



6803 Thomas Dr.
Panama City Beach, FL 32408

infinityblu

Fractional FAQ

Q. What is fractional ownership?

- A. Fractional Ownership, or Shared Ownership, in real estate is a rapidly growing alternative to Whole Ownership in real estate, designed so that each owner is deeded a specific interest (fraction) of a specific residence (condominium). Fractional ownership is a deeded property with the same rights as any other real estate purchase. Each co-owner owns a percentage of the property and is shown on the title and deed as an owner. It works very well for the family or individual that wants a vacation home or real estate investment, but does not want to spend \$400,000 or more on a 2nd home they will only use a few weeks out of the year.
-

Q. How is fractional ownership different than timeshare ownership?

- A. The difference between most old-fashioned timeshares and most modern fractional ownership is the extent of ownership and control given the users of the property. Old-fashioned timeshares typically do not involve direct ownership of real estate, meaning that the users of the property do not actually own or control it. Modern fractional ownership involves direct ownership, meaning that each user has a deeded interest, and this means greater owner control. For example, a fraction can be mortgaged, sold, rented, or even willed to a friend or family member. Also, fractional deeded ownership in real estate historically has the same appreciation rate as whole ownership, whereas old-fashioned timeshares currently resell for an average of 50% of their initial cost.
-

Q. Is fractional ownership for me?

- A. Although everyone dreams of owning a 2nd home/vacation property, most can't afford the type of property they want, or they deduce that they would not use the 2nd home enough to justify the added expense. Fractional ownership does provide a solution to these problems by allowing the purchaser to pay only a fraction of the costs and ongoing expenses of a 2nd home, and share the unforeseen maintenance issues and economic changes with others. Also, due to the amount of time available to a fractional owner, there is less of a need to keep a unit constantly rented as compared with whole ownership. To summarize, a fractional purchaser has a Lower Purchase Price, Lower Operating Costs, and a Lower need for Rental Tenants. All of this adds up to an owner that can afford to enjoy a luxury fractionalized project such as Infinity Blu.
-

Q. What are the differences in Gulf View units (South View) and the Bay View units (North View)?

A. Both views can be purchased as a whole or a fraction. The difference is in the fractions.

BAY VIEW (North)

All Bay View (North) units are fractionalized into 1/12 or monthly fractions. This allows a purchaser to choose the month or months they want to own. For example, a snowbird can easily purchase January, February and March to escape the cold winter months of the north. Equally, someone may choose to be here for the month of July during their summer vacation and can just as easily purchase that month to own and enjoy.

GULF VIEW (South)

The Gulf View (South) units have been allocated to 1/7th fractions. In this case, each fractional interest reserves for the owner seven weeks of a specific unit in a calendar year. That means every 7 weeks, or 7 times a year, any owner can visit Panama City Beach and enjoy the white, sandy beaches and live in their luxurious Infinity Blu suite that features full concierge service. Accordingly, every year, an owner of a 1/7th fractions yearly position rotates. This is done to allow everyone the opportunity to enjoy different times of the year such as the 4th of July or other holidays. If an owner can't make it to Panama City Beach during their specific time, it can just as easily be placed in the rental pool.

Q. How do fractional owners reserve the use of their residence?

A. Reservations are not required for Fractional Ownership. It is a deeded residence.

Q. Will fractional owners always stay in the same residence?

A. Yes, a fraction gives an individual ownership interest of a specific unit and a deed is filed. Fractions are considered 2nd home ownership.

Q. May an owner of a fraction rent his or her interest?

A. Yes. At Infinity Blu, you will not only enjoy luxury hotel service and world class resort amenities, but our management team will work around the clock to rent your unused portion weekly or nightly, or you may rent it yourself. The choice is yours.
