



# ISGATE LAW

— REAL ESTATE AND BUSINESS —

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

## **Our December 2020 Newsletter**

As the crazy year of 2020 comes to a close, everyone here at Isgate Law, P.C. would like to say thank our wonderful clients. The Real Estate and Investment marketplace is in flux - so lets talk about how you can take advantage of this volatility for a prosperous 2021. Lets take a look at how 2020 is wrapping up and discuss strategies you can utilize in 2021 to get ahead of the curve to make great investments.

## **The Current State of the Marketplace**

### **Interest Rates Remain Low with Private Lending Remaining Strong**

Mortgage rates (both residential and commercial) continue to hover at record all time lows. Rounding out 2020 remains an exceptional time for obtaining debt for investors and home owners alike. The Residential sector has seen incredible activity with inventory literally flying off the shelves once the lockdowns were lifted. It remains a seller's market on residential properties with minimal time on market, and bidding wars becoming a regular occurrence. Don't forget to check out our sister company Juris Real Estate for all your purchase and sale needs.

The investor and commercial marketplace is somewhat different. Many businesses are in flux with a push to remote work as a result of the pandemic. Companies may be looking to downsize space, but others are looking for expanded space to bring their employees back in a safe work environment. Investors who have been battling tenants that are not paying rent will hopefully see some relief in January when most if not all restrictions on evictions/foreclosures lapse.

Banks remain somewhat strict with their loan programs and LTV requirements, which continues to result in a robust marketplace for private lenders. While I would not go as far as saying there is panic selling going on, good properties are aplenty and investors need capital, resulting in a solid marketplace for private lenders.

## **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 to be robust 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, its not a very difficult part of the industry to get involved in and cash in on above average returns. You can invest in an already active lender and receive returns in the 8% to 10% range, all collateralized by first position real estate mortgages usually in the 60-75% LTV range giving the investor great security. If you are interested in getting involved in this aspect of real estate investing, please give us a call - we can connect you with real lenders who have a long and successful track record to invest in their enterprise.

### **A Potential Glut of Foreclosures?**

Eviction and Foreclosure Moratoriums are coming to an end (hopefully without being extended any further). The end result of these moratoriums which have lasted over six months may be a tremendous spike in foreclosures, which in turn will lead to a huge uptick in properties heading to Sheriff's Sale. Sheriff's Sales obviously pose their own set of risks/rewards, but seasoned and new investors alike should begin to prepare for a full on increase in properties going to sale. Of course, capital (among other things) is key, as you will need to have 10% of your winning bid in certified funds on the day of the sale, with the balance due in 30 days.

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 [riscgate@isgatelaw.com](mailto:riscgate@isgatelaw.com) or via phone at 215-620-7110.

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