



EB5AN Launches Bay Creek EB-5 Senior Loan Project, Now Open to Investors at \$800,000

The Rural TEA-Designated Project Offers a Secured EB-5 Senior Loan with a Four-Year Term and First-Mortgage Collateral

NEW YORK, NY, UNITED STATES, July 18, 2025 /EINPresswire.com/ -- EB5AN, a leading EB-5 investment fund manager, regional center operator, and consultancy, is pleased to announce the launch of its latest EB-5 offering: the [Bay Creek EB-5 Senior Loan](#) project. Located in the waterfront community of Bay Creek in Cape Charles, Virginia, this rural TEA-designated investment opportunity is now open to qualified EB-5 investors at the reduced minimum investment amount of \$800,000.

Bay Creek is a master-planned residential community on the Chesapeake Bay, just 45 minutes from Norfolk International Airport. The established neighborhood features a 350-acre nature preserve, two miles of private beaches, and two award-winning golf courses designed by Arnold Palmer and Jack Nicklaus. Under prior ownership, Bay Creek saw strong sales of nearly 300 land lots and numerous homes.

Under the current plan, the project will expand the community's infrastructure, sell 340 new residential land lots, and construct and sell 61 homes. Enhancements are also planned for Bay Creek's amenities, including upgrades to the golf clubhouse and continued improvements to outdoor recreational areas.

The EB-5 investment is structured as a secured senior loan, collateralized by a first-priority mortgage on portions of the property. Each EB-5 investor's capital is placed in a separate tranche with a four-year independent loan term—a rare structure in the EB-5 industry that provides enhanced flexibility and transparency. The four-year term is also notably shorter than typical EB-5 loan durations.

"As demand grows for rural EB-5 investments with clear collateral and faster timelines, Bay Creek stands out as a compelling choice," said Michael Schoenfeld, managing partner of EB5AN. "This project combines the best of both worlds: a proven community with real infrastructure already in place, and a senior EB-5 loan secured with a first mortgage on the property."

As a rural TEA project, Bay Creek qualifies for the reduced \$800,000 investment amount and offers additional benefits, including priority processing of I-526E petitions and access to the 20%

rural visa set-aside category. The project is expected to create 1,371 EB-5-eligible jobs—more than 27 jobs per investor, exceeding the program’s requirement of 10 jobs.

“Bay Creek represents the kind of high-quality project that we strive to offer our investors—one that provides both rural TEA immigration benefits and strong investment security,” added Sam Silverman, managing partner of EB5AN.

The development is being led by Bobby Masters, General Manager of Bay Creek since 2020. Mr. Masters has nearly 40 years of experience in master-planned communities and has overseen the development of more than 30,000 homes across 25,000 acres nationwide.

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About the EB-5 Program

Created in 1990, the EB-5 Immigrant Investor Visa has long served as a gateway to the United States for foreign nationals, including those living abroad and those on nonimmigrant visas such as H-1B, L-1, or F-1. The program has generated billions in foreign direct investment and created hundreds of thousands of U.S. jobs over the last three decades.

About EB5AN

EB5AN is a nationally recognized EB-5 investment fund manager, regional center operator, and consultancy that has facilitated over \$1 billion of investment through the EB-5 program. With a total development cost of more than \$7 billion across its projects, EB5AN offers a portfolio of low-risk, high-quality investment offerings. The firm has served over 2,700 investors from 70+ countries.

Sam Silverman

EB5AN

+1 561-386-5356

[email us here](#)

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