



ISGATE LAW

— REAL ESTATE AND BUSINESS —

*Dream Big -
We've Got Your Back!*

Our August 2021 Newsletter

We hope everyone is having a great summer! As we enter the fourth quarter of 2021 we are potentially getting some clarity on how the real estate market may change going forward. The federal eviction moratorium has lapsed with no extension currently approved. While there are some State/Local governments that have extended the moratorium, a vast majority have not. There will undoubtedly be a rush of eviction filings in those jurisdictions, which will provide landlords some much needed relief. While the total fallout is not yet known, there will be opportunities for savvy investors to cash in on the current marketplace.

The Current State of the Marketplace

Interest Rates Remain Low, Private Lending Remains Robust, and a Slowdown?

Mortgage rates (both residential and commercial) continue to hover at record all time lows. This is an exceptional time for obtaining debt for investors and home owners alike. The Private Lending space continues to see significant volume due to banks continued tightening of lending criteria. This continues to fuel the already robust private/hard money lending sector. Housing sales recently hit their pandemic era low in volume which is potentially signaling some stability in the marketplace. Additionally, building material prices continue to drop towards pre-pandemic pricing, which is opening up the fix-and-flip investor space and easing new construction (and renovation) pricing.

Real Estate Investment Strategies

Real Estate is what we do. Helping our clients find their next investment opportunity is something that separates us from other firms. We love to grow with our clients and see them succeed. If you are looking for your next investment, we can help:

Hard Money/Private Lending

Business continues at an impressive rate in the private lending sector. As mentioned in our Marketplace Update, the current economic climate is perfect for private lenders to thrive. Believe it or not, it's not a very difficult part of the industry to get involved in and cash in on above average returns. As we mentioned previously, our sister company, Stone Commercial Capital, LLC has just recently issued its PPM for our new fund, Stone Lending Fund I, LLC, which is now registered with the SEC. This fund will allow accredited investors to invest in the hard money space and receive attractive rates of return, all collateralized by solidly performing Real Estate in the 50-65% LTV range, giving incredible security to the investor. If you are interested in getting involved in this aspect of real estate investing, please give us a call.

Introducing D-town Realty!

We are very excited to introduce our newly rebranded Real Estate Brokerage, D-town Realty (formerly Juris Real Estate). We will be releasing our new website soon at www.d-townrealty.com, so check back for updates. We are also incredibly excited to welcome Joe Mizzi as our first Realtor at our Brokerage. Joe has been a Broker in New Jersey for years, operating his own Brokerage, E-Street Realty. Joe recently moved to Bucks County and is now bringing his significant expertise to D-town Realty! We here at D-town Realty believe in flexible pricing to make the sale of your property as cost effective and efficient as possible. Keep an eye out for our new webpage and our Facebook page as we roll out our new branding!

If you or anyone you or anyone you know would like to receive regular emails with current investment opportunities in our office, please feel free to reach out to me via email at risgate@isgatelaw.com or via phone at 215-620-7110.

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