





# Investment Bulletin

**Loan Amount:** \$80,000    **Position:** 1st    **Type:** REO Purchase    **Yield:** 11.00%  
**Min. Investment:** \$80,000    Call for availability of smaller investments.

Terms		Property	
Loan Term:	15 months	Location:	Sacramento, CA    Sacramento County
Interest Rate:	11.00%	Description:	1,998 sq.ft. 4bd / 3ba SFR
Repayment Schedule:	Interest Only / Balloon		on a 14,025 sq.ft. lot
Monthly Payment:	\$733.33	Age:	2005    Occupancy: Non-Owner
Guaranteed Interest:	9 months		
			
Equity Analysis		Borrowers	
Purchase Price:	\$133,875	/sq.ft.	\$67
Less Senior Liens:		Borrower Occupation:	Business Owner & Investor
First Trust Deed Balance:	N/A	Self-employed Income:	\$20,000 / mo.
Beneficiary:	N/A	Credit Scores:	644, 618, 616
Monthly Payment:	N/A	Co-Borrower Occupation:	N/A
Interest Rate:	N/A	Income:	N/A
Matures:	N/A	Credit Scores:	N/A
Protective Equity:	\$53,875		
Total Loan Value:	\$80,000		
<b>Loan-to-Value:</b>	<b>60%</b>		

**Use of Funds:** The funds will be combined with the borrower's down payment and closing costs to purchase the property for \$133,875.

**Exit plan:** The borrower plans to lightly cleanup the property and then sell it to a retail buyer who will purchase it using a conventional loan.

**Notes:** The buyer is purchasing the property from the auction for \$133,875 (though our appraiser values it at \$150,000 as-is.) The borrower has a couple of successful small businesses.

**Documents available for review:** 1003, appraisal, bank statements, credit report, MLS info, prelim, purchase contract, tax returns (2009) and title info.

To invest in this or other available Trust Deed opportunities, contact:

**Solomon Gorlick, Broker, (415) 377-1284**

CA DRE license # 01846366

All information deemed reliable but not guaranteed.

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