



SCOPE OF WORK for PROJECT No. _____ (CURRENT DATE)

EXECUTIVE SUMMARY: Mesquite Capital Trust is a Texas-based real estate investment firm offering opportunities to: 1. New investors, whom perhaps do not have the real estate knowledge and are wanting to have a soft entry into the market. 2. Middle income, working class families looking to buy a quality and comfortably-priced home. 3. Passive investors who want to diversify their portfolio, take advantage of this growing market opportunity without doing all of the heavy lifting and with a good and quick return on investment.

THE NEED: Brownsville has been identified as one of the most impoverished cities in the United States and one of 7 cities in Texas which will be facing a housing crisis this decade.

ADDRESSING THE ISSUE: One house at a time, we'll be constructing quality and affordable homes. Allowing working class families to view different housing options of their choice. We seek to decrease the number of vacant homes and apartments in Brownsville.

OUR VISION: To make entry into the construction of multi-family units to further help with the lack of housing for working class families.

MARKET ANALYSIS:

- _____% of homes in Brownsville are between \$_____ – \$_____ with a median home value of \$_____.
- Median listing prices are \$_____ for single family homes with an average cost of \$_____ per square foot.
- Currently (CURRENT DATE / INFO) properties sit on average _____ days on the market and are priced at \$_____ per square foot. With these numbers in mind and the need, **DEMAND** for our target demographic (middle-class families) is **HIGH** in this landscape.
- Our focus is marketing our projects through our website and social media platforms. We believe service through Web and Social technology is key in succeeding in this market. With extensive research, competition is strong in the residential sector. With a team versed in a multitude of areas, acquiring new projects will not pose an issue. Our competitive edge is reduced costs. With a vast network in Brownsville, we can reduce project costs by 15% compared to other firms.
- With growth expected to be slow at first, future business development will increase significantly. With a team heavily invested in the real estate industry, more opportunities will arise; more money for you.

VACANCY RATES: The Brownsville MSA typically has a _____ percent rate.





SELLERS MARKET: With trends in real estate, we have a certainty the duplex will sell within ____ months upon project completion due to the high demand for such residential investments.

WHY A DUPLEX?:

Mesquite Capital Trust has already secured ____-s.f. lots which are zoned for multi-family. In line with our vision, we would be able to move ____ families into the property. From an investor standpoint, we would also net more capital gains from the project as well.

BUSINESS MODEL:

1. Audience – Investors interested in investing in real estate (flipping and contracting) and seeking a return on their investment (ROI)
2. Process –
 - a. Promote business and attract investors for upcoming projects
 - b. Pitch project and investment details
 - c. Acquire the funding requirements within projected timeframe
 - d. Begin project and update investors throughout the entirety of the process
 - e. Closing of project and ROI's for investors
3. Resources –
 - a. Website
 - b. Capital (Investor and Banking)
 - c. Mentors
4. Proposition – Mesquite Capital Trust seeks to supply homes to families of Brownsville, TX while also allowing investors an opportunity on ROI's.
5. Team Partners –
 - a. Jose Angel Salinas - contractor and home builder, with nearly 40 years of building homes, duplexes, and multi-family apartment complexes
 - b. Francisco Hernandez - contractor advisor, with 24 years in commercial real estate and construction
 - c. Gilberto Salinas - real estate and financial advisor, with 20 years experience in real estate
 - d. Josh Mejia - marketing advisor, with 8 years in real estate marketing
6. Demand – Brownsville has been identified as one of the 7 cities in Texas which will be facing a housing crisis this decade. demand is already HIGH. Mesquite Capital Trust seeks to construct quality and affordable housing options for middle-class families.
7. Future Innovation – Mesquite Capital Trust seeks to expand on the vision of producing quality homes for families in Brownsville and other regions. Investments are key qualities of the company, further development into other investment options.

COMPETATIVE LANDSCAPE: Yes, there's competition, but the following favors today's builders and real estate investors and economists do not foresee any major changes in the next 3-5 years:

- Not enough supply for the demand for affordable middle class homes
- Interest rates have hit its lowest in decades
- Homes in the \$150,000 to \$200,000 are in high demand



DELIVERABLES & MILESTONES: We will provide a portal for investor to check on construction progress and fund management. Our communication to you, the investor, will coordinate project updates with certain project milestones and of course, we'll celebrate (virtually) with our investors when the investment is sold.

INVESTOR FUNDING: Our goal is to reach \$_____ in investor funding, all of which will be used for construction of a _____ square foot home. Property value after construction will be \$_____, and the listing price will be set to \$_____.

The project will take us _____ months to complete, starting from pulling the initial permit number for the project to final delivery of the home, based upon passage of final inspection and Certificate of Occupation.

The intent is to sell the duplex within _____ months of project completion, which at that time we will provide the investor with their initial funds and the agreed interest rate terms.

INVESTOR ROI:

Return to the Investor over the following month project terms:

6 months – 7%

12 months – 15%

ACCESS TO FUNDS: By...

RETURN OF FUNDS: By...

