

Capital Benefit: 1st Trust Deed Investment - Executive Summary

Mixed Use

Point Richmond (Contra Costa)

Mixed Use producing \$11,500/month



Investment:

Loan Amount	\$ 525,000	Investor Yield	11%
Appraised Value	\$1,400,000	Property	Mixed Use
Loan-to-Value	37%	Occupancy	Non-Owner
Protective Equity	\$ 875,000	Term	5 years I/O

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

Comments: Appraisal date 12/18/2009 – BPO 4/22/2010

Per Appraisal:

The property offers 6,193 sqft of income producing space:

- 4,849 sqft of offices occupied by long-term tenants (including Prudential Realty, Richmond Visitor's Bureau) \$9,694/month
- 1,344 sqft apartment \$1,800/month

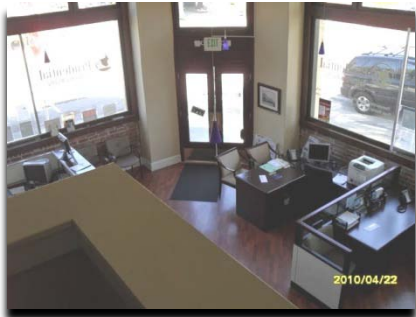


Options:

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

Examples of Investor returns:

\$100,000 partial interest - scheduled monthly income:	\$ 917
\$200,000 partial note - scheduled monthly income:	\$1,833
\$500,000 whole note - scheduled monthly income:	\$4,812



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**

