

3444 Eastern Ave SE
Albuquerque, NM 87106

Register for Additional Information: www.nmapartment.com/3444easternse

Virtual Tour Unit 2: www.nmapartment.com/3deastern3444unit2

Virtual Tour Unit 3: www.nmapartment.com/3deastern3444unit3

Seller is willing to pay up
to \$29,633 of buyers
financing costs for FHA
owner occupant loan.
Drops interest rate to

5.625%

with a buyer down
payment of 3.5%!



Units: 4
Ask Price: \$549,746
SF: 2,300
Acres: .186
GRM: 11.04
CAP: 6.65

Edgecrest Fourplex

The Portfolio

On behalf of the owner, NM Apartment Advisors Inc., PMI of NM, and Deacon Property Services are pleased to bring to market a great opportunity for a remodeled corner lot 4-plex in this up and coming South UNM neighborhood.

All 4 apartments have been modernized with care and an eye for resident comfort, convenience and security with secured outdoor storage and private yard spaces with brand new xeric landscaping and plenty of room for private outdoor living space. Other updates include thermal windows, new quality luxury vinyl plank flooring throughout, stacked washer / dryers in each unit, with updated appliances and fixtures throughout.

Apartments are separately metered and residents pay gas and electric. Very convenient location in up and coming south UNM / Edgecrest area—close to lots of exciting new development and expansion on the south side of Albuquerque, in addition to Burton Park, a community garden, UNM, CNM, Kirtland Air Force Base, and I-25.

Sellers are willing to offer up to \$29,633 in credits to a buyer who secures an FHA owner occupant loan. According to lender, Kevin Caudill, at Bank of Albuquerque, this would drive the interest rate down to 5.625% for 30 years (See page 4).



The Property

Address: 3444 Eastern Ave SE

Number of units: 4

Year of construction: 1972

Bldg. Size: 2,326 sf +/-

Site Size: 0.186 acres

Avg. Unit Size: 575 sf

UPC#: 101605645605740411

Legal: Lot 10, Block 15, EM Ronys Knob Heights

Ask Price: \$549,746

\$/ unit: \$137,437

\$/sf: \$239.02

	Actual	Proforma
Avg Rent:	\$1,038	\$1,175
GRM:	11.04	9.75
Cap Rate Before Reserves:	6.65%	7.28%
Cap Rate After Reserves:	6.48%	7.12%
Year 1 NOI:	\$35,648	\$39,133

Annual Property Operating Data (APOD)

NM Apartment Advisors Financial Overview for:

3444 Eastern Ave SE

Prepared by: Todd Clarke CCIM

7/17/2024

"AS IS" Condition

Unit/Rent Summary

				E		C		A			
#	Type	Style	Approx Size	Actual Rent	Street Rate	Market Rent	Actual Rent \$/sf	Total Actual	Total Max Rent for this type	Total Market Potential	Total sf
1	2/1		625	\$ 1,165	\$ 1,165	\$ 1,250	\$ 1.86	\$ 1,165	\$ 1,165	\$ 1,250	625
2	2/1		625	\$ 1,095	\$ 1,165	\$ 1,250	\$ 1.75	\$ 1,095	\$ 1,165	\$ 1,250	625
3	1/1	Leave Vacant for owner	525	\$ 945	\$ 945	\$ 1,100	\$ 1.80	\$ 945	\$ 945	\$ 1,100	525
4	1/1		525	\$ 945	\$ 945	\$ 1,100	\$ 1.80	\$ 945	\$ 945	\$ 1,100	525
4	total units / Avg. Unit Size=		575	\$ 1,038	\$ 1,055	\$ 1,175		\$ 4,150	\$ 4,220	\$ 4,700	2,300
	Avg Actual Rent \$/sf=			\$ 1.80	\$ 1.83	\$ 2.04		\$ 49,800	\$ 50,640	\$ 56,400	2,326 per Assessor

Benchmarks

Offering Price	\$549,746		
\$/unit	\$137,437		
\$/sf	\$239.02	Actual	Proforma
GRM		11.04	9.75
CAP Before Reserves		6.65%	7.28%
CAP After Reserves		6.48%	7.12%
Cash on Cash		-10.03%	24.97%
DCR=		0.97	1.07
Walk Score: 42, Transit Score: 23, Bike Score: 88			



Income

1	A.	Total Potential Market Income	\$ 56,400	
2	B.	Less: loss to market lease	\$ 5,760	10%
3	C.	Total Potential Income (Street)	\$ 50,640	
4	D.	Less: Loss to lease	\$ 840	2%
5	E.	Total Income	\$ 49,800	
6	F.	Less: vacancy 5.0%	\$ 2,490	5% Market average
7	G.	Effective Rental Income	\$ 47,310	
8	H.	Plus: Other Income	\$ -	
9	I.	Gross Operating Income	\$ 47,310	

Expenses (Annual)	2023 Annualized Actuals			Based on: T-12 thru Nov		
	T-12 thru Nov	\$/unit	%			
20 Real Estate Taxes	\$3,652	\$913	8%	2023 Tax Bill Actual Amount		
21 Personal Property Taxes				assessed at \$256,400		
22 Property Insurance	\$1,105	\$276	2%	Estimate		
23 Property Management:						
24 Off Site Management				Likely owner occupant		
25 Payroll-Onsite Personnel						
28 Repairs and Maintenance	\$3,000	\$750	6%	Actual T-12 Nov \$5, 417		
29 Utilities:						
30 Water, Sewer, & Garbage	\$2,045	\$511	4%	Actual T-12		
31 Gas	\$156	\$39	0%	All residents now pay their own G&E		
32 Electric	\$264	\$66	1%	All residents now pay their own G&E		
33 Cable						
42 Pest Control	\$240	\$60	1%	Actual T-12		
43 Unit Turnover						
44 Landscaping	\$300	\$75	1%	Actual T-12		
45 Carpet Cleaning						
46 Internet				repairs+unit turn+reserve=8to10%		
48 Reserve for replacement	\$900	\$225	2%	new lender will require		
49 Total Operating Expenses	\$11,662	\$2,915	25%			
50 Net Operating Income	\$35,648	\$8,912				
	ADS	Loan	LTV	Pmt	Term	Interest Rate
Less: Annual Debt Service	\$36,647	\$ 539,787	97%	\$3,054	30	5.625%
Cash Flow Before Taxes	-\$999					

Proforma 2024			Based on: Forthcoming yr.		
	\$/unit	%	Income: Line C - F + H		
\$6,656	\$1,664	12%	85% Sales Price		
\$1,138	\$285	2%	Potential 2024 = 2023 + 3%		
			Likely owner occupant		
\$3,090	\$773	5%	Potential 2024 = 2023 + 3%		
\$2,106	\$527	4%	Potential 2024 = 2023 + 3%		
\$0			Potential 2024 = 2023 + 3%		
\$0			Potential 2024 = 2023 + 3%		
\$247	\$62	0%	Potential 2024 = 2023 + 3%		
\$309	\$77	1%	Potential 2024 = 2023 + 3%		
\$900	\$225	2%	new lender will require		
\$14,447	\$3,612	26%			
\$39,133			Potential Market less 5% vacancy + other income		
ADS	Loan	LTV	Pmt	Term	Interest
\$36,647	\$ 539,787	97%	\$3,054	30	5.63%
\$2,486					

Financing Quote for FHA owner occupant

Your actual rate, payment, and costs could be higher.
Get an official Loan Estimate before choosing a loan.



Pre-Application Cost Estimate	
Loan	6571020
Originator	Kevin Caudill, 420436
Phone	(505) 855-7242
Email	kcaudill@bankofalbuquerque.com

Proposed Loan Information

Date:	July 10, 2024	Sales Price:	\$549,746	Loan Amount:	\$539,787
Borrower:	Primary Residence Multi Family	Interest Rate:	5.625%	Loan Type:	FHA
	3444 Eastern Ave SE	Loan Purpose:	Purchase	Amortization:	Fixed
Address:	To Be Determined	Loan to Value:	96.500%	Loan Term:	30 Years
City, State, Zip:	Albuquerque, NM 87111				

Estimated Closing Costs, Credits, Prepaids & Reserves

Estimated Closing Costs	\$29,633	Estimated Prepaids	\$166
3.332% of Loan Amount (Points)	\$17,986	Prepaid Interest	\$166
Processing Fee	\$650	Estimated Reserves	\$2,130
Underwriting Fee	\$595	County Tax Reserve	\$2,130
Appraisal - Rent Schedule	\$135	Estimated Credits	(\$19,667)
Appraisal Fee	\$625	Seller:	(\$19,667)
FHA Upfront MIP	\$9,284	Other:	(\$)
Flood Certificate - Life of Loan Monitoring	\$10		
Tax Service Fee	\$73		
Title- Doc Prep Fee	\$125		
Title- Endorsement	\$125		
Title- Insurance Binder Fee	\$100		
Title- Lenders Title Insurance	\$100		
Title- Settlement\Closing Fee	\$1,100		
Title- Survey	\$300		
Recording Fee For Deed	\$25		
Recording Fee For Mortgage	\$25		
Title- Owners Coverage Premium (Optional)	\$1,550		

Proposed Loan Payment & Loan Summary

Proposed Loan Payment		Proposed Loan Summary	
Principal and Interest:	\$3,107	Sales Price:	\$549,746
Homeowner's Insurance:	\$	Loan Amount:	\$539,787
Property Taxes:	\$304	Down Payment:	(\$19,241)
Mortgage Insurance:	\$242	Estimated Closing Costs:	\$29,633
Estimated Total Payment without HOA:	\$3,653	Estimated Prepaids:	\$166
		Estimated Reserves:	\$2,130
		Estimated Credits:	(\$19,667)
		Cash (To)/From Borrower:	\$25,396

*Estimated HOA/Condo obligations are paid separately from your mortgage payment.

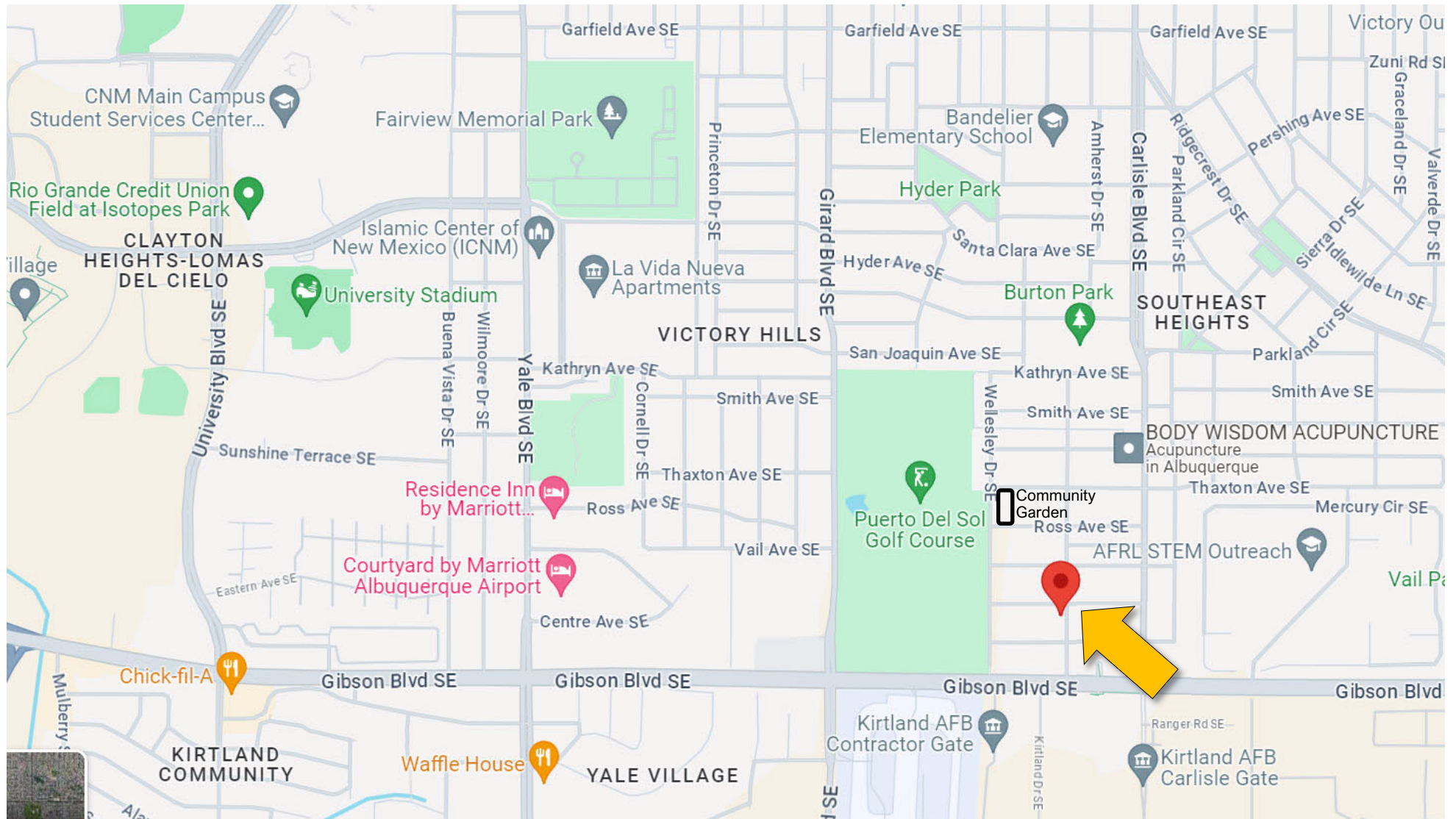
**Aggregate Adjustment will not be included in the Loan Estimate.

For more details on this loan quote for an owner occupant FHA property, contact:



Kevin Caudill
Bank of Albuquerque Mortgage
(505) 610-6512
kcaudill@bankofalbuquerque.com

Location - Neighborhood



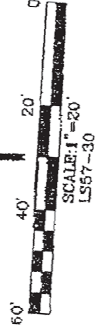
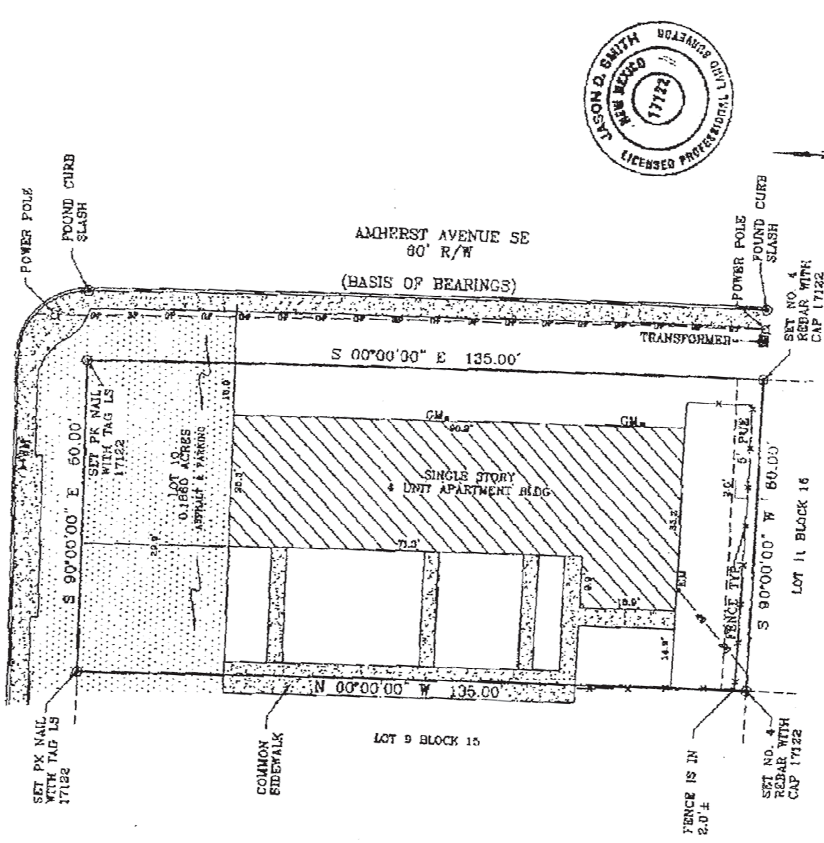
Survey

MILLER
SURVEY NATIONAL, ITTL'S
DB-12003376-B-RB

PLAT OF SURVEY

LOT 10
BLOCK 15
KNOB HEIGHTS ADDITION
ALBUQUERQUE, BERNALILLO COUNTY, NEW MEXICO
JULY 2009

9444 EASTERN AVENUE SE
60' R/W



LEGAL DESCRIPTION:

LOT NUMBERED TEN (10) IN BLOCK NUMBERED FIFTEEN OF THE E.M. RONEY'S SUBDIVISION OF BLOCK 15, KNOB HEIGHTS ADDITION, AN ADDITION TO THE CITY OF ALBUQUERQUE, NEW MEXICO, AS THE SAME IS SHOWN AND DESIGNATED ON THE MAP OF SAID SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY CLERK OF BERNALILLO COUNTY, NEW MEXICO, ON MAY 19, 1947.

FLOOD ZONE DESIGNATION:

ZONE "X" (AREAS DETERMINED TO BE OUTSIDE THE 0.5% ANNUAL CHANCE FLOOD PLAIN), AS SHOWN ON FIRM FLOOD MAP NO. 35001C0 2B1, EFFECTIVE DATE: NOVEMBER 19, 2003.

DOCUMENTS USED IN THIS SURVEY:

1. PLAT OF E.M. RONEY'S SUBDIVISION FILED MAY 19, 1947, A-43.
2. TITLE COMMITMENT PROVIDED BY FIDELITY NATIONAL TITLE COMPANY, EFFECTIVE DATE JULY 8, 2008, COMPANY FILE NO. 08-12003376-B-RB.

SURVEYOR'S CERTIFICATION:

I, JASON D. SMITH, NEW MEXICO PROFESSIONAL SURVEYOR NO. 17122, DO HEREBY CERTIFY THAT THIS BOUNDARY SURVEY PLAT AND THE ACTUAL SURVEY ON THE GROUND UPON WHICH IT IS BASED WERE PERFORMED BY ME OR UNDER MY DIRECT SUPERVISION; THAT I AM RESPONSIBLE FOR THIS SURVEY AND THAT IT IS TRUE AND CORRECT TO THE BEST OF MY BELIEF. I FURTHER CERTIFY THAT THIS SURVEY IS NOT A LAND DIVISION OR SUBDIVISION AS DEFINED IN THE NEW MEXICO SUBDIVISION ACT AND THAT THIS INSTRUMENT IS A BOUNDARY SURVEY PLAT OF AN EXISTING TRACT OR TRACTS.

DATE: 7/21/09

JASON D. SMITH, N.M.P.S. No. 17122

BOUD SMITH SURVEYING, INC. • 2121 SAN MATEO BLVD NE • ALBUQ. NM 87110 • (505)250-5577 FAX (505)208-1019

Property Info - GIS - 3444 Eastern Ave SE

Owner Name: EDGE CAPITAL V LLC

Uniform Property Code (UPC): 101605645605740411

Tax Year: 2023

Tax District: A1A

Legal Description: * 010 015EM RONEYS KNOB HTS

Property Class: R

Document Number: 2022076259 081822 WD - EN

Acres: 0.186

Albuquerque Planning and Zoning Data

Jurisdiction: ALBUQUERQUE

IDO Zone District: [R-MH](#)

IDO District Definition: Multi-family High Density

Zone Atlas Page: [L-16](#)

Land Use: 01 | Low-density Residential

Lot: 10

Block: 15

Subdivision: RONEYS--EM REPLAT KNOB HEIGHTS ADDN BLK 15

[Bernalillo County Planning and Zoning](#)

Neighborhood Associations

City Recognized Neighborhood Associations: N/A

[Albuquerque Office of Neighborhood Coordination](#)

Services

Police Beat: 323

Area Command: SOUTHEAST

Residential Trash Pickup and Recycling: Wednesday

City Council Districts

City Council District: [6 - Nichole Rogers](#)

Councilor Email Address: nrogers@cabq.gov

Policy Analyst: Paloma Garcia

Policy Analyst Email Address:

Policy Analyst Phone Number: 505-768-3100

Other Legislative Districts

US Congressional District: 1 - Melanie Stansbury

County Commission District: 3 - Adriann Barboa

NM House Of Representatives: 18 - Gail Chasey

NM Senate: 16 - Antoinette Sedillo Lopez

APS School Service Areas

Elementary School: KIRTLAND

Middle School: WILSON

High School: ALBUQUERQUE

[Albuquerque Public Schools](#)

FEMA Flood Zone: X

[FEMA Flood Map Service Center](#)



Car-Dependent

Most errands require a car.



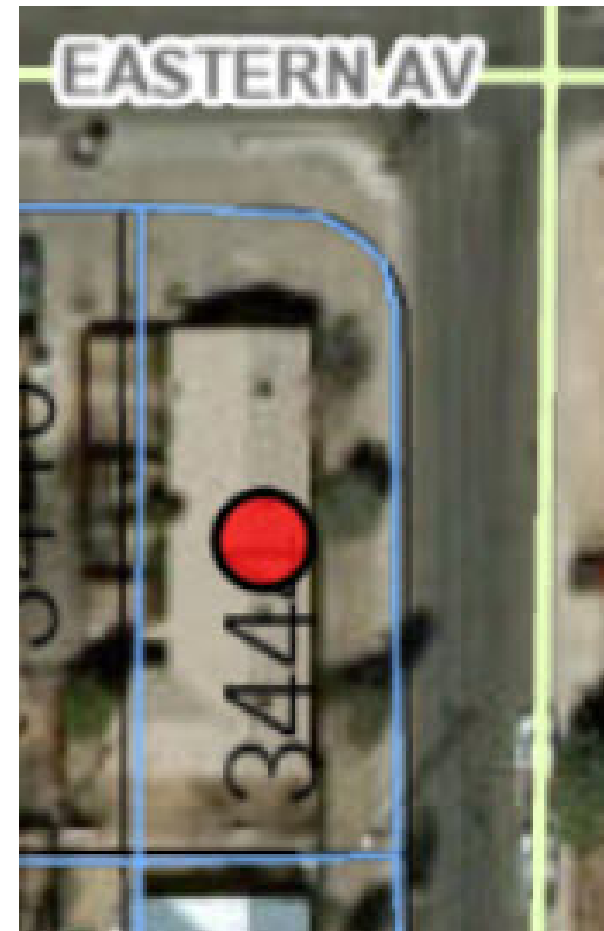
Minimal Transit

It is possible to get on a bus.



Very Bikeable

Biking is convenient for most trips.



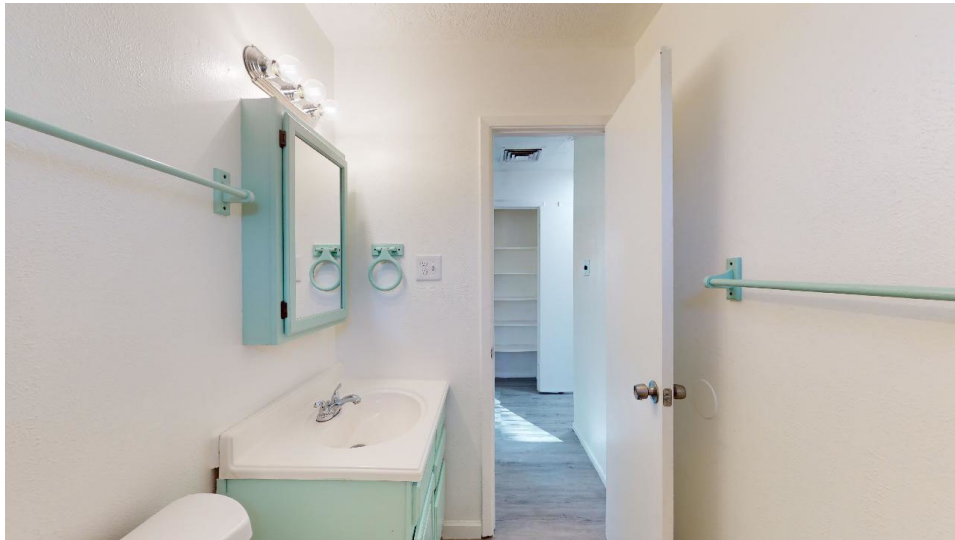
Property Photographs - Exterior



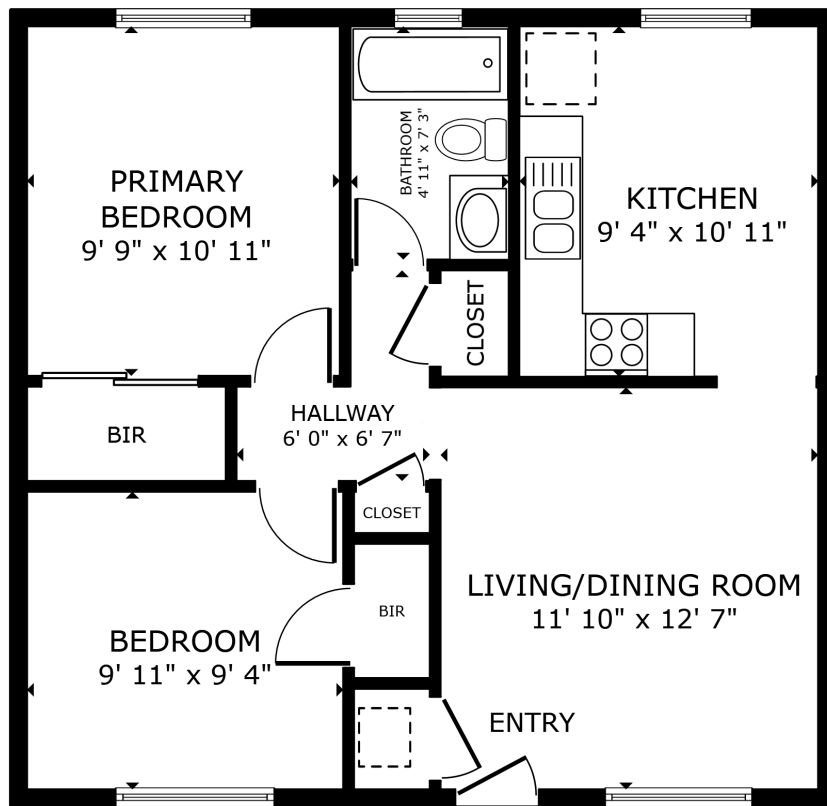
Property Photographs - Interiors - Unit 2



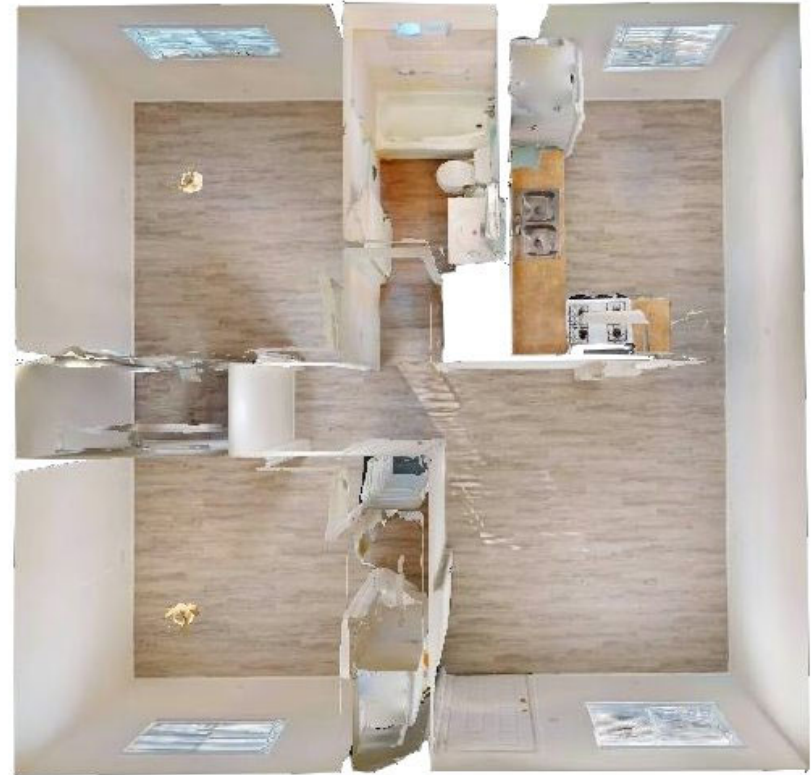
Property Photographs - Interiors - Unit 2



Floorplan & Virtual Tour - Unit 2



FLOOR PLAN



Virtual Tour: www.nmapartment.com/3deastern3444unit2

Measurements are Approximate

Property Photographs - Interiors - Unit 3

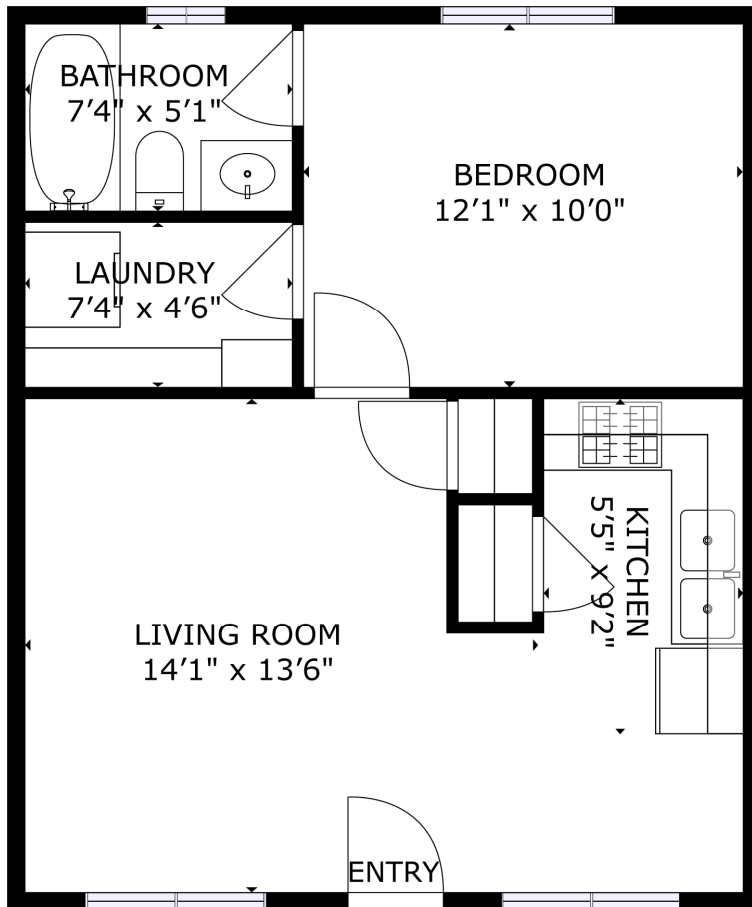


Property Photographs - Interiors - Unit 3

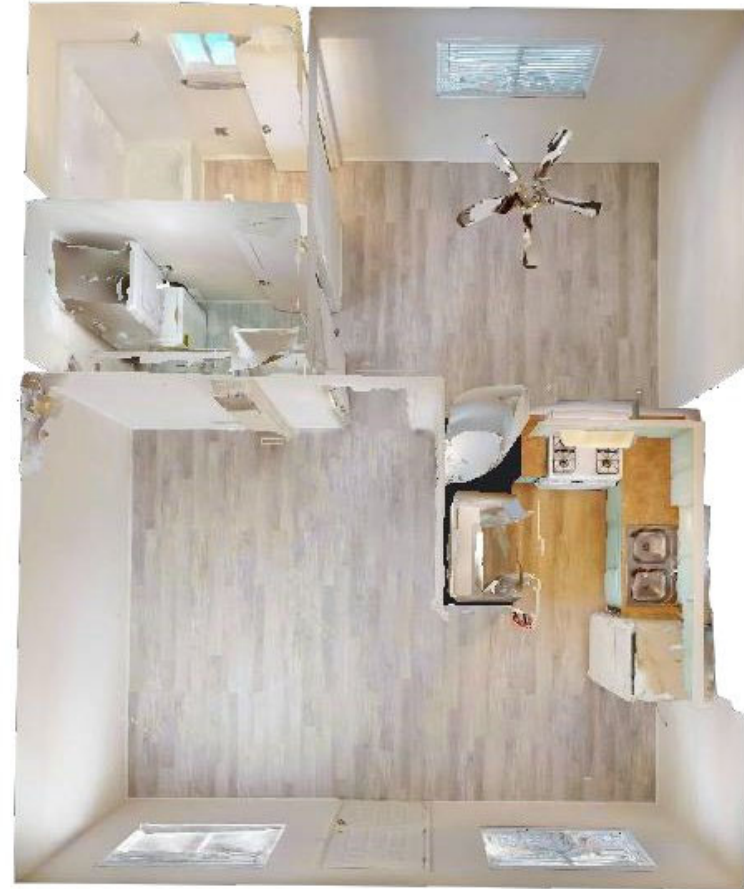


Floorplans & Virtual Tour - Unit 3

Virtual Tour: www.nmapartment.com/3deastern3444unit3



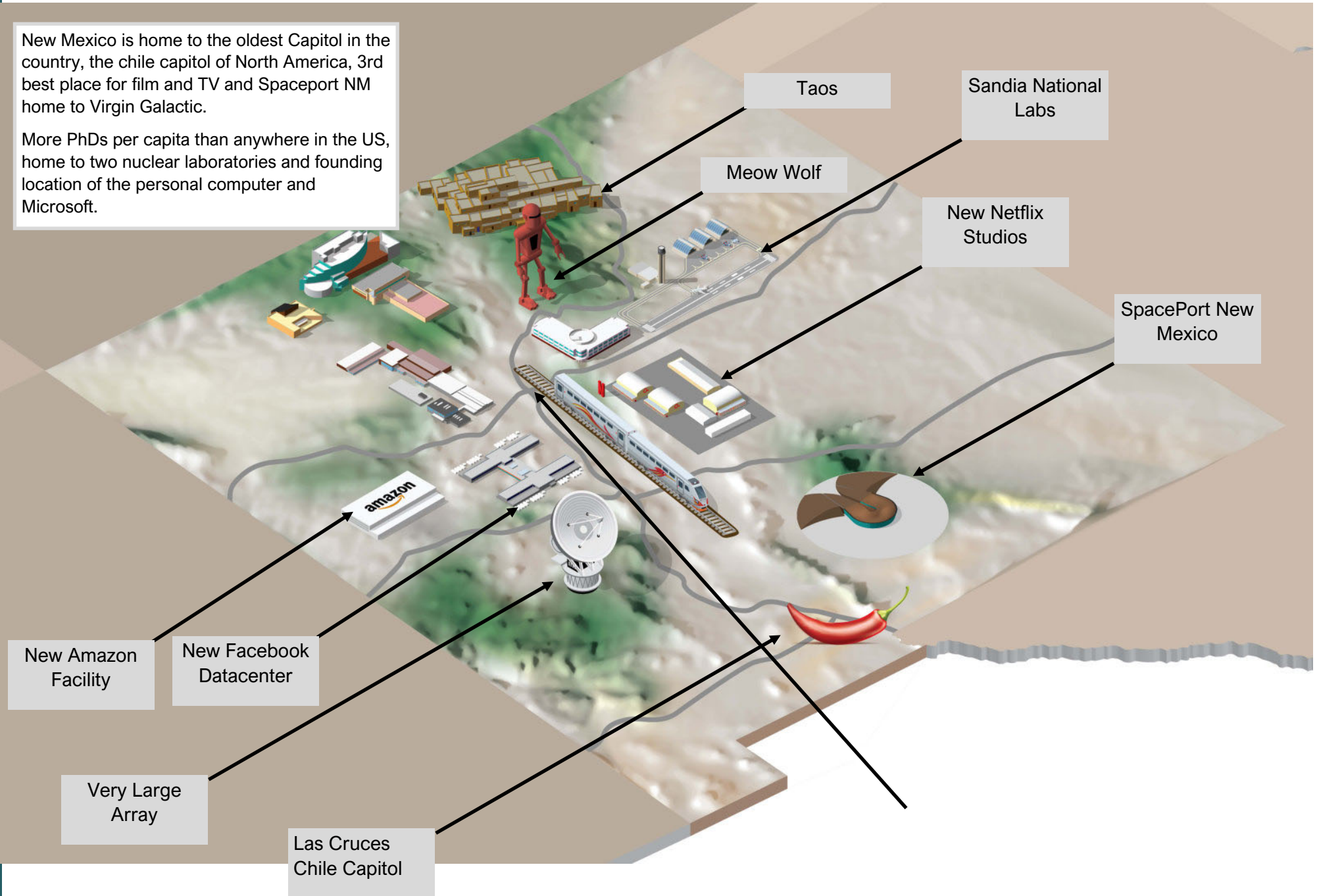
Measurements are Approximate



New Mexico is on the international map

New Mexico is home to the oldest Capitol in the country, the Chile Capitol of North America, 3rd best place for film and TV and Spaceport NM home to Virgin Galactic.

More PhDs per capita than anywhere in the US, home to two nuclear laboratories and founding location of the personal computer and Microsoft.



Reasons to invest in Albuquerque, NM

Albuquerque is home to



Facebook

Data Center

A



Distribution center under construction—announced 1,000

A

Apple

N



announced \$1 Billion of new programming

G

Google

Three of the six F.A.A.N.G. tech companies:

Due to Sandia and Los Alamos National (nuclear) Laboratories - New Mexico has more PhDs per capita than any other state.

#3rd place in United States for Film and TV

The city has made a major investment in its transportation corridor - along historic Route 66 the new A.R.T. or Albuquerque Rapid Transit has been installed - a \$130M investment and upgrade into this transit corridor. Did you know that apartment communities in the top 10% of walk, bike or transit scores achieve 25% higher rents?

Albuquerque offers over

Forbes

Best Places for Business
#1
ALBUQUERQUE,
NEW MEXICO

Albuquerque, New Mexico in the news

✓ 9th best mid-sized city of the Future

Foreign Direct Investment magazine—03/2015

✓ 6th best city to travel to for food snobs

Travel+Leisure—03/2015

✓ America's best city for Global Trade for Skilled Workforce

Global Trade magazine—11/2014

✓ 3rd best city for rent growth

All Property Management as reported in ABQ Journal—10/2013

✓ 6th best city in US for connecting workers to jobs using Public Transportation

Brookings Institute—July 2012

✓ One of the 10 best park systems in the nation

Trust for Public Land—2012

✓ 3rd most fittest city

Men's Fitness Magazine—2012

✓ 3rd best city to make movies

Moviemaker.com—June 2012

✓ Top 25 best places to Retire

CNNMoney.com—Sept. 2011

✓ 15th best city in Bloomberg's Business Week (best cities)

Bloomberg's Business Week—2011

✓ #17th best bike friendly city

Bicycling Magazine—2010

✓ Top Ten for Being a Healthy Community

Outside Magazine—#6—August 2009

✓ One of the Best Cities in the Nation

Kiplinger Magazine—#2—July 2009

✓ Top 10 places to Live

U.S. News & World Report—June 2009

✓ AAA rates Albuquerque 2nd in vacation affordability

American Automobile Association—June 2008

✓ UNM Anderson School Ranked in Global 100

Aspen Institute, October 2007

Kiplinger

Millionaires in America 2020: All 50 States Ranked | Slide 9 of 52

44. New Mexico



MILLIONAIRE HOUSEHOLDS: 40,450

TOTAL HOUSEHOLDS: 813,135

Concentration of Millionaires: 4.97%

RANK: 44 (+1 from last year)

MEDIAN INCOME FOR ALL HOUSEHOLDS:

\$47,169

MEDIAN HOME VALUE: \$174,700

New Mexico is a land of stark contrasts when it comes to its millionaire population. Los Alamos, New Mexico – best known for the world-famous Los Alamos National Laboratory – seems like an unlikely place to find a lot of millionaires. **But at 13.2%, it has the second-highest concentration of millionaires per capita of any city in the U.S.**

In addition to medicine, top-paying jobs are found in general internal medicine, engineering management and psychiatry.

Yet outside of Los Alamos, the state's concentration of millionaires puts it in the bottom 10 in the U.S. Fewer than 1 in 20 households claiming investable assets of \$1 million or more.

Multifamily investment sales process and thoughts:

My name is Todd Clarke CCIM CIPS and I am a commercial Realtor who has been selling apartment investments for over 35 years. In that time, I have listed/sold over 17,476 units totaling \$831.7M in over 900 transactions. I also teach investment sales analysis for the CCIM institute (27 years, over 4,000 students in a dozen countries). I share this with you so you know that the balance of this document comes from experience, and my ideals about how the apartment business runs. This also gives you insight into how we counsel and advocate for our clients.

Most of your **Buyer's questions** about rents, expenses, and property info can be answered by downloading the flyer & APOD (Annual Property Operating Data) from the document center. **Please READ THEM. If you are new to investment sales, I am glad to assist you, but please know:**

Showings/Tours

Residents have rights under the NM Landlord Resident Relations act, and Landlords take that law seriously.

Many Landlords consider their residents to be their **customers**. They work hard to keep them **happy**. Any attempt by a 3rd party to visit the property without the Landlord's prior written approval jeopardizes the Landlord's and Resident's happy customer relationship.

Do not disturb the residents, do not walk the property. It is considered rude to do either, and many Sellers will refuse to work with Buyers who violate this provision.

Landlords (Sellers) rarely are willing to show a property prior to having an offer.

Where possible, we have included virtual tours in high definition – please look to the flyer for those links.

Sellers suggest Buyers make an offer subject to inspection and that the buyer work hard to consolidate their inspections and appraisal review on the same business day, to minimize the impact on the residents, who are the sellers clients.

Commercial vs. Residential Real Estate sales

Apartment investments are considered commercial real estate sales. Although the occasional apartment will sell to an owner/occupant, from the Seller's and Listing Broker's perspective, they approach the transaction in a business-like manner, where it is all about the numbers, and very little about the emotions.

Commercial brokers work regular business hours during business days, and so do most of their clients. Please do not write an offer with an expiration date on a weekend, or a response period of anything less than 3 business days. Please do not text, or expect return phone calls after regular business hours.

Offers

Commercial transactions often start with a two page letter of intent or LOI – this allows the parties to share the skeleton of a deal. If they can reach a meeting of the minds, they will then flesh out the details in a purchase and sale agreement. If your client chooses to do a letter of intent, please make sure your letter of intent form includes the basics like price, closing date, contingencies, and who pays what closings costs.

The current (2021) activity level from investors interest in our marketplace is three times higher than it was before then pandemic, which was 10 times higher than it was in 2016, our market is saturated with out of state investors, and I often tell buyers that they have a 1 in 10 chance of becoming an owner, where as everyone of my Sellers have a 1 in 1 chance of selling.

Please let your client know that I work with my clients on a merit based negotiation system - we do not play the high/low game, and my **listing agreement pre-authorizes me to let you know when a (low) offer is likely not to be responded to by my Seller, so**

call first before your client suggests a low ball offer.

If your client's strategy is to count days on market and expect a discount, please let them know we specialize in helping our clients establish the leading edge of current market pricing, and our clients are prepared to wait for the right investor who can meet their deal goals.

The follow-up questions Sellers ask after what is the price is, does the Buyer know the market? Have they been here? Do they have a team (management, lender, etc.) in place? Be prepared to answer these questions an advocate for your buyer, particularly if there are multiple competing offers.

Most of my Sellers are as focused on certainty of closing as they are the price, so don't be surprised when we ask you for proof of funds of down payment and a prequal letter from a qualified lender.

The standard in commercial transactions is that the Buyer pays for their own inspections and financing costs, and issues raised by the Buyer's lender are the Buyers to deal with. As the seller is sharing the information on the property with the buyer, the expectation is the buyer will share all information with the seller so they can trouble-shoot/problem solve together.

BID Process

If this property is being marketed with the BID process, then **the ask (start) price is set low** with the intention of garnering a lot of investor interest that will lead to multiple offers, a best and final round **with a final close price that is considerably higher than the original ask price**. This process may be new to you, but we have been using it for over 16 years. By participating in the BID Process, best case, your buyer becomes an owner, worst case they receive an education on current market conditions.

If the property is being marketed using the BID process, the tour date and time is the **only time** the property is available for a viewing. This is not an inspection. Please do not bring your vendors, inspectors, ladders, etc. This is not an open house, but a guided tour that lasts 10 to 20 minutes and allows you a chance to view the interior condition.

Client Control

Your client's actions represent you in this transaction, and your actions represent them. Please let your client know they have only one chance to make a good impression with my Sellers.

When in doubt, please ask for permission via email, **do not** take action and expect forgiveness from a Seller. Please let your clients know that their actions will be considered by the Seller when they review offers and rank them in likelihood to close.

Open invitation – on a monthly basis, we host a luncheon for brokers and property managers who have an interest in apartment investments – just email me for an invitation.

Please know that I love this business and I am glad to share my knowledge, expertise and enthusiasm with you and your Buyer. I want to help you, help them, to be a great landlord and investor.

I look forward to working on this transaction with you—Sincerely, **Todd Clarke CCIM CIPS**

Further Information

Do not walk property.

To register for access to confidential documents go to:

www.nmapartment.com/3444easternse

Virtual tour: www.nmapartment.com/3deastern3444unit2

Virtual tour: www.nmapartment.com/3deastern3444unit3

Marketing Advisors

In the event of multiple offers, BID process will be used. Additional information on the sales process can be found at

www.nmapartment.com/bidprocess/bidprocess.pdf

The owner and property are represented by Todd Clarke CCIM of NM Apartment Advisors, Kyle Deacon of Deacon Property Services, Marvid Charlson of PMI of New Mexico. If there is any information you need on the market, submarket, or the property, please do not hesitate to ask.



Todd Clarke 

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NM Apartment Advisors Inc.
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505-440-TODD
tclarke@nmapartment.com
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Kyle Deacon

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505-878-0100
kyledeacon@deaconpropertyservices.com
www.deaconpropertyservices.com



Marvid Charlson

Qualifying Broker
Property Management & Investments of New Mexico,
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575-652-4043
marvid@pmiofnewmexico.com
www.pmiofnewmexico.com

