

CapitalBenefit

Individual Trust Deed Investments

Capital Benefit, Inc.

Product:
Low LTV Equity Protector

“I have been an investor with Capital Benefit since April 2000. Since this time I have invested in approximately 200 loans and have found the quality of the loans to be high and service levels to be exemplary. From an Investor’s point of view, I would strongly recommend Capital Benefit, Inc.”

.....Neal L. Horn, MD

“...Several years ago I received a mailer from Capital Benefit regarding their lending and investor services.

...So I inquired about becoming one of their private party lenders...I also called a couple of their clients who were steady investors with them and received very favorable reports as to their lending program, integrity, etc...So I began making loans through CBI on a small scale and gradually increased my portfolio with them to over 30 separate loans...I am very pleased with what I call their turnkey lending program”

.....Jerry Richmond,
Richmond & Richmond, Inc.

High Yielding, Safe and Secure,
Low Loan-To-Value, 1st Trust Deed Investments
Target Yields 8%-12% ROI*

November 17, 2009

Dear Prospective Investor:

A unique convergence of circumstances has set the stage for a truly significant investment opportunity for private individual trust deed investments:

- Low LTV niche loans continue to yield impressive rates of return, despite the Federal Reserve’s continuous decrease of Fed Rates.
- Capital and Secondary mortgage market investors have pulled out of the non-conforming lending business. This current liquidity crisis **has created a new market of borrowers looking to smaller organizations with niche products for alternative financing vehicles.**
- High quality mortgage banking operations (like Capital Benefit, Inc.) are able to hand pick borrowers with the most attractive and secure loans. The lending opportunities for Capital Benefit’s Low LTV Product are significant!

The principals behind Capital Benefit, Inc. (“CBI”) have up to two decades of Private Money lending experience. Over the years we have crafted a full service private money banking operation, one that manages everything from loan origination to loan servicing.

Most recently CBI has created the unique **Low LTV Equity Protector** product. Consider the following top reasons to do business with us:

1. SAFETY: CBI has originated approximately \$100 Million in **Low LTV Equity Protector** loans. The average loan-to-value ratio on these loans is 45%. These low loan-to-value ratios have provided tremendous security through appreciating or declining real estate markets.
2. YIELD: The Return on Investment (“ROI”) to investors averages between 10%-12%*.
3. SERVICE: We service all of our loans: from the developed expertise we are able to maximize the performance of the borrower.

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“I am an aerospace engineer and have been investing with Capital Benefit, Inc. for more than a decade. I am very happy with the returns and the personal service”.....James Gibson

“...I wanted to take this opportunity to commend you and your staff on the fine manner in which my Investment Transactions are completed. As a Private Money Lender, I have worked with your team for over 6 years. Through your brokerage ...I have come to expect and receive excellence of service from both you and your employees...I have become accustomed to courteous and timely responses to any inquiry or request. Due to this close working cooperation, we have been able to complete each transaction with ease and efficiency.....I look forward to continuing our relationship for years to come and will always highly recommend Capital Benefit, Inc. to my friends and associates.”
.....Ron Peterman

*Yields are based on the note interest rate minus a servicing/yield spread. Note interest rates may range from 10.5%-14%.

CBI makes available secure, high yielding 1st Trust Deed Investments to individual investors. We offer Trust Deed investments in the nation's largest and most established property market – single family housing. Additionally the Company writes **Low LTV Equity Protector** loans on Residential 2-4 Units, Residential Multi Unit 5+, Commercial and Mixed Use properties.

The **Low LTV Equity Protector** product has evolved from two decades of successful private money banking and has one of the most selective and conservative underwriting guidelines of any private loan product in the market today.

What makes our **Low LTV Equity Protector** unique?

- The Product has experienced an average Loan-to-Value (“LTV”) ratio of **45%** - eliminating the risk and complexities of “subprime” mortgage investments (the ones that you’ve been reading about that did not have enough **protective equity** or held a junior lien status).
- Approximately 30 years of underwriting expertise supports the proprietary standards of our **Low LTV Equity Protector** product.
- We service our loans with an experienced and practiced loan servicing management team, collecting payments, making regular investor distributions and if necessary, pursuing collection.
- We underwrite only 1st Trust Deeds and offer a wide array of collateral types so the investor can choose investments which meet personal criteria and preferences.
- The **Low LTV Equity Protector** product yields higher returns; historical averages range between 10%-12%*.
- Your investment is **not** owning shares in an LLC (as some mortgage pool funds offer), but the investor actually owns each individual Trust Deed.
- The investor’s ability to build a customized high yielding loan portfolio which is well diversified numerically, geographically or by property type – depending upon it’s *own preferences or requirements*.

If you would like additional information about how you can directly invest in mortgage loans with high targeted yields, please contact us directly. Please also visit our website: www.capitalbenefit.com.

Sincerely,

Marcel Bruetsch

Robert Hardy

Aurelia Dongo