

FINANCIAL OPPORTUNITY SHEET

A.K.A The **HOT** Sheet • March 9 . 2010

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QUESTION OF THE DAY:

COULD THE WEATHER POSSIBLY STOP IF YOU KNEW YOU COULD MAKE \$20,000 TODAY?

Because that's what you will make in the short run and more in the long run on any property on this list. The deals have never been better! Do you want to be better off financially than you were at this time last year?

Here is your list of Financial Opportunities in Real Estate, each with private loans available and ready to settle. Please go see today. And remember we can send a complete set of photos to you on request.

Wholesale/Multi-Family Properties:

- Grocery Store|Apartment • 3100 Kenyon Avenue • Baltimore 21213 \$99,900 **NEW!**
- Cash or cash to private loan which we can help arrange for you
- 2 Units • 4012 Eierman Avenue • Baltimore 21206..... \$44,900 **UNDER CONTRACT!**
- Conservatively appraised at \$92,000. Private lender will finance \$41,000 towards the purchase and \$10,000 towards repairs. Total loan \$51,000 with a minimum 670 credit score. Approximate monthly payments: \$671 per month.

Wholesale/Single Family Properties | Baltimore County

- 80 Dundalk Avenue • Baltimore 21222..... \$59,900 **PRICE REDUCED!**
- Conservatively appraised at \$136,000. Private lender will finance \$55,000 towards the purchase and \$20,000 towards repairs. Total loan \$75,000 with a minimum 670 credit score. Approximate monthly payments: \$990 per month.
- 5304 Pembroke Avenue • Baltimore 21207 \$99,900 **PRICE REDUCED!**
- Conservatively appraised at \$160,000. Private lender will finance \$94,000 towards the purchase and \$10,000 towards repairs. Total loan \$104,000 with a minimum 670 credit score. Approximate monthly payments: \$1,375 per month.

Wholesale/Single Family Properties:

- 2631 Madison Street • Baltimore 21205..... \$28,900 **NEW!**
- Cash or cash to private loan which we can help arrange for you
- 3510 Park Heights Avenue • Baltimore 21215 \$24,900 **NEW!**
- Cash or cash to private loan which we can help arrange for you
- 3119 Brighton Street • Baltimore 21216 \$29,900 **NEW!**
- Conservatively appraised at \$55,000. Private lender will finance \$25,000 towards the purchase and \$5,000 towards repairs. Total loan \$30,000 with a minimum 670 credit score. Approximate monthly payments: \$395 per month.
- 1630 Gwynns Falls Parkway • Baltimore 21217..... \$29,900 **BACK ON THE MARKET!**
- Cash or cash to private loan which we can help arrange for you
- 4313 Flowerton Road • Baltimore 21229 \$69,900 **BACK ON THE MARKET!**
- Conservatively appraised at \$130,000. Private lender will finance \$60,000 towards the purchase and \$25,000 towards repairs. Total loan \$85,000 with a minimum 670 credit score. Approximate monthly payments: \$1,120 per month.
- 2735 Winchester Street • Baltimore 21216..... \$34,900 **PRICE REDUCED!**
- Conservatively appraised at \$72,200. Private lender will finance \$35,000 towards the purchase and \$5,000 towards repairs. Total loan \$40,000 with a minimum 670 credit score. Approximate monthly payments: \$527 per month.

Wholesale/Single Family Properties:

- 523 N. Decker Street • Baltimore 21205 \$16,500 PRICE REDUCED!**
• Cash or cash to private loan which we can help arrange for you
- 2902 Mosher Street • Baltimore 21216..... \$24,900 PRICE REDUCED!**
• Conservatively appraised at \$72,000. Private lender will finance \$20,000 towards the purchase and \$20,000 towards repairs. Total loan \$40,000 with a minimum 670 credit score. Approximate monthly payments: \$527 per month.
- 333 North Stricker Street • Baltimore 21217 \$27,900 95% FINANCING!**
• Cash or cash to private loan which we can help arrange for you
- 334 Ilchester Avenue • Baltimore 21218 \$152,900 100% FINANCING!**
• Assumable loan for 100% of the purchase price with a minimum 670 credit score • INTEREST RATE NEGOTIABLE
- 1716 Grandview Road • Pasadena 21122 \$155,900 100% FINANCING!**
• Assumable loan for 100% of the purchase price with a minimum 670 credit score • INTEREST RATE NEGOTIABLE
- 4718 Edmondson Avenue • Baltimore 21229 \$152,900 100% FINANCING!**
• Assumable loan for 100% of the purchase price with a minimum 670 credit score • INTEREST RATE NEGOTIABLE

Wholesale/Multi-Family Properties:



3100 Kenyon Ave • Baltimore 21213 • \$99,900 • Grocery Store/Apartment

Remarks: Operating Grocery Store, nicely renovated corner building with upstairs apartment and basement family room with Bathroom attached to store. When the store was open, it generated \$8,400 per month plus an additional \$750 from the apartment upstairs. Shows nice, and a great business opportunity!

Taxes: \$1,971
Heating: 1 Furnace

Ground Rent: TBD
Plumbing: Uncertain

Water: 1 Hot Water Meter
Electric: 2 Electric Meters

Compare To: 3130 Kenyon \$115,000 - 2/2009; 3200 Lake @ \$128,000 - 11/2009
To Purchase: Cash or Cash to private loan which we can help arrange for you!

Wholesale/Single Family Properties | Baltimore County

PRICE REDUCED!



5304 Pembroke Avenue • Baltimore County 21207 • 3 bedroom /1 bath • \$99,900

Remarks: This house needs a very small make-over: paint, carpet and very little else to make it a 179.9K to 189.9K home. Large private lot, new: kitchen, bath, siding, window, CAC. Have it ready now for the pre-spring rush. Baltimore County homes move. Very little downturn in this area. Homes are in regular demand.

Projected Rent: \$1,500
Heating: Gas Forced Air

Taxes: \$2,206
Plumbing: Copper

Ground Rent: Uncertain
Electric: Circuit Breakers

Rehab: Cost to rehab for Rental \$5,500; Cost to rehab for Retail \$15,000

To Purchase: Conservatively appraised at \$160,000. Private lender will finance \$94,000 towards the purchase and \$10,000 towards repairs. Total loan \$104,000 with a minimum 670 credit score. Approximate monthly payments: \$1,375 per month.
Compare To: 5421 Gradin \$159,900 11/2009; 5431 Gradin \$175,000 11/2009

Wholesale/Single Family Properties | Baltimore County

PRICE REDUCED!



80 Dundalk Avenue • Baltimore County 21222 • 3 bedroom /1 bath • \$59,900

Remarks: Your best case scenario: worst house on a good block. There is nothing really terrible about it, and lots of good. House is tired and needs a great cosmetic rehab. Notice the comparables over the past few years: 139K to 195K!! Make yourself some money on this one!

Projected Rent: \$1,150
Heating: FHA Gas

Taxes: \$1,296
Plumbing: Copper

Ground Rent: Uncertain
Electric: Breakers

Compare To: 711 N Streeper @ \$75,900

Rehab: Cost to rehab for Rental \$20,000; Cost to rehab for Retail \$35,000

To Purchase: Cash or Cash to private loan which we can help arrange for you!

Directions: Liberty Rd to right on to Flannery Ln to left on Pembroke.

Wholesale/Single Family Properties:

NEW!



2631 Madison Street • Baltimore 21205 • 3 bedroom /1.5 bath • \$28,900

Remarks: There are fewer better rental areas than East Baltimore and when the market turns, this will be a great resale if you'd like. Good mechanicals, new windows, nice sized rooms. You can whip this one into shape in no time and keep it as long as you'd like. Come and get it!

Projected Rent: \$1,400
Heating: FHA Gas

Taxes: \$770
Plumbing: Copper

Ground Rent: Uncertain
Electric: Uncertain

Rehab: Cost to rehab for Rental \$20,000; Cost to rehab for Retail \$35,000

To Purchase: Cash or Cash to private loan which we can help arrange for you!

Compare To: 3722 Reisterstown Rd @ \$90,000; 3518 Reisterstown Rd \$193,000

Directions: Madison St east toward Lakewood Ave

NEW!



3510 Park Heights Avenue • Baltimore 21215 • 4 bedroom /2 bath • \$24,900

Remarks: You are going to like this one: a very large 4 bedroom, 2 bath town home renovated just a few years ago and still in good shape: large vinyl windows, excellent mechanical systems, great floor plan, large lot. True 4 bedrooms on the second floor. And at the price, you should be on your way to see this property right now.

Projected Rent: \$1,400
Heating: FHA Gas

Taxes: \$770
Plumbing: Copper

Ground Rent: Uncertain
Electric: Uncertain

Rehab: Cost to rehab for Rental \$6,000; Cost to rehab for Retail \$19,000

To Purchase: Cash or Cash to private loan which we can help arrange for you!

Compare To: 3722 Reisterstown Rd @ \$90,000; 3518 Reisterstown Rd \$193,000

Directions: 3500 Block of Park Heights Ave

NEW!



3119 Brighton Street • Baltimore 21216 • 3 bedroom /1 bath • \$29,900

Remarks: I would like to tell you there is something wrong with this, but I can't. Other than a good cleaning, I guess you could paint and replace the carpet. You could certainly retail this home, but better for the \$950 to \$1,250 rental. Please go see.

Projected Rent: \$1,250
Heating: Radiator Gas

Taxes: \$1,267
Plumbing: Copper

Ground Rent: Uncertain
Electric: Breakers

Directions: W North Ave going east to right on N Rosedale St to right on Brighton

Rehab: Cost to rehab for Rental \$3,500; Cost to rehab for Retail \$12,500

To Purchase: Conservatively appraised at \$55,000. Private lender will finance \$25,000 towards the purchase and \$5,000 towards repairs. Total loan \$30,000 with a minimum 670 credit score. Approximate monthly payments: \$395 per month.

Wholesale/Single Family Properties:

UNDER CONTRACT!



1630 Gwynns Falls Parkway • Baltimore 21217 • 3 bedroom /2.5 bath • \$29,900

Remarks: You will have to see this one to believe it. Very, very large town home not far from completing with some minor water damage. Homes in this block sold for 200K just two years ago. Go see this one today, or you will miss it.

Projected Rent: \$1,600
Heating: Forced Air

Taxes: \$4,162
Plumbing: Copper

Ground Rent: Uncertain
Electric: Breakers

Rehab: Cost to rehab for Rental \$14,000; Cost to rehab for Retail \$25,000

Directions: From Druid Park Lake Dr turn right onto McCulloh St to Left on Gwynns Falls.

Home is on the right

To Purchase: Cash or Cash to private loan which we can help arrange for you!

BACK ON THE MKT!



4313 Flowerton Road • Baltimore 21229 • 5 bedroom /2 bath • \$69,900

Remarks: What a wonderful older home in a nice and quiet neighborhood. Lot's of charm and grace in this 5 bedroom, 2 bath house. Has all the right things going for it, including high values. Use the right cosmetic touches to make this a \$239,900 home!

Projected Rent: \$1,800
Heating: Burner

Taxes: \$2,521
Plumbing: Copper

Ground Rent: Uncertain
Electric: Fuses

Rehab: Cost to rehab for Rental \$15,000; Cost to rehab for Retail \$30,000

Compare To: 910 Walnut Avenue @ \$234,900 - 05/2009

To Purchase: Conservatively appraised at \$130,000. Private lender will finance \$60,000 towards the purchase and \$25,000 towards repairs. Total loan \$85,000 with a minimum 670 credit score. Approximate monthly payments: \$1,120 per month.

PRICE REDUCED!



2735 Winchester Street • Baltimore 21216 • 3 bedroom /1 bath • \$34,900

Remarks: You won't believe your eyes on this one! It's been redone. Gleaming hardwood floors throughout, new windows, new mechanical systems. Nicely finished and painted. Minor damage here or there. Even the basement is mostly finished. Almost ready to rent or retail. Come and get it!

Projected Rent: \$1,250
Heating: FHA

Taxes: \$1,299
Plumbing: Copper

Ground Rent: Uncertain
Electric: Breakers

Rehab: Cost to rehab for Rental \$6,500; Cost to rehab for Retail \$14,000

Compare To: 2732 Winchester \$132,000

To Purchase: Conservatively appraised at \$72,200. Private lender will finance \$33,000 towards the purchase and \$5,000 towards repairs. Total loan \$38,000 with a minimum 670 credit score. Approximate monthly payments: \$527 per month.

Directions: Ashburton to left onto Winchester

PRICE REDUCED!



523 N. Decker Street • Baltimore 21205 • 3 bedroom /1 bath • \$16,500

Remarks: This one is a shell and you will be entering at your own risk. If you peak in the front door you will likely see everything you need to. Nice quiet block though. And in a great rental area!

Projected Rent: \$1,400
Heating: Gas

Taxes: \$509
Plumbing: Uncertain

Ground Rent: Uncertain
Electric: Uncertain

Rehab: Cost to rehab for Rental \$50,000; Cost to rehab for Retail \$60,000

Compare To: 522 N Decker @ \$52,500

To Purchase: Cash or cash to private loan which we can help arrange for you

Directions: Between Jefferson and Monument Streets

Wholesale/Single Family Properties:

PRICE REDUCED!



2902 Mosher Street • Baltimore 21216 • 3 bedroom /1 bath • \$24,900

Remarks: VACANT HOUSE - House next door is being total rehabbed by an investor who owns 3 others on this block. If you are looking for the perfect house with little to do, rehabbed and sold last year for \$130,000, this is it! 3 Bedrooms, 1 bath, finished basement. Retail comps 110K to 130K!

Projected Rent: \$1,275

Taxes: \$1,931

Ground Rent: Yes

Heating: Gas

Plumbing: Uncertain

Electric: Breakers

Rehab: Cost to rehab for Rental \$11,000; Cost to rehab for Retail \$19,000

Compare To: 2938 Mosher St \$110,000 12/200; 927 Rosedale \$50,000 8/2009

To Purchase: Conservatively appraised at \$72,000. Private lender will finance \$20,000 towards the purchase and \$20,000 towards repairs. Total loan \$40,000 with a minimum 670 credit score.

Approximate monthly payments: \$527 per month.

Directions: Poplar Grove south to right on W Lafayette to right on N Franklinton Rd to right on Mosher

95% Financing!



333 North Stricker Street • Baltimore 21217 • 3 bedroom /1 bath • \$27,900

Remarks: This house is an oldie but a goodie with good mechanical system. Large, very large with plenty of room. The financing make this deal easy. 5% down and owner will carry! Cosmetically repair this one and rent for \$1,200 per month!

Projected Rent: \$595

Taxes: \$1,250

Ground Rent: Uncertain

Heating: Gas

Plumbing: Uncertain

Electric: Breakers

Rehab: Cost to rehab for Rental \$16,000; Cost to rehab for Retail \$40,000

To Purchase: Cash or Cash to private loan which we can help arrange for you! 95% Assumable Financing!

Directions: Mulberry Street to Stricker Street

100% FINANCING!



334 Ilchester Avenue • Baltimore 21218 • 3 bedroom/1 bath • \$152,900

Remarks: Ilchester Ave 300 block. Charles Village. Developer's sale of almost finished 3 bedroom, 1 bath town home with rough-in for 2nd full bath in new but unfinished basement. Jacuzzi tub in master, deck with privacy fence off kitchen. New windows. New HVAC. Furnace and water heater will be installed prior to settlement. Seller will complete the home for the price of \$189,900.

Compare to: 337 Ilchester @ \$198,000 - 5/2008; 305 Ilchester @ \$235,000 - 8/2008

Projected Rent: \$1600

Taxes: \$1500

Ground Rent: \$120

Heating: Gas Forced Air

Plumbing: Copper/PVC

Electric: Circuit Breakers

To Purchase: Assumable loan for 100% of the purchase price with a minimum 670 credit score
INTEREST RATE NEGOTIABLE

To See: Call Dave 410-625-8877

100% FINANCING!



1716 Grandview Road • Pasadena 21122 • 3 bedroom/1 bath • \$155,900

Remarks: Delightful, quaint 3 bedroom, 1 bath cottage in very good condition on a large lot in a water privileged community. Spacious back yard. Water view. Quiet, beautiful neighborhood of homes priced in the upper \$300's. Off street parking, not that you need it.

Projected Rent: \$1,000

Taxes: \$2,261

Ground Rent: None

Heating: Propane forced hot air

Plumbing: Copper

Electric: Circuit Breakers

Compare to: 1696 Grandview Rd., \$199,900, 2BR/1ba, 9/2007

To Purchase: Assumable loan for 100% of the purchase price with a minimum 670 credit score
INTEREST RATE NEGOTIABLE

To See: Combo 1023 on rear door

Directions: Take Rt. 100 east where it ends and bear right onto Mountain Road. Follow to a right onto Long Point Road. Bear right onto Grandview. House is on the left.

Wholesale/Single Family Properties:

100% FINANCING!



4718 Edmondson Ave • Baltimore 21229 • 3 bedroom/1.5 bath • \$152,900

Remarks: Edmondson Ave, 4700 block. Stately Edwardian Style Semi-detached town home in elegant area. 3 bedroom, 1 ½ bath, finished basement, Jacuzzi in master, new HVAC, 2 car garage, porch off rear bedroom, HW floors throughout. Almost finished town home. Developer's sale. \$239,900 value for \$152,900. Seller will complete the property for the price of \$199,900.

Projected Rent: \$1600

Taxes: \$2695

Ground Rent: \$125

Heating: Forced Air Gas

Plumbing: Copper PVC

Electric: Circuit Breakers

Compare to: 4637 Rokeby Rd 2/2008 ; 4802 Lindsay Rd 3/2008; 4809 Coleherne Rd 7/2008

To Purchase: Assumable loan for 100% of the purchase price **with a minimum 670 credit score**

INTEREST RATE NEGOTIABLE

To See: Combo 8230

The Intercoastal Investment Trust buys properties for rental, retail and resale purposes. We are likely a contract purchaser in each of the above transactions. Although we have done our best to provide complete and accurate information including photos for each property, we do not guarantee accuracy and you are advised to do your own investigation and physical inspection prior to your purchase. Our properties generally move rather quickly, so please get to us with your interest as soon as you can. Of necessity our policy must be: first come, first served. ©2009, Intercoastal Investment Trust