

Capital Benefit: 1st Trust Deed Investment - Executive Summary

Single Family Residence
Sunnyvale (Santa Clara)

**Investment Property
in the Heart of Silicon Valley**



Investment:

Loan Amount	\$235,000	Investor Yield	10.50%
Appraised Value	\$650,000	Property	Single Family
Loan-to-Value	36%	Occupancy	Non-Owner
Protective Equity	\$415,000	Term	2 years (40 due in 2)

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

Comments: *Appraisal date 7/1/2009 – BPO 2/4/2010*

Our borrower inherited the property and used personal credit cards to remodel and update the home. Our loan will pay off the existing 1st and provide funds to repay the credit card debt. The property is rented at \$2,400 per month.

Per Appraiser: Subject property offers 1,234 sqft of living space including 3 bedrooms, 2 baths on a 8,250 sqft lot.

Options:

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

Examples of Investor returns:

\$ 50,000 partial interest - scheduled monthly income:	\$ 444
\$100,000 partial Interest - scheduled monthly income:	\$ 888
\$235,000 whole note - scheduled monthly income:	\$2,088

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**

