

INVESTMENT OVERVIEW

LOAN NAME Hampton Hills, LLC | [SDIRA Wealth](#)

LOAN NUMBER Master #6550 Tranche #7079

LOCATION



TX

Address: No physical address exists yet for this site, homes are located on either side of the intersection of Hampton Hills St & Dub Wright Blvd, Abilene, TX 79606.

Interest is paid monthly in arrears with payments due on the 1st of each month with a 10-day grace period. **For investments equal to or greater than \$100,000 investors will earn 10.5%.**

YIELD

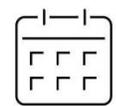


10%¹

Master Loan Amount: \$11,280,000

Term: Nine months with an optional nine-month extension at maturity. Final maturity date is 8/9/26 based on a funding date of 2/11/2025.

TERM



9/9

Guaranty: The principals of the borrowing entity will be signing full recourse, personal guarantees.

Value: A Broker's Price Opinion performed by Modern Day Living RE (a Texas based real estate brokerage firm) valued the property at a completed value of \$14,796,000 on 2/5/25. **The stated LTV (loan-to-value) for this investment opportunity is the third-party opinion of value at the time of original loan funding. The LTV may fluctuate throughout the lifecycle of the loan as market conditions fluctuate. Ignite Funding does not require updates to the opinion of value during the loan cycle.**

LOAN-TO-VALUE



76%²

Borrower History: SDIRA Wealth is the parent company of Hampton Hills LLC, which was established as a special purpose entity for this specific project. SDIRA Wealth has a long history in West Texas of developing and building hundreds of residential units which are then sold to their investors as rental properties. Operating as a turnkey real estate investment firm, SDIRA has sold over 2,000 units since beginning operations about eight years ago. Since June of 2022 when Ignite originated its first loan with an affiliate of this borrower, Ignite has originated over \$67,000,000 with the borrower without any issues.

TYPE



CON

Subject Property: First Trust Deed collateralized by 32 nearly finished lots in Abilene, TX. The borrower recently put these lots under contract to purchase and has since worked with local government officials to obtain the necessary building permits on the lots. The borrower began construction on all 32 lots as soon as permits were issued for the site, which occurred after closing. Upon the start of construction, the sales process began in this community with plans to pre-sell all duplexes to independent investors. The average build cycle within this community is expected to be around 4 months from start to finish. Duplexes will have one of three floor plans, with each individual duplex unit having a 3 bed 2 bath mix averaging just under 1,300 sf in size. Notably, the borrower just completed a 52-duplex (104 unit) community less than a half mile away from this project. This community is already fully leased, which highlights the need within this market for the duplex homes that this project will provide.



RES



This picture is the same floor plan the borrower will be building on this site.

IGNITE FUNDING
SHORT-TERM INVESTMENTS FOR LONG-TERM INVESTORS

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Borrower Use of Proceeds: Proceeds will be used towards the acquisition of the land and closing of the loan, including closing costs and fees. Future draws will be used for the construction of all 32 duplexes.

Exit Strategy: The loan will be repaid upon the sale or refinance of the property. It is the current intent of the borrower to pay off the loan when each duplex is built and sold individually. The investor's principal balance may decline over the life of the loan with principal pay-downs due to individual duplex sales in the amount of at least 109% of par value.

This loan is a multi-close tranche loan and therefore the loan will be funded in tranches. The first tranche closed on 2/11/2025 with others to follow as indicated below. *Please refer to the [tranche FAQ](#) for additional information on tranche loans.

Loan #	Estimated Funding Date	Estimated Amount	Use of Proceeds
6551	2/11/2025	\$1,778,000	Closing/Acquisition
6693	5/30/2025	\$900,000	Pre-development
6834	9/10/2025	\$723,000	Construction
6868	9/29/2025	\$724,000	Construction
6889	10/17/2025	\$722,000	Construction
6907	11/3/2025	\$725,000	Construction
6919	11/12/2025	\$722,000	Construction
6940	12/1/2025	\$725,000	Construction
6963	12/19/2025	\$725,000	Construction
6983	1/7/2026	\$725,000	Construction
7009	2/2/2026	\$725,000	Construction
7079	3/9/2026	\$725,000	Construction
TBD	4/10/2026	\$1,361,000	Construction
		\$11,280,000	

Current Status: When this loan was first originated in February of 2025, the collateral consisted of 32 finished residential lots with a total maximum loan amount of \$11,280,000. As of 3/3/26, and once this tranche is funded, the borrower still has \$1,361,000 to be drawn upon, a current loan balance of \$9,919,000, and that is collateralized by 32 partially constructed finished residential homes. The borrower may continue to make paydowns on the loan throughout the remaining duration of the loan, which will reduce the loan balance and may result in collateral releases as the balance decreases.



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