



CREATIVE
CHOICE



CREATIVE CHOICE

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Investment & Development company

Creative Choice Group (CCG) is a successful US-based investment and development company involved in the business of private real estate investment, development and management.



CREATIVE CHOICE



Creative Choice Group

A successful US-based investment and development company

Creative Choice Group (CCG) is a successful US-based investment and development company involved in the business of private real estate investment, development and management. Founded in 1984, CCG employs over 2,500 professionals and manages investments in a multitude of commercial and mixed-use real estate. Over the past 30 years, this private venture has acquired or developed over 40 properties, including over 7,000 rental units and in excess of 20 million square feet of residential leasing space, much of which continues to be managed by the Group. The majority of CCG properties maintain high occupancy and have created great value for their stakeholders.

Creative Choice Group concentrates specifically on income-generating projects in target markets and sectors where the Group specializes and can gain a competitive advantage. The Group excels at developing projects that create jobs and making community investments that uplift the socio-economic status of an area in tandem with the implementation of infrastructure and facilities in that area. CCG delivers the complete package: acquisition, financing, design, development, build-to-suit, construction, and

management. The Group is experienced in all phases of real estate investment, ownership, and operation. It has divisions that specialize in acquisitions, development, property management, asset management, and international real estate investing. Additionally, Creative Choice Group has partnered with local governments in planning and implementing land and real estate development, including infrastructure, in projects such as the Douglass Square Development in Downtown Key West. This project has become a catalyst for the development of the surrounding block in a thriving international destination.

Creative Choice Group pursues its investments using a combination of its own capital, Fortune 100 Company investment, and institutional financing. Its investment sources include relationships with major commercial real estate lenders and banking institutions. Its team is comprised of some of the brightest and socially motivated professionals in the real estate development industry. The core team members possess extensive experience in residential, commercial, and mixed use real estate development, planning, financing, construction, accounting, legal, hospitality management, wellness development, and real estate marketing.

Development Portfolio

A portfolio worth about \$1 billion

Development Portfolio

Creative Choice Group has developed a portfolio valuing about \$1 billion, working with lenders and limited partners, including: Citi Bank, JP Morgan, Goldman Sachs, Chevron, Exxon, Wells Fargo, PNC, HSBC, Regions, South Trust, Bank of America. Creative Choice has:

- > Planned & Developed more than 40 multi-family properties since 1991
- > Total development area over 20 million square feet
- > Amounted to over 7,000 units
- > Locations around the country and abroad, including: Florida, Georgia, Virginia, Kansas, and Nevada
- > Received commitment for development capital of over \$500 million from top banks, lenders, and partners.



Creative Choice has worked in conjunction with multiple cities, including:



Creative Choice Properties

Creative Choice Properties

PARK TERRACE



216 units
220,000 square feet
Role: Lead Development & Planning
Tampa, FL

TUSCAN ISLE



298 units
270,000 square feet
Role: Lead Development & Planning
Naples, FL

MYSTIC WOODS I & II



163 units
150,000 square feet
Role: Lead Development & Planning
Riviera Beach, FL

CYPRESS POINTE



192 units
Role: Lead Development & Planning
Orange Park, FL

VILLAS AT SPRING HILL



140 units
165,000 square feet
Role: Lead Development & Planning
Spring Hill, FL

ATLANTIC PALMS



145 units
150,000 square feet
Role: Lead Development & Planning
Pompano Beach, FL

FOUNTAINVIEW



132 units
188,000 square feet
Role: Lead Development & Planning
Tampa, FL

VILLAS AT PALM BAY



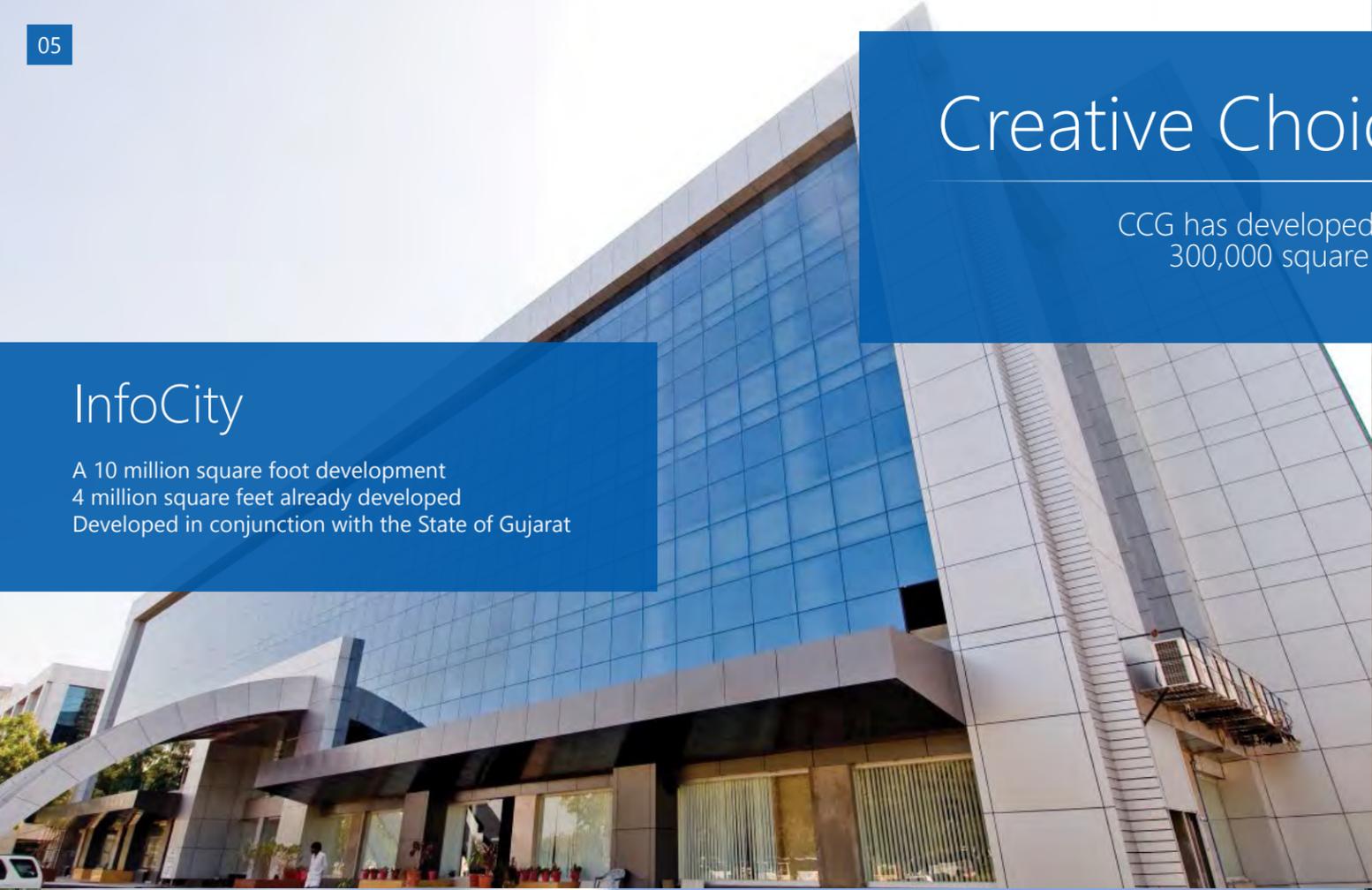
160 units
199,000 square feet
Role: Lead Development & Planning
Palm Bay, FL

Creative Choice Properties

CCG has developed projects well over 300,000 square feet, including:

InfoCity

A 10 million square foot development
4 million square feet already developed
Developed in conjunction with the State of Gujarat



Magnolia Park

410,000 square feet
400 units
Role: Lead Development & Planning
Atlanta, GA



Club at St. Lucie West

About 450,000 square feet
380 units
Role: Lead Development & Planning
Port St. Lucie, FL
Value at Sale: \$51.4 Million



Douglass Square

Full city block development in Downtown Key West. Only property in Downtown Key West to be allotted this space.
Role: Lead Development & Planning
Key West, FL



Founder

of Creative Choice Group



Dilip Barot

Founder

Dilip Barot is a well-known real estate entrepreneur and the founder of Creative Choice Group, a conglomerate of companies having interests in real estate development, investment, construction, asset management, and IT/ITeS.

After completing his graduation, Mr. Barot immigrated to the United States in 1983 from India. Soon, while waiting to get licensed as a pharmacist, he took up the job of managing a motel in New Jersey.

A year later, he purchased a motel in Palm Beach, Florida, which he renovated and managed himself. Within a few years, he bought six more motels with help from fellow immigrants. He used effective financing tactics to buy an abandoned housing project in Key West and followed it with one after another, rebuilding and repositioning them until they turned a profit. His first successful venture was Creative Choice Group, now headquartered in Palm Beach Gardens, Florida. Creative Choice Group, having multiple affiliate companies under its umbrella, has developed a nationwide eminence for quality by finding creative solutions to the complex issues facing the housing revitalization.

In 2003, Dilip Barot ventured into the IT/ITES domain and acquired, L.M.Berry Direct (formerly a BellSouth contact center), which is now called Etech, USA. Etech is a leading business process outsourcer with centers in the U.S., India and Jamaica. Etech is a Tier One preferred provider for several Fortune 500 customers. They are a certified member of the National Minority Supplier Development Council (NMSDC) and a Texas Historically Underutilized Business (HUB).

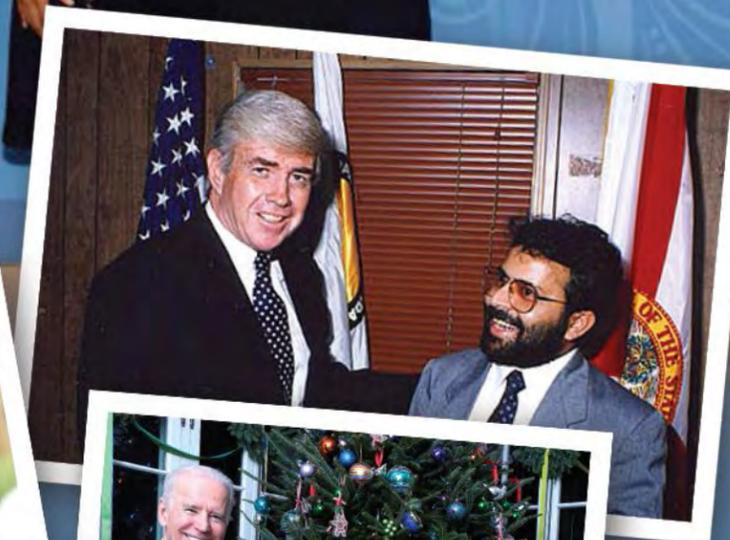
Mr. Barot's venture into telecommunications led to the founding of WiMax Broadband, LLC, a Florida Corporation. WiMax Broadband provides Broadband to rural and suburban areas and VoIP-based digital phone services across the United States of America.

Another ambitious project of Mr. Barot's is Infocity, a 10-million-square foot project in India. The Infocity project is a world-class, mixed-use, self-sustained community being developed based on the concept of "A city within a city" and a 24/7 work culture. The project is developed in a prime location on 150 acres in the Greenest Capital City in the World – Gandhinagar in Gujarat, India. Infocity currently provides IT Built Up Space and Supporting infrastructure and services. Infocity has received the award for best-conceptualized IT Park in India.

With robust experience in development, investment, and management over the past 30 years, the success story of Mr. Dilip Barot has been featured in many national and international publications like Reader's Digest - "Keepers of the Dream" and in Forbes magazine - "Imported Entrepreneurs".

BARACK OBAMA

THE 44TH PRESIDENT OF THE UNITED STATES OF AMERICA



Reference Letters

McDonald Hopkins LLC
Attorneys at Law

Direct Dial: 561.472.2121
E-mail: hcoates@mcdonaldhopkins.com

August 13, 2014

Re: Creative Choice, Inc. and related companies

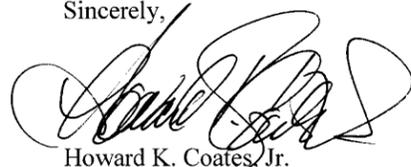
To Whom It May Concern:

I am writing to confirm this firm's representation of Creative Choice, Inc. and various other Creative Choice companies in connection with a variety of matters over the past several years. In connection with our representation, we have frequently worked with Creative Choice's representatives and team, including Dilip Barot and Ashok Kumar, and have found that Mr. Barot and his team have always brought a sophisticated, yet practical business perspective to problem solving. He and his team have also always exhibited a truly entrepreneurial approach in pursuing a number of opportunities to the benefit of the communities in which capital has been invested. Based on my experience with Creative Choice and its representatives, I have the highest regard for Creative Choice and its representatives.

McDonald Hopkins is a full service business advisory and advocacy law firm with lawyers in six strategic locations -- Chicago, Cleveland, Columbus, Detroit, Miami and West Palm Beach. In our most recent survey, we found that our clients are intensely loyal and confident in us. Our comprehensive legal services are provided by teams of specialized attorneys and professionals who recognize that clients expect us to understand the complexities of their business or individual needs. Our service and industry specialties are designed to meet the growing challenges our clients face in an increasingly competitive environment. We approach every day with an entrepreneurial spirit and keen insight that enable us to furnish enhanced value.

Our relationship with the Creative Choice companies has worked well because of our shared culture of mutual commitment to the entrepreneurial spirit, enhancing value and achieving superior results.

Sincerely,



Howard K. Coates, Jr.

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West Palm Beach, FL 33401

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Reference Letters


COMITER, SINGER
BASEMAN & BRAUN
ATTORNEYS AT LAW

RICHARD B. COMITER
MICHAEL S. SINGER
ALAN H. BASEMAN
KEITH B. BRAUN

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MERYL S. FRID

OF COUNSEL:
BARRY A. NELSON

August 25, 2014

Creative Choice Group
8895 North Military Trail, Ste 101B
Palm Beach Gardens, FL 33410

To Whom It May Concern:

Our firm has represented Creative Choice and its affiliates since 2008 (the "Creative Choice Group"). Since then, the Creative Choice Group has been involved in numerous real estate and communications ventures. Our experience in representing the Creative Choice Group has been to find them to be credible and honest people, with an expertise in a variety of real estate and commercial roles. I would recommend the Group as a business venture, partner or client.

With over 125 years of combined legal experience, Comiter, Singer, Baseman & Braun, LLP is an established tax law firm in Palm Beach Gardens, Florida. Comiter, Singer, Baseman & Braun consists of attorneys specializing in tax and transactional issues including estate planning, tax planning, business succession planning, asset protection, health care law, transactional law, estate, trust and guardianship litigation and all areas of corporate, individual and partnership income tax and state law. The attorneys and staff of Comiter, Singer, Baseman & Braun are committed to providing their clients with superior and distinctive client service solutions which are both practical and sensible in their clients' lives, both professional and private.

I have been listed in the field of corporate tax by Who's Who Legal, as a member of the Florida Legal Elite by Florida Trend, as a Top Lawyer in Tax and Estate Planning by the South Florida Legal Guide, as a Top 100 Florida Super Lawyer, The Best Lawyers in America, and as a Leading Lawyer for Business in Chambers USA. In addition, I was recognized as the 2011 recipient of the Tax Section of the Florida Bar Gerald T. Hart Outstanding Tax Attorney of the Year Award and by the South Florida's Best Lawyers as the 2012 Tax Lawyer of the Year for West Palm Beach.

If I can be of any further assistance, please don't hesitate to contact my office,

Very truly yours,



Richard B. Comiter, Esq.

Reference Letters

Walker & Dunlop

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Weston, FL 33326
(954) 389-0805
www.walkerdunlop.com

August 14, 2014

RE: Creative Choice Group of Companies ("CCG") financing reference

To whom it may concern:

I am with Walker & Dunlop, a publicly traded National Real Estate Finance company with over \$40 billion in commercial loan serving on behalf of Fannie Mae, Freddie Mac, Life Insurance companies and Investment Banks. I have been originating commercial real estate loans with CCG for almost 5 years. We have closed in excess of \$30 million in acquisition/refinances with CCG over the years. For acquisitions, they have always performed in accordance with the terms of the Purchase Contract. We have closed loans with some of the Nation's largest lenders, including Riversource Investments, ING, and Freddie Mac.

I would recommend CCG as a purchaser or Borrower for your Property. Feel free to call me at (954) 389-0805 if you would like to discuss further. Thanks.

Sincerely,



Paul Ahmed
Senior Vice President

Reference Letters



WRITER'S DIRECT DIAL NUMBER: (561) 355-6970
WRITER'S E-MAIL ADDRESS: lmrachek@mrachek-law.com

August 13, 2014

Re: *Reference for Creative Choice Group*

To Whom It May Concern:

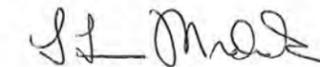
Our law firm was established over 14 years ago, and has become one of the most respected law firms in South Florida. All named shareholders in our firm were recognized as *Super Lawyers* in 2014, while one of them was listed among the Top 100 lawyers in Florida. Our firm has been recognized by *Chambers USA*, *The South Florida Legal Guide*, *Legal Elite (Florida Trend)* and any number of other publications as one of the best law firms in Florida. With two locations, our clients are located everywhere from Miami to Orlando. Some of our clients include: Merrill Lynch, Citigroup, and Fidelity Federal Bank & Trust.

Our law firm has represented a number of entities which are part of Creative Choice Group since October 2010. We have represented Dilip Barot since March 2010. We have had close and regular contact with the principals of Creative Choice Group and the Group's staff.

In all of our dealings with those individuals and the Group staff, we have found them to be reliable, responsive, and fully attuned to their legal and business responsibilities. I would recommend the Group to any law firm as a client.

Best wishes and do not hesitate to contact me if you have any questions.

Sincerely yours,



L. Louis Mrachek

LLM/mbc