



**SUMMIT DIRECT**

— CAPITAL —

[HTTP://SUMMITDIRECTCAPITAL.COM](http://summitdirectcapital.com)

**Reach the summit of your financial goals with Summit Direct Capital**

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# Who is Summit Direct Capital

## **Tucker Kimbrough**

Principal and CEO

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Tucker Kimbrough is the Principal and CEO of Summit Direct Capital. He currently serves as an officer in the United States Marine Corps. He has experience with short-term rentals, and single-family homes, and is a passive investor in an apartment complex. Tucker excels at streamlining processes and creative problem-solving. In multifamily real estate, Tucker specializes in capital raising. Currently, Tucker is focused on investing in apartment buildings, mobile home parks, and self-storage units.

# Mission Statement

Summit Direct Capital is established to offer busy professionals the ability to achieve financial freedom by investing in commercial real estate.

# What is Commercial Real Estate?

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Commercial or multifamily real estate is defined as properties that have 5 or more rentable units. These properties typically offer higher returns than residential real estate and spread the risk over more units than smaller properties with one to two rentable units.



# How Does Our Process Work?

1



## Contact

Contact us to learn how you can build generational wealth by passively investing in commercial real estate.

2



## Sign up

Sign up for our newsletter and investor portal to receive educational content and see future commercial real estate deals.

3



## Educate

Look out for articles, newsletters and other resources to learn how passive income investing works.

4



## Invest

We will send you opportunities to invest in commercial real estate.

5



## Relax

Watch over the years as our offerings expand your financial potential.

# Deal Terms Defined

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## CASH ON CASH

A cash on cash return is the percentage of your initial investment that you will earn back annually.



## IRR

We use this metric to predict how profitable an investment opportunity will be. IRR is a discount rate that makes the net present value (NPV) of all cash flows equal to zero in a discounted cash flow analysis. IRR calculations rely on the same formula as NPV does. It predicts the growth of the investment and how well it will perform over time.



## CAPITALIZATION RATE

Capitalization rate is calculated by dividing a property's net operating income by the current market value. This ratio, expressed as a percentage, is an estimation for an investor's potential return on a real estate investment.



# Target Returns

- CASH ON CASH  
8% preferred return  
9.5%-12% annual return
- IRR  
18%-26%
- CAPITALIZATION RATE  
6%-12%



# Investment Example

Below is an investment example with a hold period of 10 years

Year	1	2	3	4	5	6	7	8	9	10
Beginning Investment	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Cash on Cash Return	8%	8.42%	8.86%	9.32%	9.81%	10.33%	10.87%	11.43%	12.03%	12.66%
Cashflow Quarterly	\$2,000	\$2,105	\$2,215	\$2,331	\$2,453	\$2,581	\$2,716	\$2,858	\$3,008	\$3,166
Cashflow Annually	\$8,000	\$8,419	\$8,859	\$9,323	\$9,811	\$10,325	\$10,865	\$11,434	\$12,032	\$12,662
Refinance or Sale Return										\$100,000
Total Return on Investment	\$8,000	\$16,419	\$25,278	\$34,601	\$44,412	\$54,737	\$65,602	\$77,036	\$89,068	\$201,730

# Giving Back

Summit Direct Capital is committed to giving back by dedicating a portion of our gross revenue to ChildFund International.



# Contact Us

Please contact us with any questions:



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<https://summitdirectcapital.com>



Thank You!



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