

Capital Benefit: 1st Trust Deed Investment - Executive Summary

Single Family Residence
Soledad, Monterey County

Short Sale Purchase Loan 40% Cash Down Payment
Borrower's Middle Credit Score 781



Investment:

Loan Amount	\$144,000	Investor Yield	12.00%
Appraised Value	\$260,000	Property	Single Family
LTV	60%	Occupancy	Non-Owner
Protective Equity	\$116,000	Term	3 years (40 due in 3)

Fund directly into insuring Title Company
Your vesting on note and deed of trust

Comments: *Appraisal date 8/07/2010*

Constructed in 2005 and sold for \$531,000 to the current seller in this short-sale transaction. Appraised August 7, 2010 for \$260,000 and the approved short sale purchase price for our borrower is **\$240,000**. Our borrower, who has excellent credit, with a middle credit score of 781 is putting 40% cash down payment to purchase the property. He will be adding this home to his portfolio of income properties. The appraiser states the property features 6 bedrooms, 3 bathrooms totaling 2636 sq. ft. Soledad is located approximately 25 miles south of Salinas along the 101 freeway in Monterey County.

Options:

Available as multi-beneficiary (partial interest portions)
or whole-note purchase (own entire note)

Examples of scheduled Investor returns:

\$ 30,000 partial interest - scheduled monthly income:	\$ 302.55
\$ 50,000 partial interest - scheduled monthly income:	\$ 504.25
\$ 144,000 whole note - scheduled monthly income:	\$1,452.24

Loan Servicing:

Capital Benefit offers comprehensive loan servicing:
Distributions to investors scheduled 2 x per month
Monthly and year-end statements to investor
1098 and 1099 IRS interest reporting
Payoff demands, reconveyances
Senior lien tracking / Insurance & tax monitoring
Coupons or monthly statements to borrowers
Late letters / collection efforts / foreclosure processing

Summary information only - call Marcel Bruetsch for more information or a complete due diligence investor package.

For additional Trust Deed Investments, please visit our web site:
www.capitalbenefit.com, click on **investors**, click on **available trust deeds**, enter password: **yield**

CapitalBenefit

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