

NEW DEVELOPMENT

Stiforp Development Company

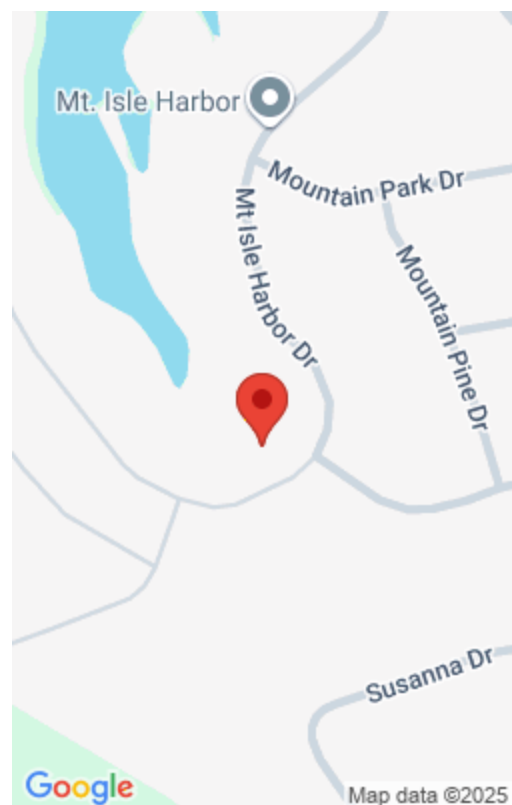
2125 MT. ISLE HARBOR DR CHARLOTTE NC

\$1,235,000

STIFORP DEVELOPMENT COMPANY<https://realrisecapital.net>

[es_single] Accepting Investments This opportunity is live and is available for investment. Please note, all investments entail speculation and inherent risk. Real estate securities, in particular, are generally illiquid and the loss of your entire investment is possible. Invest Now Hi, Christopher Stokes Christopher Stokes <https://realrisecapital.net> Edit Profile Billing Settings Support Logout *Minimum Investment: \$1,000 [...]

- Debt
- Residential
- Live



Basics

Category: Residential

Type: Debt

Status: Live

Documents

Additional Documents:

Stiforp-Development-Co-Offering-Disclosures.pdf 2.29 MB

Offering Snapshot

Security Type: Debt (Promissory Note)

Investment Duration: 8-12 months

Return on Investment: 12% - Annual Distributions

Project Type: Single-Family (Residential)

Exit Strategy: Build-to-Sell

Start Date: 04/15/25

About the Company

Biography: Stiforp Development Co. is a premier full-service real estate development and construction firm committed to creating exceptional residential and commercial properties. We specialize in innovative design, strategic land planning, project management, and comprehensive construction services, ensuring every development meets the highest standards of quality and efficiency. With a focus on sustainability, modern architecture, and community-driven growth, we transform visionary concepts into reality, delivering luxury, functionality, and long-term value. Whether developing premier waterfront estates or urban mixed-use properties, Stiforp Development Co. is dedicated to excellence in every project we undertake.

Focus Industries:
Residential and
Commercial
Properties

About the Project



Offering: The Company is engaged in an offering under Regulation CF (where anyone can invest), which we refer to as the “Reg CF Offering”. The maximum amount we wish to raise in this Reg CF Offering is \$1,235,000. We will not complete the Reg CF Offering unless we have raised a total of at least \$25,000 (minimum goal) by December 31, 2025. If we haven’t, both offerings and all investment commitments will be canceled, and all committed funds will be returned. The minimum investment amount in the Reg CF Offering is \$1,000. Investors can cancel their commitment up until 11:59 pm on December 29, 2025 (2 days before the target date). After that, any funds raised will be released to the Company and Investors will become members of the Company. The Company may decide to change the offering deadline but will provide at least five days’ notice of such a change to all Investors. Investors will also be notified and asked to reconfirm their commitment if any other material changes are made to this offering.

Financing: The Stiforp Development Company financing plan for the Mt. Isle Harbor project is structured into three strategic phases to ensure smooth execution and maximize returns. Phase 1 focuses on securing land acquisition, obtaining necessary zoning approvals, and enhancing infrastructure to establish a strong foundation for development. In Phase 2, a luxury single-family home will be constructed, designed to seamlessly integrate with the natural beauty of the waterfront site, creating an elegant and desirable living space. Finally, Phase 3 involves marketing and selling the property to a curated audience, highlighting its exclusivity, lifestyle benefits, and premium location. Financial projections underscore the project’s viability, with estimated development costs of \$775,000, yielding an expected interest of 12%. The anticipated investment timeline ranges from 8 to 12 months, making this a compelling opportunity for investors seeking efficient and profitable returns.

Real Estate & Location:
Charlotte, North Carolina

Use of Funds: The investment funds for this 0.62-acre waterfront development in Mt. Isle Harbor, Charlotte, NC, will be strategically allocated to ensure efficient project execution and maximum return on investment. The key areas of funding include:

- **Land Acquisition & Site Preparation** – Finalizing property purchase, clearing, grading, and ensuring necessary environmental compliance.

- **Architectural & Engineering Design** – Developing high-end, customized home designs with premium features and sustainable construction solutions.

- **Permitting & Regulatory Approvals** – Securing zoning, building permits, and compliance with waterfront development regulations.

- **Construction & Materials** – Procuring high-quality materials and managing labor for foundation, framing, roofing, and luxury interior finishes.

- **Infrastructure & Utilities** – Installing essential systems, including water, sewage, electricity, and road access.

- **Landscaping & Outdoor Amenities** – Enhancing curb appeal with lush landscaping, private docks, and premium outdoor living spaces.

- **Marketing & Sales Efforts** – Promoting the property through targeted advertising, real estate partnerships, and exclusive events to attract buyers. This structured approach ensures a seamless development process, high-quality construction, and strong market positioning, making it a profitable and sought-after investment opportunity.

Return: Investors can expect a 12% return on their investment through debt promissory notes, with principal and interest repaid upon the sale of the property. The investment duration is projected between 8 to 12 months, offering a short-term, high-yield opportunity backed by a prime 0.62-acre waterfront development in Mt. Isle Harbor, Charlotte, NC. This structured approach ensures a secure and attractive return, with funds directly tied to a high-demand luxury real estate project in a thriving market.



Why Invest?

Growth: Charlotte, North Carolina, is experiencing significant population growth and dynamic real estate market trends. **Population Growth** As of January 2025, the Charlotte region's population stands at approximately 3 million residents. Projections indicate that this number will increase by over 50%, reaching 4.6 million by 2050. Mecklenburg County alone is expected to welcome an additional 600,000 residents, bringing its total to 1.7 million. This substantial growth underscores the region's appeal and necessitates advancements in infrastructure, housing, and transportation to accommodate the expanding populace. **Real Estate Market Trends** The Charlotte real estate market reflects the city's burgeoning population and economic vitality. Key trends include:

- **Home Prices:** In January 2025, the median home sold price in Charlotte was \$422,605, marking a 4.2% increase from the previous year.
- **Market Dynamics:** The market is characterized by strong demand and limited supply, leading to competitive conditions for buyers. This environment presents opportunities for sellers to capitalize on favorable pricing.
- **Rental Market:** The rental sector remains robust, with average monthly rents around \$1,800 and low vacancy rates near 4.2%. This trend is driven by ongoing population growth and a strong local economy, particularly in finance, healthcare, and technology sectors.
- **Development Outlook:** While high interest rates and inflation have recently slowed commercial real estate development, a resurgence in construction activity is anticipated as interest rates decline. Developers are expected to focus on multifamily housing units and mixed-use projects to meet the diverse needs of the growing population.

In summary, Charlotte's projected population growth and current real estate trends suggest a vibrant and expanding market. The city's economic strength and desirability position it as an attractive destination for residents, homebuyers, and investors alike.

Demand: The Charlotte housing market has experienced significant appreciation over the past five years. In November 2024, the median home sale price reached \$423,500, nearly a 60% increase since 2019. This upward trend underscores the city's attractiveness and the escalating value of its real estate, particularly waterfront properties. Additionally, the inventory of homes in the Charlotte region has been increasing, with active listings rising by 48.6% year-over-year, reaching 8,486 in July 2024. This growth in inventory suggests a dynamic market with opportunities for both buyers and investors.



Disclosures

Disclosures: Any investment has risks and potential loss of funds. Secure Living does not guarantee specific gains from any particular investment. You are solely responsible for deciding whether an investment is appropriate based on your personal investment objectives, financial circumstances, and risk tolerance. By engaging in crowdfunding activities, the issuer acknowledges and agrees that it is permitted to provide compensation to third parties for the promotion of its crowdfunding offerings through communication channels facilitated by Secure Living. However, this permission is contingent upon the issuer taking diligent and reasonable steps to guarantee that any promoter involved explicitly discloses the nature and extent of the compensation received in conjunction with each communication made. Secure Living charges fees in connection with the sale of securities on our platform. Secure Living will charge Issuers who complete their capital raise a range of compensation types (e.g., flat fee, platform fee, and/or equity fee in the form of commission). The flat and platform fee will be paid when the successfully funded campaign ends. Any securities paid to Secure Living, if any, will be of the same class and have the same terms, conditions, and rights as the securities being offered and sold by the Issuer on our platform. All fees paid to Secure Living in connection with the offering and sale of securities are nonrefundable unless in its sole discretion determines that a refund is appropriate.

