

Laguna Niguel, CA (Orange)
Refinance Rental Property
2nd Trust Deed Investment



CapitalBenefit
the greener money™

Executive Summary



Property Type	Single Family
Occupancy	Non-Owner
Loan Amount	\$308,000
Appraised Value	\$755,000
Combined LTV	66% *
Protective Equity	\$258,000 *
Investor Yield	11.50%
Term	3 Years (40 due in 3)
* 1st mortgage: \$189,000 at 3.625%	

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

Comments: *Appraisal dated June 12, 2013*

Our borrower has owned this property since 1996. He operates a local vacation rental company ☎ www.BestLaguna-NewportVacations.com and owns a portfolio of 10 income properties in Huntington Beach, Newport Beach and Laguna Beach. The loan proceeds will be used to upgrade another investment property.

The same tenants have been renting the subject property since 2010. They are currently paying \$3,050/month.

The 1st mortgage is an SBA loan with a balance of \$189,000. This loan is in its 15th year, and each month's payment reduces the principal by \$1,000.

Per Appraiser: This upgraded property offers 1,839 sq. ft. of living space featuring 4 bedrooms, 3 baths and a 2-car garage on a 27,007 sq. ft. lot.



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

Examples of investor returns —

\$50,000	partial interest – scheduled monthly income	\$484
\$100,000	partial interest – scheduled monthly income	\$968
\$308,000	whole note – scheduled monthly income	\$2,982

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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