

A topographic map of a region in Joshua, Texas. The map shows various streets, including FALCON, ELK, GIANT D, BIG SK, BARON DR, RD 915, CO RD 915B, PIESTER LN, DOVE MEADOWS LN, DILLARD CT, COPE CT, STANLEY CT, and SKYLARK. It also shows natural features like Roaring Creek and Rock Creek. A red rectangular outline is drawn on the map, highlighting a specific area. Overlaid on the map is the text "RESIDENTIAL MORTGAGE FIRST TRUST DEED" in a large, bold, dark blue sans-serif font, with wide letter spacing. The text is arranged in four lines: "RESIDENTIAL", "MORTGAGE", "FIRST TRUST", and "DEED".

RESIDENTIAL MORTGAGE FIRST TRUST DEED

JOSHUA, TX

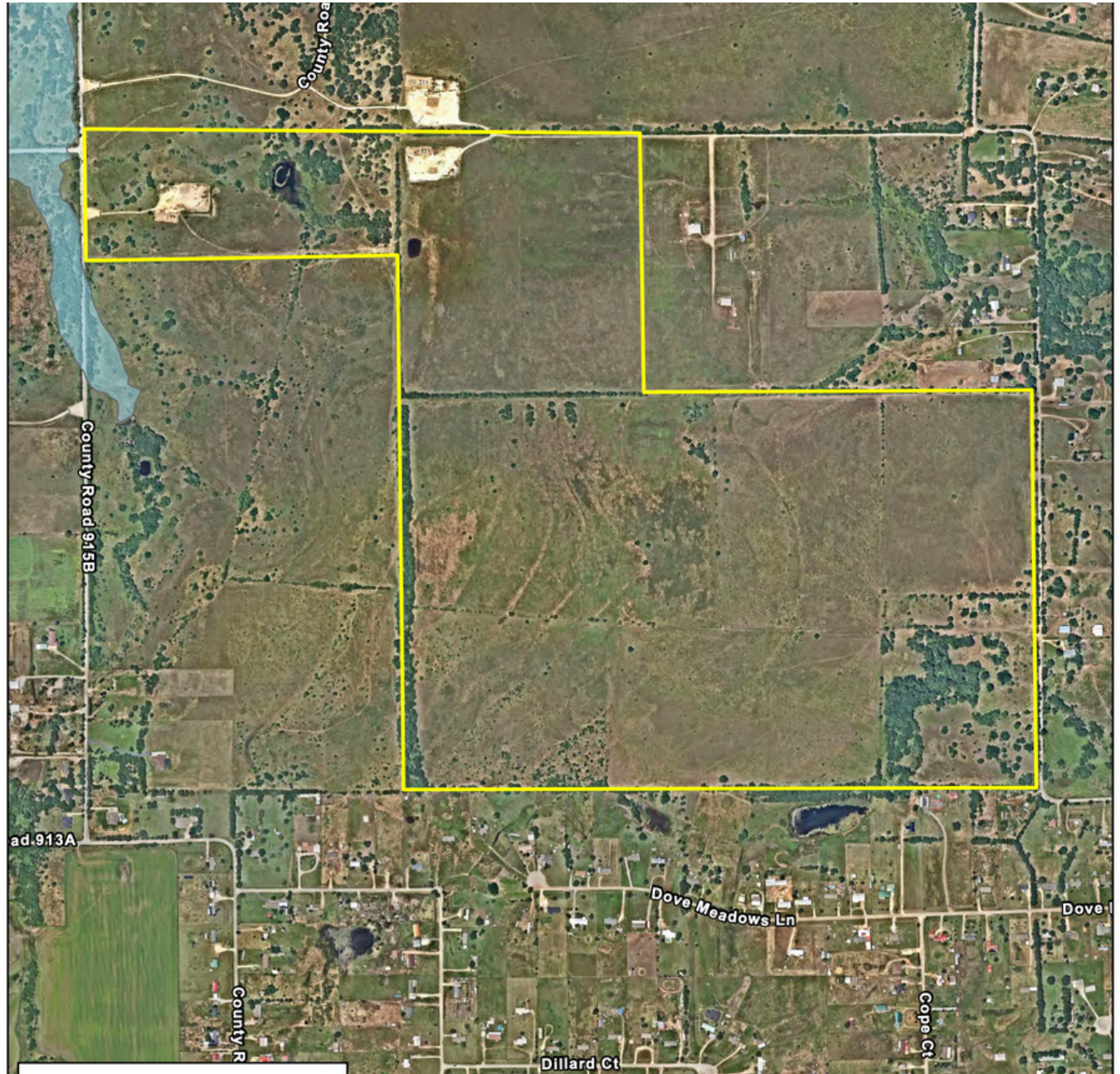
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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX

PHASE II MAP

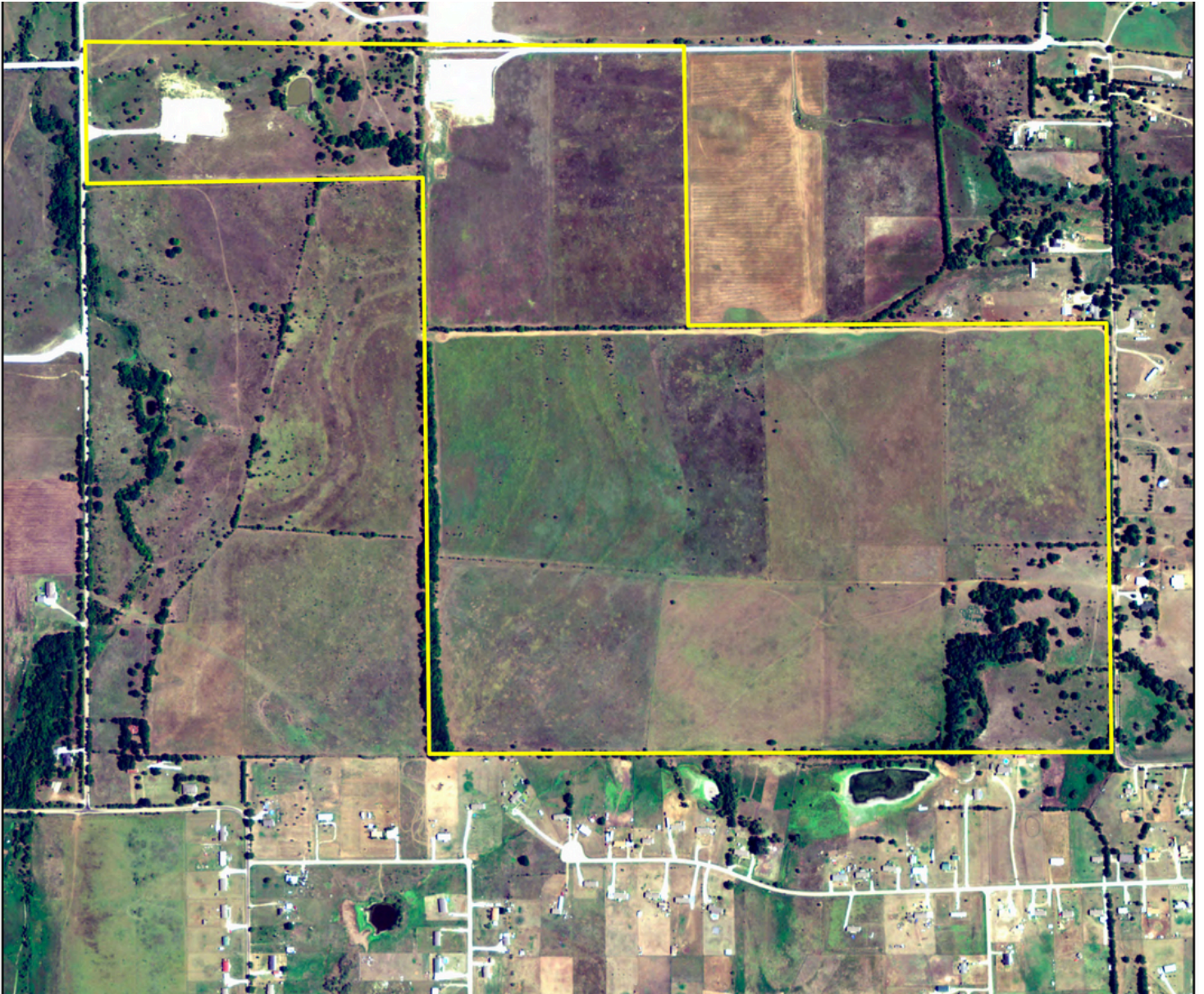


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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX PHASE II - AERIAL COLOR MAP



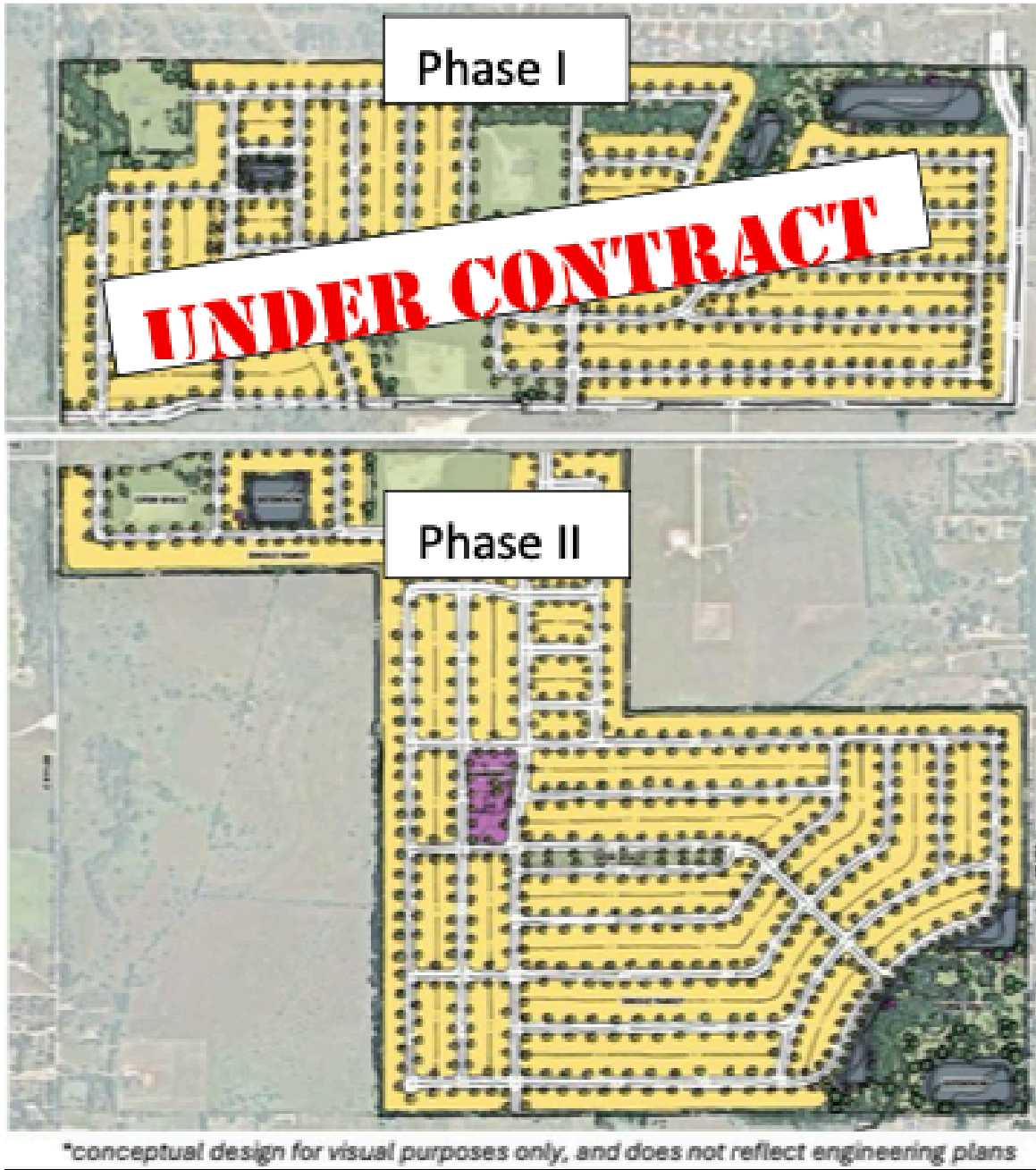
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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX

PHASE I, II & II MAP



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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX



Property Location:

Southard Farm - 705 Acre Master Planned Development (Phase II)

Property Address:

8749 Roaring Creed Rd, Joshua, TX 76055

24 Month Loan Amount:

\$15,172,500

Estimated Appraisal Value:

\$36,125,000

Estimated Loan-To-Value (LTV):

42% LTV - based on the current LOI on Phase 1

Interest Rate:

15% Annual Interest. Contact your Imagine Agent for interest payment options.

Duration of Loan:

24 Months, with 2 six-month extension periods at maturity, if needed

Use of Proceeds:

The borrower will acquire the 284-acre property and prepare the entitlement, preliminary plat approval, municipal utility district and Texas commission of environmental quality to provide water, sewage drainage and other utility-related services within the property boundaries.

The Borrowers:

Imagine Real Estate, LLC is partnering with MLCED Holdings (Materials, Land, Construction, Entitlement & Development) in a Joint Venture (JV) to convert raw, underutilized land into thriving, value-rich properties. Rooted in a deep understanding of the transformative power of responsible land development—both for communities and investors alike. This vision is underpinned by our core values of quality, excellence, and dedicated focus to create spaces that foster growth, opportunity, and prosperity.

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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX

WHAT ARE TRUST DEEDS?

What is Trust Deed Investing?

Trust Deed investing involves lending money to a borrower for real estate transactions, secured by a deed of trust. The investor acts like a lender, earning returns from interest payments while the property serves as collateral. Unlike direct property ownership, trust deed investors don't manage or maintain properties. A First Trust Deed is the primary loan secured by the property, having priority over other liens. A Trust Deed is a legal document used in Real Estate transactions, where the borrower transfers legal title of a property to a trustee as security for a loan. It involves three parties:

- **Trustor (Borrower):** The party borrowing the money.
- **Beneficiary (Lender):** The party lending the money.
- **Trustee:** A neutral third party who holds the legal title to the property until the loan is repaid.

Who Should Consider Trust Deed Investments?

Trust Deed investing is suited for individuals seeking higher returns than traditional savings accounts or bonds, while accepting moderate risk. It's ideal for investors seeking passive income, short-term investments, and portfolio diversification with security tied to real estate.

Benefits of Investing in Trust Deeds

1. **High Returns:** Trust deed investments typically offer annual returns between 7% and 12%, higher than bonds or savings accounts.
2. **Secured By Real Estate:** The loan is backed by property collateral, providing security for the investor.
3. **Short-Term Investment Horizon:** Loans usually have terms ranging from 18 months to a few years, allowing for faster liquidity.
4. **Passive Income:** Investors may have the ability to receive regular interest payments, making trust deed investing a steady source of passive income.

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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX

THE BORROWERS

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Our Process

- **Strategic Acquisition:** Our journey begins with meticulous research and strategic acquisition. Identifying underutilized land with high potential, we leverage our expertise to secure properties below market value, ensuring a solid foundation for value creation.
- **Comprehensive Planning:** With the land secured, we embark on comprehensive planning. Collaborating with municipalities, civil engineers, and urban planners, we outline a vision that aligns with community needs and growth strategies, setting the stage for transformative development.
- **Entitlement and Permitting:** Navigating the complex terrain of entitlements and permitting. Our team works diligently to obtain all funded and first trust deed real estate, ensuring security and profitability.

MLCED Holdings has demonstrated history of success with lenders and investors boasting a 100% loan repayment record.

A transparent investment process offering you complete peace of mind. From funding the loan to the loan closing.

Over Twenty-Five Years of experience in the financial markets, and lending Arena.

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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX MLCED FUNDED & CLOSED PROJECTS

1501 Park Blvd, Cleburne, TX

- 42.26 Acre Property
- Project Type: Residential Lots
- Loan amount \$1,200,000
- Loan to Value 27.5 %
- This project containing 183 pad sites was marketed for \$24K per site. Its location and fully pre-engineered site made the opportunity impossible for investors to pass up
- Timeline: 18 Months
- Sold At: \$4,392,000

515 Luella Rd, Sherman, TX

- Project Type: Single Family Residence
- Loan amount: \$1,040,000
- Loan to Value: 20%
- This project unfolded in two seemingly identical phases, concluding in paper lots sold to Lennar Homes. In the initial phase (6 months), we sold 250 pad sites. The second phase followed the same pattern of 250 pad sites. (12 months following the end of Phase I)
- Timeline: 18 Months
- Sold at: \$5,200,000

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RESIDENTIAL MORTGAGE FIRST TRUST DEED - JOSHUA, TX MLCED FUNDED & CLOSED PROJECTS

586 County Road 1120, Meridian, TX

- 945 Acre Property
- Project Type: Raw Land Improvement
- Loan amount: \$8,000,000
- Loan to Value: 42%
- With a keen eye for maximizing the land's intrinsic value, our aim was not only to enhance the aesthetic appeal but also to elevate the market potential, ensuring a compelling investment
- opportunity for those seeking to immerse themselves in the beauty and profitability of ranch land development.
- Timeline: 21 months
- Sold at: \$14,000,000

Granbury RV Resort

- 14 Acre Property
- Project Type: RV Park
- Loan amount: \$1,300,000
- Loan to Value 62%
- Conceived and built from the ground up, this 88-unit RV Park had thoughtfully planned infrastructure ensuring a seamless living experience, with spacious pads and modern amenities catering to the unique needs of RV enthusiasts. Beyond the initial development, we successfully stabilized rents, while providing a reliable and sustainable opportunity.
- Timeline: 21 months
- Sold at: \$3,500,000

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