

**Berkeley (Alameda County)**  
**Refinance Duplex for Business Purpose**  
 2<sup>nd</sup> Trust Deed Investment



**CapitalBenefit**  
 the greener money™

**Executive Summary**



Property Type	<b>Duplex</b>
Occupancy	<b>Owner/Renter</b>
Purpose	<b>Business</b>
Loan Amount	<b>\$130,000</b>
Appraised Value	<b>\$1,750,000</b>
Combined Loan-to-Value	<b>60%</b> *
Protective Equity	<b>\$706,000</b> *
Investor Yield	<b>10.25%</b>
Term	<b>3 Years</b> (40 due in 3)
	* 1 <sup>st</sup> mortgage \$914,000 at 6.375%

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

**Comments:** *Appraisal dated April 25, 2022*

Our borrower has owned this property since 2012. She has very good credit and stable employment. The loan proceeds will be used to start a new business and payoff the current 2<sup>nd</sup> business loan.

Per Appraiser: This property offers  
 Unit A: 4 bedrooms, 4 baths, 1,748 sq. ft. owner occupied  
 Unit B: 1 bedroom, 1 bath, 571 sq. ft. market rent \$2,500  
 1-car garage. The lot size is 6,500 sq. ft.

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

Examples of investor returns —

\$50,000	partial interest – scheduled monthly income	\$444
\$130,000	whole note – scheduled monthly income	\$2,666

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

Available to California investors or all qualified investors.



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