



# ISGATE LAW

— REAL ESTATE AND BUSINESS —

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

## Introducing Isgate Law, P.C.

We are incredibly excited to introduce our re-branded and revamped firm, Isgate Law, P.C. While the look, feel and name may have changed, the level of service and expertise you are accustomed to certainly has not. We continue to concentrate our practice in the areas of Real Estate and Business Law, representing numerous business owners, Realtors, Real Estate Investors, Builders and Private Lending Institutions. Check out our newly revamped website, [www.isgatelaw.com](http://www.isgatelaw.com) to learn more about us, and our practice areas.

## The Current State of the Marketplace

### Interest Rates Continue to Drop and an Increase in Private Lending

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. Banks are becoming increasingly strict with loan programs, which in turn makes it harder for investors to get conventional financing. This is leading to a spike in private/hard money lending. Investors are finding attractive properties, but are unable to get debt from a conventional lender. We are seeing a spike in private lending bridge loans to allow investors to purchase these solid investments so they can stabilize and season the asset to get to longer term conventional financing.

## 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 is booming 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. 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.

### Is Panic Selling Just Around the Corner?

Unfortunately, COVID may re-shuffle the deck when it comes to rental property ownership. Eviction moratoriums coupled with higher unemployment have led to increased tenant defaults. This combined with the reticence of banks to realistically work with property owners may lead to a spike in foreclosures and panic selling to get out of the market. Savvy investors will no doubt be waiting to pounce on these opportunities. If you are in the market for your next property, give us a call. We often get "off market" properties through our office. Additionally, our sister company, [Juris Real Estate](#) is dedicated to helping you find your next investment property.

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

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**Our mailing address is:**

The Conley Building  
80 North Main Street, Suite 1B  
Doylestown, PA 18901  
215-396-1020  
[risgate@isgatelaw.com](mailto:risgate@isgatelaw.com)

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