

Seaside, CA (Monterey)
Purchase of Rental Property
1st Trust Deed Investment



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Executive Summary



Property Type	Single Family
Occupancy	Non-Owner
Loan Amount	\$188,500
Appraised Value	\$310,000
Loan-to-Value	65% *
Protective Equity	\$101,500 *
Investor Yield	10.25%
Term	2 Years (40 due in 2)

* Based on a purchase price of \$290,000

Fund directly into insuring Title Company
Your vesting on Note and Deed of Trust

Comments: Appraisal dated 6/20/2012

Our borrower is an experienced Real Estate investor and successful local Realtor. She has an extensive history of acquiring and rehabbing local properties for her investment portfolio. She will be purchasing the property below appraised value in her LLC in which she and her husband are sole owners and managers. They are putting 35% cash down and show good credit. Our borrower maintains a website at tonihibbs.com.

The borrowers' plan on upgrading the home includes: new paint, carpeting and tile, granite counters, exterior trim, roof repairs and landscaping. After upgrades and repairs, the borrowers estimate the market rent for the property at \$2,550/month and an increased value of \$425,000.

The home is located in the desirable community of Seaside, adjacent to Monterey, Cannery Row and Pebble Beach.

Per Appraiser: The property offers 1,595 sq. ft. of living space featuring 3 bedrooms, 2 baths and a 2 car garage on a 6,000 sq. ft. lot.

Options: Available as a multi-beneficiary (partial interest portions)
Examples of investor returns —

\$50,000	partial interest — scheduled monthly income	\$434
\$100,000	partial interest — scheduled monthly income	\$868
\$188,500	whole note — scheduled monthly income	\$1,637

Loan Servicing: Capital Benefit offers comprehensive loan servicing

Summary Information only — call Marcel Bruetsch at (949) 566-9040 for more information or a complete investor diligence package.

For additional Trust Deed Investments, visit capitalbenefit.com
Available to California investors or all qualified investors.



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