

# Jeffrey Lubin

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## CAREER PROFILE

Motivated and seasoned professional providing proven skills in the real estate sector. Specialization includes all facets of residential and commercial real estate lending and development from land acquisition through construction build out and sale.

## EXPERIENCE

**Novesta Real Estate Finance, Inc.**, San Diego, California  
*Owner and President*

2008-Present

Formed company to lend 1<sup>st</sup> Trust Deeds on commercial, residential, construction and land in the United States

Targeted Loan size from \$1,000,000 (one million dollars) to \$100,000,000 (one hundred million dollars)

Loans are written for a 1 (one) and 2 (two) year terms

Maximum loan to value 75% to today's MAI appraised ("as-is") or ("to be completed") condition

**Scripps Investments & Loans, Inc.**, La Jolla, California  
*Owner and President*

1999-2008

- Formed company offering private lending solutions through senior and junior financing to opportunistic value-added real estate borrowers in acquisition, bridge, and development asset classes in the western United States
- Recruited and built a seasoned team of employees that helped company to grow to one of the largest most successful private lenders in the industry
- Managed and directed daily operations and staff
- Developed advanced underwriting process
- Originated and managed in excess of \$1.3 billion in collateralized private investor capital
- Managed real estate collateral from land acquisition, mapping, construction, build out and sale
- Created relationships with large banks to bifurcate and sell a portion of originated commercial real estate loans into Senior and junior tranches
- Provided annual returns on investment of approximately 21.5% until real estate recession in 2008.
- Established investor owned Limited Liability Companies to foreclose and take ownership on defaulted loans
- Managed and maintained in excess of \$200 million in REO Limited Liability Company collateral providing Alternative investment options during real estate recession
- Developed ability to identify, underwrite, manage and monetize distressed real estate assets

**Real Estate Entrepreneur, La Jolla, California**  
*Self Employed*

1985-Present

- Developed large scale residential and commercial real estate projects in Southern California
- Created relationships with high net worth asset-based investors and provided opportunistic real estate opportunities with overall returns in excess of 30%
- Identified and purchased distressed commercial real estate assets including shopping centers and industrial office space at below market value for renovation, lease up and sell-off
- Identified, negotiated and acquired commercial and residential unentitled land
- Developed strategy to ensure finalization of mapping, entitlements and city approval of raw land
- Managed ground up construction of multi-million-dollar commercial shopping centers, industrial, multi-family, office and restaurants throughout Southern California including financing, construction, lease-up and sale
- Completed rehabilitation and renovation of over 200 existing residential properties providing value added improvements with investor returns in excess of 50%
- Managed ground-up construction in all real estate classifications

## **RELEVANT SKILLS**

- Excellent at establishing relationships and negotiations
- Exceptional collaborator able to form positive relationships with colleagues and clients at all organizational levels
- Highly motivated with ability to prioritize and complete multiple projects in order to achieve projected goals
- Extensive knowledge of entitlement and mapping process and construction
- Proven ability to market high-end residential and commercial real estate
- Opportunistic real estate entrepreneur able to provide substantial experience in acquisition, development and sale of large-scale real estate transactions
- California Department of Real Estate licensed Agent