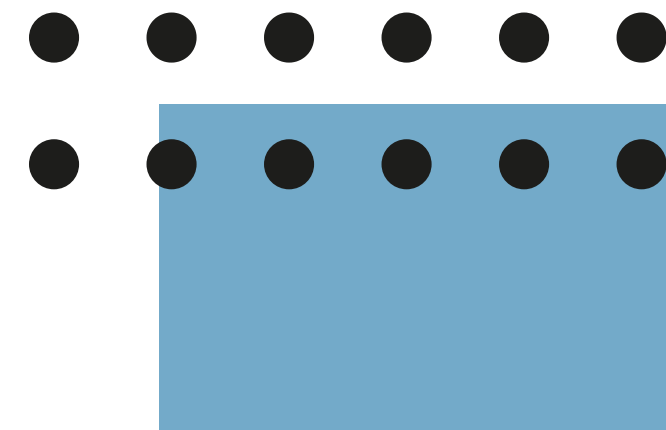
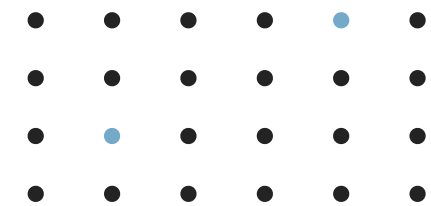
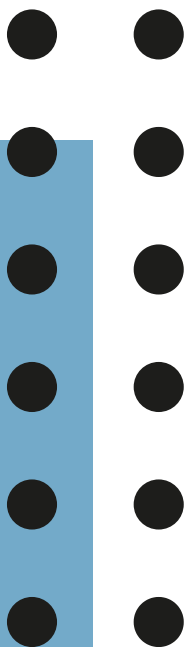


WELCOME



AGENDA



01 Team Updates

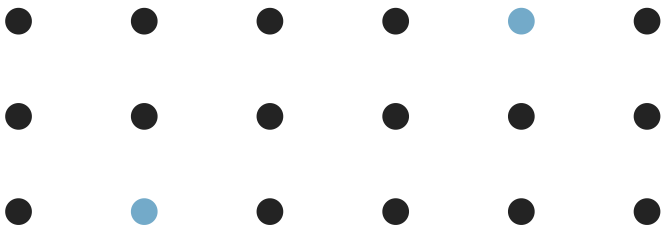
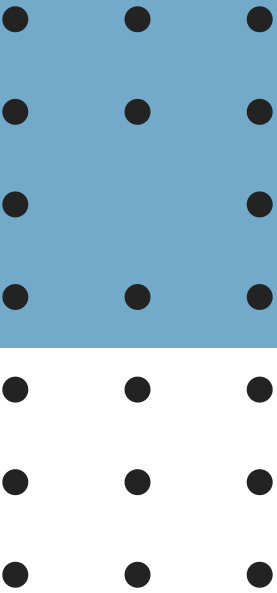
02 Deal or No Deal

03 Case Studies

04 CRM Discussion – Erik Moreno (1pm)

05 Case Studies continued if needed

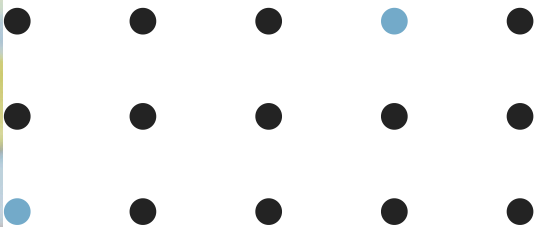
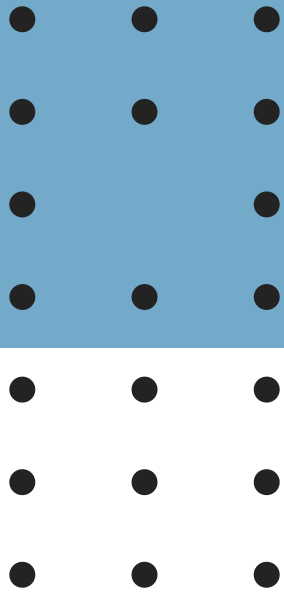
06 Social Media Marketing

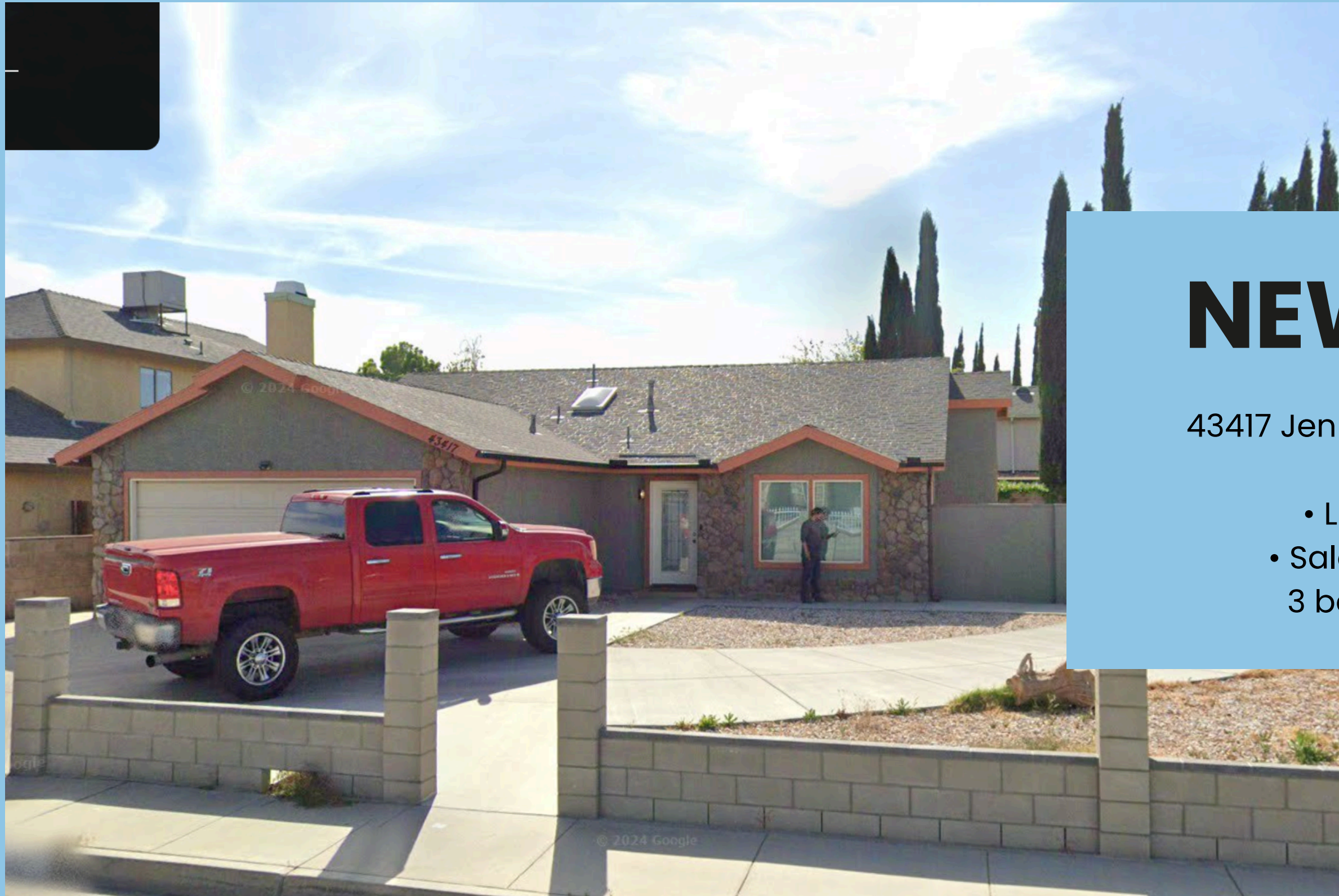




TEAM UPDATE

What's new? Let's go around the room.

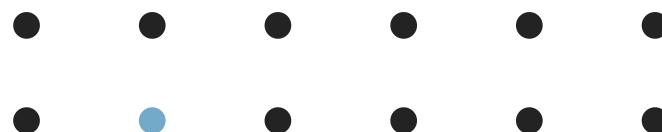




NEW LISTING

43417 Jennifer Ln, Lancaster – Update
Property Details

- Listing Price: \$470,000
- Sale Type: Traditional Sale
3 bedrooms 2 bathroom



DEAL OR NO DEAL



LENDING DEAL BREAKDOWN – PHOENIX, AZ PROPERTY DETAILS:

- Address: 3502 W Gardenia Ave, Phoenix, AZ
- Property Type: Single-Family Home
- After Completion Value (ACV): \$450,000

LOAN REQUEST:

Total Loan Needed: \$350,000

- \$315,000 to pay off existing loan
- \$35,000 to complete rehab

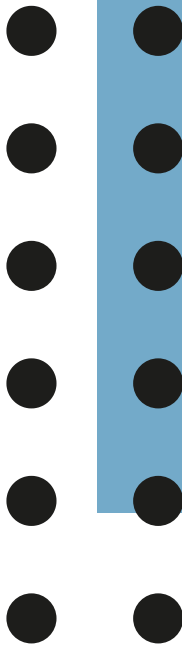
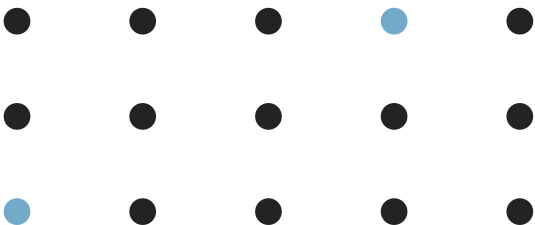
Alternative Option: \$25,000 loan just for rehab completion

LOAN TERMS & COLLATERAL:

- Loan Position: 1st or 2nd lien (negotiable)
- Interest Rate: Open to discussion (industry standard 10-14% for private money)
- Loan Term: Minimum 12 months (with potential for early payoff)
- Collateral: Secured by the property
- LTV (Loan-to-Value) Post Funding: ~78% if full \$350K loan is funded

WHY THIS IS A STRONG DEAL:

- Clear exit strategy – Refinance or resale upon completion
- Strong equity position – ~\$100K spread between ACV and total loan
- Experienced team – Ready to execute on rehab
- Flexible funding options – Open to either full refinance or targeted rehab loan



DEAL OR NO DEAL



213 63rd St. NW – Rent Roll Update

Property Overview

- Location: 213 63rd St. NW, Albuquerque, NM 87105
- Total Units: 4 (100% Occupied)
- Total Sqft: 2,400

Financial Snapshot

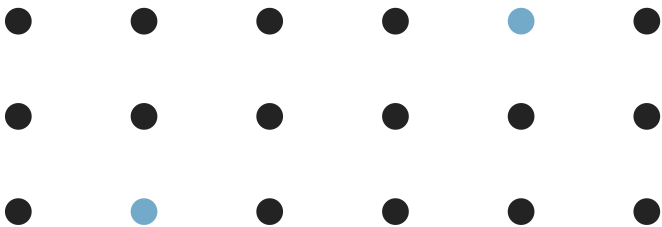
- Market Rent: \$3,600/month
- Actual Rent Collected: \$3,020/month
- Total Deposits Held: \$3,000
- Outstanding Balance: -\$80 (minor delinquency)

Key Takeaways

- Fully occupied, generating stable rental income
- Minor delinquency concerns to monitor
- Potential rent optimization opportunity to reach full market rent

Next Steps:

- Assess lease renewals & increase rents to market rate
- Monitor late payments & ensure timely collections



3204 W AVENUE N, PALMDALE, CA 93551

Property Overview

- Site Address: 3204 W Avenue N, Palmdale, CA 93551
- County: Los Angeles
- Bedrooms: 3 | Bathrooms: 2
- Building Size: 1,745 sq. ft. | Lot Size: 117,438 sq. ft. (2.7 acres)
- Property Type: Single-Family Residence (Owner-Occupied)
- Year Built: 1966
- Purchase Date: August 19, 1986
- Purchase Price: \$46,500
- Zoning Code: LCA22* (Agricultural/Residential Use)

Foreclosure Details

- Lender (Beneficiary): Wells Fargo Bank
- Trustee: Quality Loan Service Corp
- Notice of Default (NOD) Filed: February 11, 2025
- Loan-to-Value Ratio: 45.5%
- Delinquent Amount: \$13,115
- Principal Balance: Not Provided
- Market Assessed Value (2024): \$384,580
- Tax Delinquency: Since 2017



3204 W AVENUE N, PALMDALE, CA 93551

Additional Property Insights from the Report

- Foreclosure & Lien History:
- Multiple Notices of Default (NODs) have been filed over the years.
- A Notice of Rescission (July 20, 2022) indicates prior foreclosure prevention efforts.
- Delinquent property taxes since 2017, which may need resolution for an investor.

Comparable Market Analysis (CMA):

- 19 similar properties sold in the area.
- Median value: \$640,000
- Price range in the last two years: \$62,500 – \$1,000,000
- Property is undervalued relative to its size but may need updates.
- Local Real Estate Factors:
- Growth Rate: 2.2% (Zip 93551) vs. 6.5% (National)
- Median Household Income: \$93,637 (Higher than National \$64,994)
- Nearby Schools: Rancho Vista Elementary, Quartz Hill Elementary, Hillview Middle, Highland High

3204 W AVENUE N, PALMDALE, CA 93551

Owner-Occupied Considerations

- How does the owner’s long-term residency impact foreclosure risk and negotiation strategies?
- Would a lender be more willing to work with a long-term owner? Why or why not?
- What are the potential downsides of allowing foreclosure to proceed rather than finding an alternative solution?

3204 W AVENUE N, PALMDALE, CA 93551

Equity & Sale Strategy

- Given that the home’s assessed value is \$384,580, but comparables suggest higher potential value, what would be the best exit strategy for the owner?
- Would selling the property before auction (through a short sale or investor purchase) be a better option than foreclosure?
- If an investor purchases the property, what factors should they consider for resale or rental potential?

3204 W AVENUE N, PALMDALE, CA 93551

Investment Potential

- Would this property make a better fix-and-flip or long-term rental investment? Why?
- With 2.7 acres of land, are there potential development opportunities or zoning limitations that investors should be aware of?

3204 W AVENUE N, PALMDALE, CA 93551

Foreclosure Strategy

- How should an investor determine their maximum bid at auction, considering liens and potential unpaid property taxes?
- What negotiation strategies could be used to work out a pre-auction deal with the owner?
- What legal or financial risks should investors consider when acquiring a property with past foreclosure attempts and tax delinquencies?

3204 W AVENUE N, PALMDALE, CA 93551

Group Takeaways & Action Steps

- Owner has significant equity but is struggling with delinquency & loan issues – should they refinance, sell, or negotiate with the lender?
- Multiple foreclosure attempts suggest long-term financial challenges – how does this impact a buyer’s or investor’s approach?
- Opportunity for investors to step in with a fair cash offer before auction – what would be the most effective way to approach the owner?
- Potential property appreciation makes this a high-value investment – what is the best investment approach for maximizing returns?

3538 APOLLO AVE



Property Overview

- Site Address: 3538 Apollo Ave, Palmdale, CA 93550
- County: Los Angeles
- Bedrooms: 3 | Bathrooms: 2
- Building Size: 1,281 sq. ft. | Lot Size: 6,613 sq. ft.
- Property Type: Single-Family Residence (Owner-Occupied)
- Year Built: 1984
- Purchase Date: October 8, 1992
- Purchase Price: \$124,000

Foreclosure Details

- Lender (Beneficiary): GMAC Mortgage LLC
- Trustee: Clear Recon Corp
- Notice of Default (NOD) Filed: February 13, 2025
- Loan-to-Value Ratio: 80.05%
- Delinquent Amount: \$17,458
- Principal Balance: Not Provided

3538 APOLLO AVE

Key Insights:

- The subject property is assessed at \$192,025, but comparable homes in the area have sold for significantly more.
- Despite its high LTV ratio (80.05%), the owner still has some equity in the property, and selling could be an option to avoid foreclosure.

Foreclosure History & Liens

- Multiple Notices of Default & Foreclosure Activity Since 2009:
- Prior Notices of Default (2009, 2022, 2025)
- A Notice of Rescission in 2022 suggests a prior foreclosure prevention effort
- Currently in Pre-Foreclosure Again (2025)
- Past Loan Transactions:
- \$288,000 loan recorded in 2007
- \$54,000 secondary loan recorded in 2007
- Multiple mortgage assignments over the years

Key Risks:

- The property has a long foreclosure history, indicating potential financial instability for the owner.
- Prior foreclosures have been avoided through rescission or refinancing—can the owner do the same again?

3538 APOLLO AVE

High Loan-to-Value Ratio & Refinancing Options

- With an 80% loan-to-value ratio, does the homeowner have the ability to refinance, or are they limited by their financial position?
- Given their financial history, would a loan modification or a new lender be willing to help?
- Could they take out a home equity loan to pay off the delinquency?

3538 APOLLO AVE

Equity & Sale Strategy

- Since the home's assessed value is \$192,025 but recent comps show values around \$400,000-\$500,000, should the owner consider selling before foreclosure?
- Would a short sale or investor cash offer be better than allowing foreclosure?
- If an investor purchases the home, what would be the best investment strategy (fix-and-flip, rental, or seller financing)?

3538 APOLLO AVE

Investment Potential & Creative Financing

- Would this property make a good flip, rental, or creative finance deal for an investor?
- Given its foreclosure history, should an investor approach the owner with a subject-to deal (taking over the existing loan) instead of purchasing outright?

3538 APOLLO AVE

Foreclosure Strategy & Auction Planning

- What is the timeline before this property goes to auction?
- If the home reaches the foreclosure auction, what should an investor's max bid be, considering liens and tax obligations?
- Should an investor or buyer approach the owner before auction to negotiate a deal?



CRM

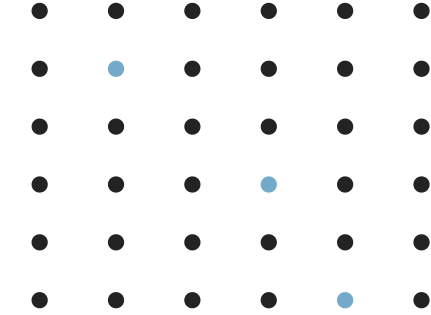
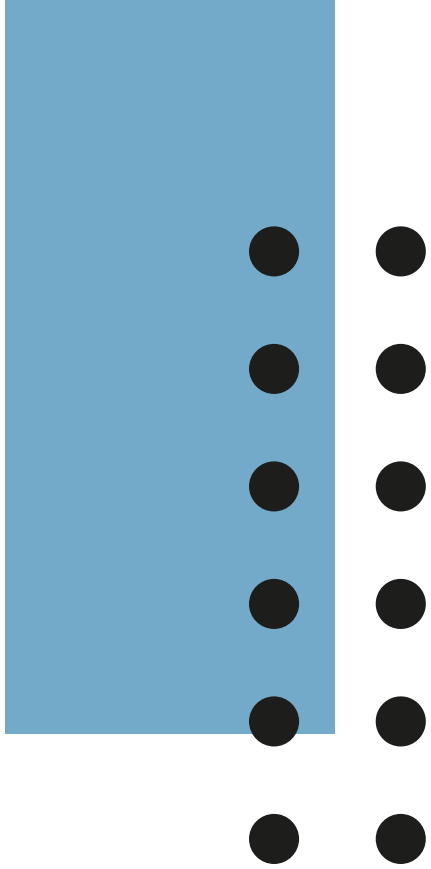
Discussion

Erik Moreno



The background features a light blue rounded rectangle in the center. To its left and right are darker blue rectangular blocks. The top-left and bottom-center areas contain grids of small black dots, with one dot in the bottom-center grid being light blue. The right side has two vertical columns of dots, one on a blue block and one on the white background.

Social Media Marketing



WE RESCUE HOMES

