common ground

PROJECT DOSSIER | SILVER MOUNTAIN RANCHES

The deal review *before the investor does*

A 344-acre homesite community in the Arizona high country, and a landowner who asked Common Ground into every part of it: the model, the lender package, the raise, the buyers, the approvals and the brand.

At a glance

PROJECT	Silver Mountain Ranches, Bradshaw Mountains foothills, Yavapai County, Arizona
THE LAND	344 acres assembled over about twenty-five years; 40 homesites of five to ten acres; nine permitted wells; off-grid homes; public land on three sides
COMMON GROUND'S ROLE	Consulting engagement across financials and the model, lender and investor readiness, Arizona approvals and water, buyers, build cost and brand
WHEN	2025 to now; two full review rounds in October 2026
TEAM	Jesse Fowler (lead: model, capital, approvals, buyers); Jimmy Khounlavong (brand and story)
STATUS	Active. The next version of the deck goes through the same review.

The decision

When the owner's investor and lender deck came to us, the question was what kind of help to give. A page of slide comments would have been the polite answer. It would not have been the useful one. Any serious investor or lender runs their own review before they take a meeting, so we ran that review first, on the owner's side of the table, while there was still time to answer the questions in the deck.

What we did: the Common Ground deal review

1 Rebuild the model

The forecast rebuilt from the spreadsheet and run month by month, the way a construction lender will.

2 Seven seats

Equity investor, construction lender, home buyer, water and entitlements, cost and schedule, appraisal and absorption, brand and story.

3 A red team

One reviewer whose only job is to break the deal and the other reviewers' work.

4 A second check

An independent check of every number and conclusion, done cold.

5 A judge

Every disagreement ruled on; anything that does not trace to a slide, a cell or a public source is thrown out.

6 Our own read

The statutes and the facts checked by us, with what we know from building in Arizona.

The step that changed a finding

Several reviewers read Arizona's water adequacy rule as a possible stop on lot sales. The statute text says otherwise for this county, which has not adopted the mandatory rule: a water finding is disclosed to buyers instead of blocking the subdivision, and refundable lot reservations are allowed before the public report is issued. The owner came away with a legal way to show demand early, instead of a red flag that was not real.

What the notes covered

How the homes get funded while they are being built; how investors are paid before sales arrive; a downside case that tests slower sales and longer approvals; the full approval path, water first; what buyers will ask before they sign; the build cost behind each plan; and a storyline that leads with the land.

What changed

- The owner took the first round. Nine days later the revised deck carried three scenarios side by side, a real risks slide, the full well table and the amenities budget inside the model.
- The second round went out in October 2026, every finding paired with its fix and the documents that would let the review go further.
- Nothing has closed. The work continues, and each new version of the deck goes through the same review.

What we can show you

- **This dossier** and the project page on the Common Ground wiki.
- **On request:** a walkthrough of the deal review on a call, and sample pages from the review with the client's permission. The client's own deck and figures stay with the client.

Thirty minutes is enough to see whether the same review fits your project. hello@commonground.ventures | commonground.ventures