



# **SIMPLY MARINAS** **AND RESORTS**

**WHY SIMPLY MARINAS**

**THE MARINA OWNER'S READINESS LIST**

**LEARN ABOUT OUR SERVICES AND TEAM**

**CASE STUDIES**

**FEATURED MARINA AND RESORT SALES**

**MARINA VALUATION**



**MARINA- RESORT SALES**

**VALUATION**

**EQUITY**

**DEBT**

**DUE DILIGENCE**

**SimplyMarinas.com**

**305-390-0397**

**Team@SimplyMarinas.com**



# Why Simply Marinas

**Our Goal** - Our goal is to help marina owners prepare their marinas for sale and to deliver a successful closing at the highest value. **This is how:**



## Full Suite of Concierge Services to Maximize Your Marina's Value

- Strategic comprehensive consultations
- Operational and valuation assessment
- Positioning for highest value
- Due diligence and transaction management
- Equity and debt network
- Award winning local and global marketing
  - Deal structure and exit strategy



## Credible, Proven, and Established

- 100+ Conducted transactions
- 250+ Strategic consultations
- Repeat happy clients
- Recognized as the marina experts
- Proven, year after year

Accelerated  
Results,  
Year after  
Year



## Simply Unmatched Marina Sales and Investment Advisors

- Financial/operational analysts
- Marina investors and lenders
- Advanced training, experience, knowledge
- Relevant marine community involvement



## Winning Marketing Outreach

- Aggressive marketing budget and outreach
- Unparalleled marketing tools
- Established relationships with key buyers
- Comprehensive brokerage outreach
- Sponsor of marina conferences and associations
  - 12,000+ qualified marina investors

[simplymarinas.com](http://simplymarinas.com)

We invite to visit our case studies, track record, and testimonials.

# The Simply Marinas

## Readiness Checklist to Maximize Your Marina's Sale Value

- ✔ **Consult with your Simply Marinas Advisor** to conduct a valuation and a strategic assessment.
- ✔ **Work with your financial advisor** to discuss your exit options, and the effect of factors such as depreciation and price allocation (property vs. business) on net proceeds.
- ✔ **Prepare a due diligence package** with verifiable financial statements, an environmental report, rent roll, surveys, existing permits, insurance information, payroll report, and an asset list.
- ✔ **Examine the marina's deferred maintenance requirements** to manage liabilities and risk and to you maximize your selling price.
- ✔ **Share ideas that can generate upside** that the purchaser can implement.
- ✔ **Study the marina market** to gain a realistic evaluation of your asset.
- ✔ **Consider the financing environment** and owner financing where feasible.
- ✔ **Consider assisting with the transition** based on a mutual arrangement.

*The Simply Marinas team has helped several marina and resort families, one happy client at a time, with their successful sale process, from valuation to closing. You will have our unwavering commitment from the pre-sale consultation to closing.*

*-The Simply Marinas Family*



# OUR SERVICES

Complimentary  
Consultation



Outreach: SM Network |  
Global Marketing

Valuation and Strategic  
Assessment



Transaction Management |  
Due Diligence

Positioning for  
Highest Value



Managing Market  
Feedback

Deal Structure for  
Optimal Returns



Negotiation |  
Deadline for Offers

Exit Strategy  
Investment Analysis



Debt and Equity  
Network

Marina  
Sale  
at the  
Highest  
Value

We manage all phases of the transaction  
**so you can sail away...**



# Simply Marinas Specialists

**At Simply Marinas, Our goal is to help marina and marina resort owners prepare their assets for sale and to deliver a successful closing at the highest value. During our 20 years+ in service, we have assisted with more than 250 marina transactions, thanks to our network of more than 13,000 marina investors. Our qualified team members have the essential insights needed for a successful marina acquisition or disposition transaction.**

Simply Marinas was founded by **Michelle Ash**. As a result of her fascination with the freedom the space provided and her love for the waterfront, she recruited her family and friends to invest in marinas. She soon branched out to national marina sales and lending. She had prior leadership positions in business, marketing and research that prepared her to elevate her marina clients' success to a new level. She held the positions of Business Industry Development Coordinator, and Director of Community Relations for Dade County Public Schools; Executive Officer of Integrated Media and then CEO of WLRN Radio and TV. She has an MBA and Ph.D. in business management with a focus on marketing, and a postdoctorate in Total Quality Management.

Her awards include: Top sales producer for three chambers; Finalist, Coral Gables Chamber Athena Award for community involvement; Hall of Fame, Greater Miami Chamber of Commerce; Recognized by Miami Today as one of six women business leaders in Miami; Finalist, Greater Miami Chamber Real Estate Leaders, and Achievers Award; and "Deal Maker" designation by the Daily Business Review.

**George Ash**, Simply Marinas National Director expanded the firm's operation nationwide. As an investor, private lender, and business owner, he brings in-depth pragmatic understanding of underwriting, financial analysis, valuation, and transaction management to the marina deal. His skills have proven crucial in assisting his clients with numerous successful marina closings. His genuine care for his marina clients, combined with his diligence, has nurtured long-term relationships and loyalty among both marina buyers and sellers.

He has assisted marina clients nationwide with all facets of the marina transaction required for a successful closing, from the much needed pre-sale ground work, though the due diligence process, and culminating in win-win results for the parties he represents.

George's training and experience have provided him the perfect tools to help his clients. He managed and owned award-winning hospitality businesses. He has a Bachelor of Science in Tourism, Event and Recreation Management from the University of Florida, a Certificate in Real Estate Finance from Massachusetts Institute of Technology and is a CCIM Candidate.

**Support Team Members:** Claire Turner, Office Manager; Toni Kirkland, Marketing; John Baxa, Exist Strategy; Dennis Kissman, Consultant





# A Selection of Case Studies

## Recent Sales by the Simply Marinas Team

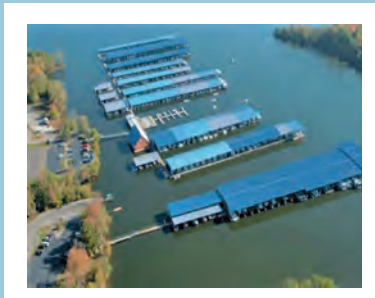
### Case Studies



#### Portfolio of Three Trophy Marinas

*Confidential Offerings*

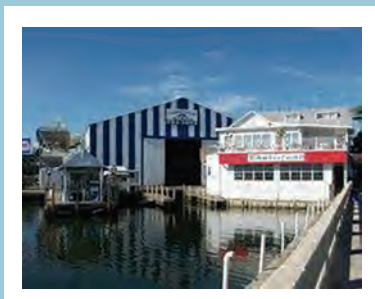
**The Property** - Four Corners Marina and RV Park, TN - This was a once in a lifetime opportunity to acquire a massive, first-class trophy marina and RV resort in a major, high-growth, metropolitan area: 1,000+/- slips; 115 new RV pads with expansion in place and a wait list; massive boat rental fleet. A majority of income is derived from wet slip and RV pad rental.



**The Property** - Cedar Creek Marina and Resort, TN - This is a first-class trophy marina resort in one of the South's most prominent and fast-growing metropolitan areas: 550+/- Slips (including 150 slips just built); vacation rental cabins; large boat rental fleet (20 boats)



**The Property** - Garrison Bight Marina, Key West - This is the only rack storage marina in Key West. Buyer has long term plans to expand the number of slips and rebuild the facility. The asset included 155 enclosed dry boat storage racks; 20 wet slips, boat rentals and a successful, iconic on-site restaurant operated by a 3rd party tenant.



#### The Results

The Seller has been a buyer of Simply Marinas on previous marina transactions. He contacted us to offer the portfolio confidentially. We created a competitive bidding process and scheduled visits to the marinas within a week. The price was raised by approximately 25% above pricing guidelines given by the owner. All three marina resorts went under agreement within two weeks. Simply Marinas represented both parties.

#### Seller's Testimonial

“ I worked with the Simply Marinas team as a buyer and was impressed by their commitment, expertise, and network in the industry. We chose them to represent us in the sale of multiple marinas. They are on top of their game with total dedication to results. Their commitment and dedication are exemplary. They have the finesse and expertise to effectively manage a marina transaction of any size and complexity. They understand the business and have the know how to close a transaction. I can't say enough on how capable and resourceful their team is. ”



# A Selection of Case Studies

## Recent Sales by the Simply Marinas Team

### Case Studies



#### Coconut Cay RV Resort and Marina, Marathon, FL *Confidential Offering*

**The Property** - Coconut Cay RV Resort & Marina, located off the fabled Overseas Highway in Marathon in the Florida Keys, features a 12 wet slip, liveaboard marina and 25 “one neighbor” RV sites, both of which are fully occupied. It also includes an adjacent property for future expansion. The combination of the RV park and marina, and its location across from the Marathon Airport, along with expansion potential made this a valuable acquisition.



#### **Seller’s Testimonial**

“ The recent sale of our marina was handled professionally and expertly by Simply Marinas. Michelle was attentive to our needs and provided timely advice that aided in the smooth completion of our transaction. I would certainly use Simply Marinas again for any future purchases or sales. ”

#### The Results

In this transaction, Simply Marinas was contacted by an investor eager to locate and secure a combined marina / RV destination in the Florida Keys. Simply Marinas used our market knowledge to locate this boutique, family-operated RV resort with convenient boat dockage, comprising the ideal property, and matching the buyer’s unique criteria. We had a strong relationship with the seller and represented both parties in the transaction. The buyer presented a cash offer, and a contract was secured within two weeks.

#### Chula Vista Marina, San Diego, CA *Confidential Exclusive Offering*

**The Property** - Chula Vista Marina is a trophy marina, in San Diego’s South Bay, that has been family developed and owned for over 40 years. Its 550 wet slips serve vessels large and small. Situated beside the city’s Class A urban setting, Chula Vista Marina is surrounded by impressive new developments, making it among the nation’s most appealing marina projects.



#### **Seller’s Testimonial**

“ When we first decided to seek out a joint venture partner to redevelop our existing marina, we had no idea how to reach the types of companies and individuals who might be interested in partnering with us. After contacting the Simply Marinas team, we were presented with a steady flow of interested and qualified potential partners of varying sizes and capacities, from which we were able to choose a JV partner who was just the right fit for us, and ultimately a buyer for our interest. The team’s in-depth knowledge of the marina industry was invaluable as a marina advisory group. They were skillful in helping us in navigating our options, and we would highly recommend them. ”

#### The Results

The Chula Vista Marina general partner contacted the Simply Marinas team following a national search for marina advisors to secure a joint venture partner to redevelop the property. Working in partnership with real estate broker, Income Property Group, CA, our team identified 30 possible prospects. We then found the ideal partner, who uniquely complemented the managing partner’s competencies. Simply Marinas’ ability to secure investors and manage the transaction highlights the skills our veteran marina professionals deliver to every transaction. The marina has a projected EBITDA of \$3M+.



# A Selection of Case Studies

## Recent Sales by the Simply Marinas Team

### Case Studies



#### **Port Charles Harbor, MO** *Confidential Exclusive Offering*

**The Property** - The asset included 99 covered wet slips, 50 dry storage spaces, 7 RV spots, and a complete service department. It has a strategic advantage as the major stopover for boats traveling south for the winter and north in the spring and for the boaters doing America's Great Loop. The owner had been working on a permit with the Army Corps of Engineers to expand.



#### **Buyer's Testimonial**

“We've been actively seeking the right marina acquisition for some years now. With their in-depth knowledge of the marina market, the Simply Marinas team has shared many potential acquisition opportunities with us. We have been disciplined in waiting for the right deal that fit our acquisition criteria. Ultimately, Port Charles Harbor, MO, one of Simply Marinas' exclusive listings, fit the bill. George Ash and Michelle Ash facilitated the transaction, leading to a successful closing. They were professional and reliable throughout the process. We look forward to working with them again.”

#### **The Results**

The owner requested that we present the marina under strict confidentiality. We presented an offering summary with an ID number instead of the name and location; once signed, we related the name, only to qualified buyers with strong interest. We procured a buyer who worked with us previously to identify the right marina. The buyer completed his due diligence subject to the dry storage expansion. Our team, along with the seller and buyer, worked together to secure the permit. This added tremendous value to the acquisition. The Simply Marinas team represented both parties.

#### **Holden Beach Marina, NC** *Confidential Exclusive Offering*

**The Property** - It enjoys a prime 7.91-acre location on North Carolina's Intracoastal Waterway. The full-service marina's 254 dry rack slips and 30 wet slips are consistently at full occupancy, owing to the property's unencumbered access to the Atlantic Ocean. Additional profit centers include a diesel and gas fuel dock; ships store with bait, tackle and snacks; and service and repair. For the buyer, this was an ideal facility.



#### **Buyer's Testimonial**

“The Simply Marinas team has been presenting marina offerings to me regularly. George Ash was diligent in fielding my preliminary due diligence requests with the seller, facilitating my understanding of the deal so that I could make a fair and informed offer. Simply Marinas brings a wealth of experience and integrity in this niche commercial real estate space. I look forward to working with them again someday.”

#### **The Results**

The Simply Marinas' deep network of marina-focused buyer entities helped drive this transaction. Our team represented both the seller and buyer, helping build consensus between the two parties during the extensive due diligence process and contract negotiations. As a common ally to the two parties, we helped achieve a successful closing.





# A Selection of Case Studies

## Recent Sales by the Simply Marinas Team

### Case Studies



#### **The Marinas at Little Harbor, Tampa, FL** *Confidential Exclusive Offering*

These trophy marinas offered an incredible acquisition opportunity of two prime marinas in the Tampa Bay area.

#### **The Property**

- Complete amenities including tennis courts, gym, pool, laundry room, and lobby
- Long term NNN tenants
- 200+ wet slips and 200+ enclosed dry rack slips
- Mostly rental income
- Full occupancy with waiting list
- 2 vacant lots with residential zoning
- Additional 3 lots for parking



#### **Seller's Testimonial**

“ The Simply Marinas team exceeded our expectations at all phases of the transaction. They were able to bring us multiple offers above our offering price. Their professional management of the sale was evident throughout, from the initial valuation through positioning the financials, and coordinating the due diligence process. Their network and quality of investors are impressive. Michelle and George are great to work with. ”

#### **The Results**

This confidential offering went under agreement within two weeks of Simply Marinas procuring the exclusive listing, and site visits were scheduled within a week. There were multiple competitive bids and a deadline for offers. The seller was previously a buyer of Simply Marinas. Simply Marinas represented both parties.



# A Selection of Case Studies

## Recent Sales by the Simply Marinas Team

### Case Studies



#### **Fair Point Marina and Resort, NY** *Confidential Exclusive Offering*

##### **The Property**

- 100 boat slips
- Indoor dry boat storage
- 40 RV sites
- 100% occupancy with a wait list
- All sites on town water with municipal sewer hookups
- RV sites are less than 8 years old
- Established and highly profitable business



#### **Shady Shores RV Resort, NY** *Confidential Exclusive Offering*

##### **The Property**

- 103 premium spacious RV sites
- 40 boat slip marina (to be reopened in 2022)
- 100% occupancy
- On-site 2/2 residence
- All sites on town water with municipal sewer hookups



##### **Seller's Testimonial**

“Simply Marinas did an extraordinary job finding a buyer for our combined marina and RV resort businesses. We had multiple offers close to our asking price within just a few weeks of listing. It's clear they have access to a vast network of qualified buyers. They also provided invaluable advice to us throughout the process and helped us close the transaction quickly. Michelle and George Ash are smart, experienced, professional and a pleasure to work with. We highly recommend Simply Marinas to any marina or RV park owner looking to sell.”

##### **The Results**

Seller selected the Simply Marinas team after a national search for a marina and resort brokerage firm to represent the two offerings confidentially. The majority of income is derived from wet slips and RV rentals, which attracted multiple buyers. Our team procured a first-time cash buyer. The Simply Marinas team represented both parties.

# Partial List of Recent Transactions

By the Simply Marinas Team and Partners



**FOUR CORNERS MARINA  
AND RV PARK, TN**



**CEDAR CREEK MARINA  
AND RESORT, TN**



**CHULA VISTA MARINA, CA**



**THE MARINAS AT LITTLE  
HARBOR - VILLAGE MARINA, FL**



**THE MARINAS AT LITTLE  
HARBOR - ANTIGUA  
COVE MARINA, FL**



**FAIR POINT MARINA AND  
RV PARK, NY**



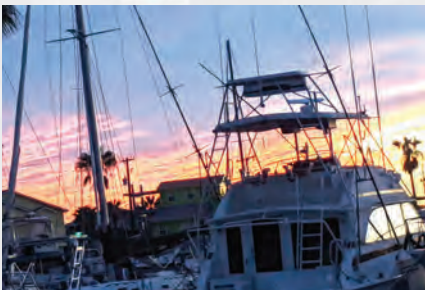
**SHADY SHORES  
CAMPGROUND, NY**



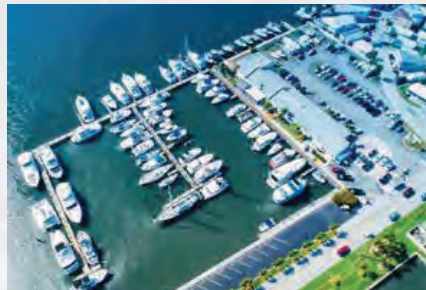
**STARVED ROCK MARINA, IL**



**CHANNEL CLUB MARINA, NJ**



**BAHIA MARINA, TX**



**NETTLES ISLAND MARINA, FL**



**DRY STORAGE MARINA, FL**

# Partial List of Recent Transactions

By the Simply Marinas Team and Partners



**KENLAKE MARINA, KY**



**GARRISON BIGHT MARINA, FL**



**KEY COLONY MARINA, FL**



**COCONUT CAY  
MARINA AND RV  
PARK, FL**



**PORT CHARLES  
HARBOR MARINA AND  
RV PARK, MO**



**NORTH POINT MARINA, TX**



**HOLDEN BEACH MARINA, NC**



**SMUGGLERS COVE  
MARINA AND  
CAMPGROUND, KY**



**YACHT HAVEN MARINA, FL**



**CONFIDENTIAL  
ARIZONA MARINA AND  
RV RESORT**



**BEAVERS BEND MARINA, OK**



**CONFIDENTIAL  
TENNESSEE MARINA  
AND RV RESORT**

# Other Featured Transactions

By the Simply Marinas Team and Partners



**DAYTONA  
MARINA, FL**



**GILBERTS  
RESORT AND  
MARINA, FL**



**GRIDER HILL  
MARINA AND  
RESORT, KY**



**WISDOM DOCK  
MARINA AND  
RESORT, KY**



**STATE DOCK  
MARINA AND  
RESORT, KY**



**WOLF CREEK  
MARINA AND  
RESORT, KY**



**WHITMAN  
HOLLOW  
MARINA, TN**



**HALES BAR  
MARINA AND  
RESORT, TN**



**NORVIEW MARINA, VA**



**SOUTH HARBOUR  
VILLAGE MARINA,  
NC**



**SOUTHSHORE  
MARINA, DE**



**MIAMI RIVER  
SHIPPING  
TERMINAL, FL**



**HIGHLAND  
MARINA AND  
RESORT, GA**



**THE COVE MARINA, MD**



**SNAKE  
CREEK  
MARINA, FL**



**MARKER  
ONE  
MARINA, FL**



**HIDEAWAY MARINA, FL**



**AMERICAN  
BOAT  
STORAGE, FL**



**HURRICANE COVE  
MARINA, FL**



**SARDIS LAKE  
MARINA, MS**

# Other Featured Transactions

By the Simply Marinas Team and Partners



**NORTHPORT  
BAY BOAT  
YARD, MI**



**NESTEGG MARINA, WI**



**GATEWAY  
MARINE, MIAMI  
RIVER, FL**



**FORT PIERCE  
INLET MARINA, FL**



**555 MARINA,  
MIAMI RIVER, FL**



**EAU GALLIE  
YACHT BASIN, FL**



**EAGLE RIVER  
MARINA, WI**



**LANKFORD BAY  
MARINA, MD**



**HI SEAS MARINA, WI**



**ROCKHOLD  
CREEK  
BOATYARD, MD**



**OAK HARBOR  
MARINA, LA**



**LAUGHLIN BAY  
MARINA, NV**



**RIVERSIDE  
MARINA, MIAMI  
RIVER, FL**



**RIVERBEND  
MARINA, FL**



**MARINE  
DYNAMICS, FL**



**MIAMI MARINE  
DEVELOPMENT  
SITE, FL**



**GRAND ELK  
MARINA, CO**



**DEVELOPMENT  
SITE, DAYTONA, FL**



**MARINA AND  
DEVELOPMENT  
SITE, FL**



**MIAMI RIVER  
MARINA, FL**

## Marina Valuation Explained

**By Marina Dock Age Magazine Staff Published on August 23, 2022**

**<https://www.marinadockage.com/marina-valuation-explained/>**

The term cap rate or capitalization rate is tossed around anytime the topic of marina sales comes up. In short, the cap rate is the rate of return that a buyer can expect when purchasing a marina and it's what is used in the income capitalization approach to determine a marina's value. By the math, a cap rate is found by dividing the Net Operating Income

(NOI) or Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA) by the purchase price. The goal for a seller is to have that rate as low as possible to achieve the highest sale. There are several factors to consider and actions to take in reaching that goal.

The intent of getting a marina valuation is to have an expert look over the operations and physical condition of a facility and determine what changes can be made to ensure the seller gets the best price on a sale. George Ash, national director of Simply Marinas, said to do this efficiently requires planning ahead. "If you can think two or three years ahead and reach out for advice, I recommend it. We will look at your marina through a site assessment and a review of the financials to identify what you can do to make it more sellable. We'll tell you how to best position your marina for the highest possible sale value," Ash said.

### **Let P&L Reports be the Guide**

A marina's income is shown through its P&L statements, which are used as a blueprint for what the business is doing, and for a marina consultant to identify what can and needs to be fixed both in terms of the facility and the bookkeeping.

Sellers should make a list of major capital improvements that occurred over the last three to five years. The expenses from these improvements, for instance adding a fuel dock or rehabilitating the docks, can often be justified as an add-back to the marina's Net Operating Income (NOI). Similarly, non-recurring maintenance items, like dredging, can be prorated or annualized.

In some cases, there is little distinction between business and personal expenses. Without clearly showing income and expenses, P&L statements will not shine a true light on the business, often leaving it to look less profitable than it really is. It is good practice to keep a tab of owner benefits by showing the appropriate supporting invoices and documents.

Put all income and expenses on the books, keeping it tight and transparent. "We advise sellers on how a buyer and their lender are going to look at the P&L and tax statements and how to best package and prepare that information so it's more sellable. We will help identify potential add-backs such as owner benefits and non-recurring expenses that can be justified to adjust the EBITDA," Ash said.

Another caution that Ash highlighted is that income statements need to reflect full payroll expenses. If the owners are also the managers involved in the day-to-day business operations, yet don't receive a paycheck through payroll, the company's payroll expenses will appear low on the P&L report.

Savvy buyers will inevitably reduce the marina's net income by what the managing owners should have been paid. On the reverse side, if owners pay themselves too much, the marina will look less profitable. Payroll expenses reported on the P&L reports should match the actual labor hours that it takes to run the marina. Recording all labor costs is also a reminder to buyers of how many people they may need to hire. Ash said many buyers keep the existing staff in place, especially in today's labor shortage, but if the owners were the managers there will be critical roles for a buyer to fill.

### **The Value of Full Slips**

Because marinas are not simply storage businesses, but instead offer a host of other profit centers, a buyer will want to explore and assign value to each profit center on its own. Boat storage income, both slip and landside, as well as established commercial tenant lease income, will garner lower cap rates (higher values), in general. These income sources are also attractive because they have a lower expense ratio, are more stable, and are less labor-intensive than service or boat sales. "Boat owners need to keep their boats some-where even if they can no longer afford the gas to use it or costs to repair it. The last thing to suffer during downtimes is storage," said Ash.

A final consideration for valuation is the marina's occupancy trend. Owners should provide occupancy rates and waitlist information over at least the past three years, as well as offer expectations for the coming years based on industry and economic trends. Buyers will want to see rent rolls and lease rate history so they can better estimate future success and compare the marina with its nearby competitors.

The paper trail of valuing a marina is a critical component to achieving a fair sales price, but location, the condition of infrastructure, the potential for expansion, and a top-notch staff in place, will all be factors that a buyer considers before making an offer. The location can't be changed, but with enough planning time, those wishing to sell can make changes to assure they walk away happy.



# MARINA - RESORT ADVISORS AND BROKERS

For Offerings - Summaries and NDA



SimplyMarinas.com

• \$350MM+ RECENT ACTIVITY • 13,000+ MARINA INVESTORS • 250+ TRANSACTIONS

## RECENT ACTIVITY

DELIVERING RESULTS, NATIONWIDE

- |                                     |                                |                                       |
|-------------------------------------|--------------------------------|---------------------------------------|
| FOUR CORNERS MARINA AND RV PARK, TN | FLAG HARBOR MARINE SERVICE, MD | KEY COLONY MARINA, FL                 |
| CEDAR CREEK MARINA, TN              | NETTLES ISLAND MARINA, FL      | COCONUT CAY MARINA AND RV PARK, FL    |
| THE MARINAS AT LITTLE HARBOR, FL    | BAHIA MARINA, TX               | DRY STORAGE MARINA, FL                |
| ANTIGUA MARINA AND VILLAGE MARINA   | THE COVE MARINA, MD            | PORT CHARLES HARBOR, MO               |
| FAIR POINT MARINA, NY               | KENLAKE MARINA, KY             | NORTH POINT YACHT CLUB, TX            |
| SHADY SHORES RV RESORT, NY          | GARRISON BIGHT MARINA, FL      | HOLDEN BEACH MARINA, NC               |
| SE MARINA AND DEVELOPMENT, FL       | CHANNEL CLUB MARINA, NJ        | SMUGGLERS COVE MARINA, KY             |
| STARVED ROCK MARINA, IL             | CHULA VISTA MARINA, CA         | YACHT HAVEN MARINA, FL                |
| MIAMI RIVER BOATYARD, FL            | MIAMI RIVER MARINA, FL         | 1800+ SLIP SOUTHEAST MARINA PORTFOLIO |

### A. Michelle Ash, Principal



MBA, Ph.D. Finalist:  
"Real Estate Achievement Award"

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### George Ash, National Director



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Candidate | BA, Hospitality, Tourism,  
and Recreation Management

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