



EB5AN's Bay Creek EB-5 Senior Loan Project Receives I-956F Approval in Just 84 Days—Now Open to Investors

The I-956F-Approved Rural TEA Project Offers a Secured EB-5 Senior Loan with a Four-Year Term and First-Mortgage Collateral

NEW YORK, NY, UNITED STATES, October 7, 2025 /EINPresswire.com/ -- EB5AN, a leading EB-5 investment fund manager, regional center operator, and consultancy, is pleased to announce its [Bay Creek EB-5 Senior Loan Project](#) has officially received Form I-956F "exemplar" approval from USCIS in just 84 days. The approval was granted without any requests for evidence (RFEs), underscoring EB5AN's continued record of regulatory compliance.

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.

"Receiving I-956F approval in under three months demonstrates not only USCIS's recognition of Bay Creek's strength as a project, but also EB5AN's deep experience in preparing compliant and well-documented filings," said Michael Schoenfeld, Managing Partner of EB5AN. "Bay Creek combines the best of both worlds—a proven, high-end residential community and a first-lien senior loan structure offering exceptional investor protection."

The Bay Creek project is projected to create 1,371 EB-5-eligible jobs—more than 27 jobs per

investor, well above the program's 10-job requirement. 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.

"Our focus has always been on providing investors with projects that are both immigration-safe and financially secure," added Sam Silverman, Managing Partner of EB5AN. "The rapid approval of Bay Creek's I-956F filing reinforces our position as a leader in EB-5 compliance and execution."

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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.

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