

Avalon, CA (Catalina Island)

Refinance Duplex in Picturesque Resort Town

1st Trust Deed Investment



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Executive Summary



Property Type	Duplex
Occupancy	Non-Owner
Loan Amount	\$650,000
Appraised Value	\$1,070,000
Loan-to-Value	61%
Protective Equity	\$420,000
Investor Yield	10.50%
Term	2 Years (40 due in 2)

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

Comments: Appraisal dated August 23, 2012

Our borrower is licensed Real Estate Broker who just completed the conversion of this former church into a beautiful duplex, preserving and restoring its architectural and historic elements. The property is located in the heart of Avalon, just 600 feet from the pier and the beaches. Appraiser estimates total rents at \$3,000/month but owner has obtained permit for vacation rental which will generate significantly higher income.

The appraiser is not allowed to increase his valuation based on the uniqueness of the property. Our borrower, however, believes that the uniqueness will appeal to potential buyers and has therefore listed the property at substantially more than the appraised value.

Borrower will prepay 6 months of interest at close of escrow and expects to sell the property within 12 months.

Per Appraiser: This property offers two units: Unit A is a 1,567 sq. ft. studio with 1 bath. Unit B offers 1,012 sq. ft. of living space featuring 1 bedroom, 1 bath. The lot size is 2,482 sq. ft.

Options: Available as a multi-beneficiary (partial interest portions)

Examples of investor returns —

\$100,000	partial interest — scheduled monthly income	\$888
\$650,000	whole note — scheduled monthly income	\$5,776

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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