th year

+ Process & Methodology



+ Acquisition Type & Size

- Single Family Detached Housing
 - 1,000-3,000 Square Feet
- Total Investment Cost (\$60,000 Maximum)
 - Acquisition Cost \$30,000
 - Improvement Cost \$15,000-\$30,000
- Typically Bank Foreclosures
- In Need of Some Rehabilitation
 - Ideally cosmetic in nature



+ Due Diligence Process

INITIAL ANALYSIS

Large Economic Generator
(Hartsfield-Jackson Int'l Airport, Atlanta Beltline,
Roswell Cancer Research Center, etc.)

Targeted Community

Inside of I-285 Beltway

PHYSICAL INSPECTIONS

Structural Review

Mold Survey

Lead/Asbestos Inspection

MARKET ANALYSIS

Rent Comparables

Demographic Indicators
(i.e. Median Household Income, Unemployment, etc.)

OPERATIONAL ANALYSIS

Proforma Considerations

Cost Center Audit

VALUE-ADD PRACTICES

Partner (Tenant) Screening

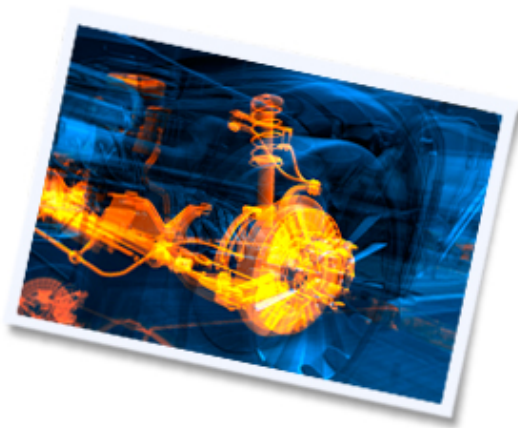
CAP EX Bids

Budgetary Guidelines (Governance)



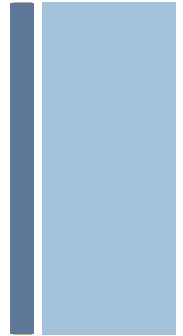
+ Turnaround Strategy

- Premium Rehabilitation and Offering
- Strategic Partnership with Local Housing Authority (Landlord Advisory Board)
- Local Operator
- Superior Partner (Tenant) Screening
- Unique Property Management Model
 - Buy-In of Partner (Tenant)
 - Quarterly Inspections
 - Operational Efficiency
- Property Tax Adjustment
- Insurance Premium Adjustment





Exit Strategy



- Upon Asset Stabilization, Properties will be Refinanced at Conservative 50-65% Loan-to-Value
- Allowing Equity Partners to Realize their Investment back within 24-36 months of Initial Contribution
 - While Participating in upside realizing future gains for remainder of Investment
- Resident Partners Themselves
 - Upon Successful Completion of Sanctioned Financial Awareness and Training Curriculum
- Larger Risk-Averse Institutions
 - Pension Funds (Small City Fire & Police) in Search of Risk-Adjusted Coupon
 - Insurance Companies with similar Investment Objective
- Foreign Investors Looking to Acquire Turn-Key Operation and Yield
- Socially-Conscious Family Investment Offices; Land Trust Conservationist
- REIT/Small IPO upon Critical Mass
- IRA's and SEP IRA's



Risk Considerations



- Statements relating to future plans, financial goals, and operating performance are based on current beliefs and assumptions. However, like any investment, these transactions are subject to a wide variety of risks and uncertainties that are difficult to predict and beyond anyone's control

- Many factors could cause results to differ materially. Investors should consider the following among other things certain to arise:
 - Budgetary Risk: Inability to stay within pre-determined operational and rehab budgets. One Touch uses extensive due diligence and obtains pre-job bids to ensure accuracy and minimize budgetary risk

 - Operational Risk: Inability to turnaround property through lease-up activities and rehab. One Touch partners strategically with local Housing Authority for demand generation, and holds partners (tenants) accountable for maintenance of the property

 - Market Risk: Soften demand for rental product; rental rate declines. One Touch selects properties that are centrally located in Urban centers, conveniently located with access to public transportation

 - Financial Risk: Liquidity; inability to refinance or sell the properties at targeted dates. One Touch's management and projected returns allow for strong, double-digit returns in the event that an investment can't be refinanced or liquidated. Additionally since we bought at such distressed pricing, equity is built-in allowing for a longer than planned investment horizon and competitive sales pricing upon divesture



Appendix



8028 CHURCH ROAD SAINT LOUIS, MO 63147

Purchase Date: May 2003

Purchase Price: \$30,500

Acquisition => \$18,500

Improvements => \$12,000

NOI: \$7,030

CAP Rate: 23%

Recapitalization: \$44,000

Sale Price: \$55,000

IRR: 80.42%





3615 CLAY AVENUE SAINT LOUIS, MO 63115

Purchase Date: Aug. 2003

Purchase Price: \$30,500

Acquisition => \$13,500

Improvements => \$17,000

NOI: \$5,828

CAP Rate: 19%

Recapitalization: \$48,000

9Yr. Actual – 2Yr. Proforma

IRR: 83.50%





4800 GREER AVENUE SAINT LOUIS, MO 63115

Purchase Date: Feb. 2005

Purchase Price: \$40,000

Acquisition => \$40,000

Improvements => \$0

NOI: \$6,093

CAP Rate: 15%

Recapitalization: \$56,000

7Yr. Actual – 4Yr. Proforma

IRR: 60.11%





1370 LYNFORD DRIVE ATLANTA, GA 30310

Purchase Date: Jul. 2008

Purchase Price: \$59,150

Acquisition => 28,500

Improvements => \$30,650

NOI: \$9,988

CAP Rate: 17%

Recapitalization: \$100,000

4Yr. Actual – 7Yr. Proforma

IRR: 81.47%





1626 ROGERS AVENUE ATLANTA, GA 30310

Purchase Date: Aug. 2008

Purchase Price: \$86,000

Acquisition => 55,000

Improvements => \$31,000

NOI: \$9,638

CAP Rate: 11%

Recapitalization: \$90,000

4Yr. Actual – 7Yr. Proforma

IRR: 28.25%





1665 WESTWOOD AVE ATLANTA, GA 30310

Purchase Date: Sept. 2008

Purchase Price: \$96,900

Acquisition => 51,900

Improvements => \$45,000

NOI: \$7,182

CAP Rate: 7%

Recapitalization: \$90,000

4Yr. Actual – 7Yr Proforma

IRR: 15.51%





1731 S. GORDON ST ATLANTA, GA 30310

Purchase Date: Oct. 2008

Purchase Price: \$86,000

Acquisition => 41,000

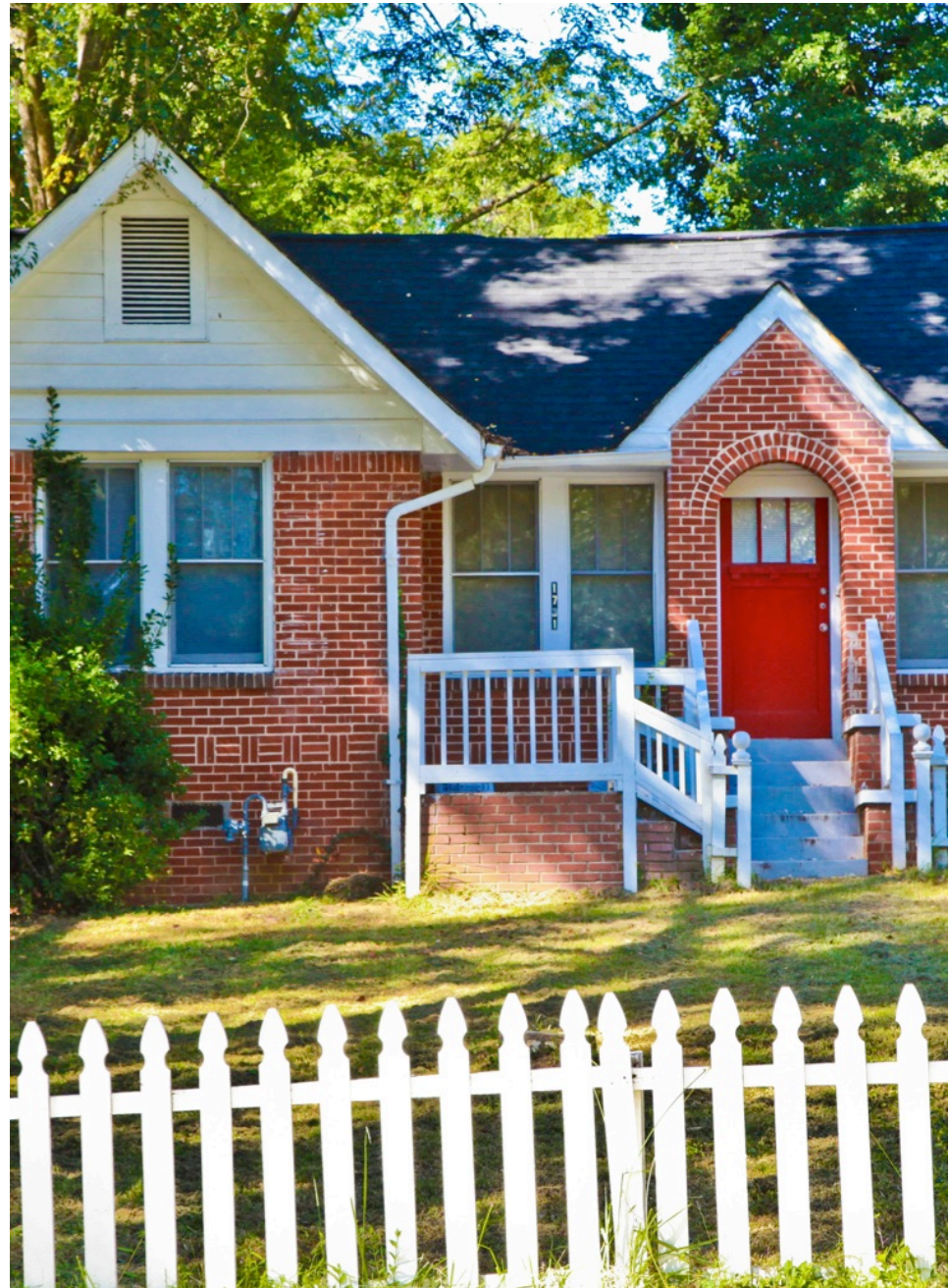
Improvements => \$45,000

NOI: \$9,689

CAP Rate: 11%

4Yr. Actual – 7Yr. Proforma

IRR: 12.43%





1338 LANVALE DR ATLANTA, GA 30310

Purchase Date: Mar. 2009

Purchase Price: \$52,500

Acquisition => 22,500

Improvements => \$30,000

NOI: \$7,218

CAP Rate: 14%

3Yr. Actual – 7Yr. Proforma

IRR: 17.57%

