

**Hesperia (San Bernardino County)**

**Refinance Residence for Business Purpose**

**2<sup>nd</sup> Trust Deed Investment**



**CapitalBenefit**  
the greener money™

## Executive Summary



Property Type	<b>Single Family</b>
Occupancy	<b>Owner</b>
Purpose	<b>Business</b>
Loan Amount	<b>\$190,000</b>
Appraised Value	<b>\$850,000</b>
Combined Loan-to-Value	<b>70%</b> *
Protective Equity	<b>\$254,000</b> *
Investor Yield	<b>10.00%</b>
Term	<b>3 Years</b> (40 due in 3)

\* 1<sup>st</sup> mortgage \$406,000 at 3.125%

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

### Comments: Appraisal dated December 1, 2021

Our borrowers bought this home in 2018 for \$380,000. They have since spent \$223,000 in upgrades and improvements. Borrowers have very good credit and stable employment. The loan proceeds will be used to purchase an investment property

Per Appraiser: This property offers 4,046 sq. ft. of living space featuring 5 bedrooms, 4 baths and a 3-car garage on one acre.

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

Examples of investor returns —

\$50,000	partial interest – scheduled monthly income	\$425
\$100,000	partial interest – scheduled monthly income	\$849
\$190,000	whole note – scheduled monthly income	\$1,613

**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](https://capitalbenefit.com)**

Available to California investors or all qualified investors.



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