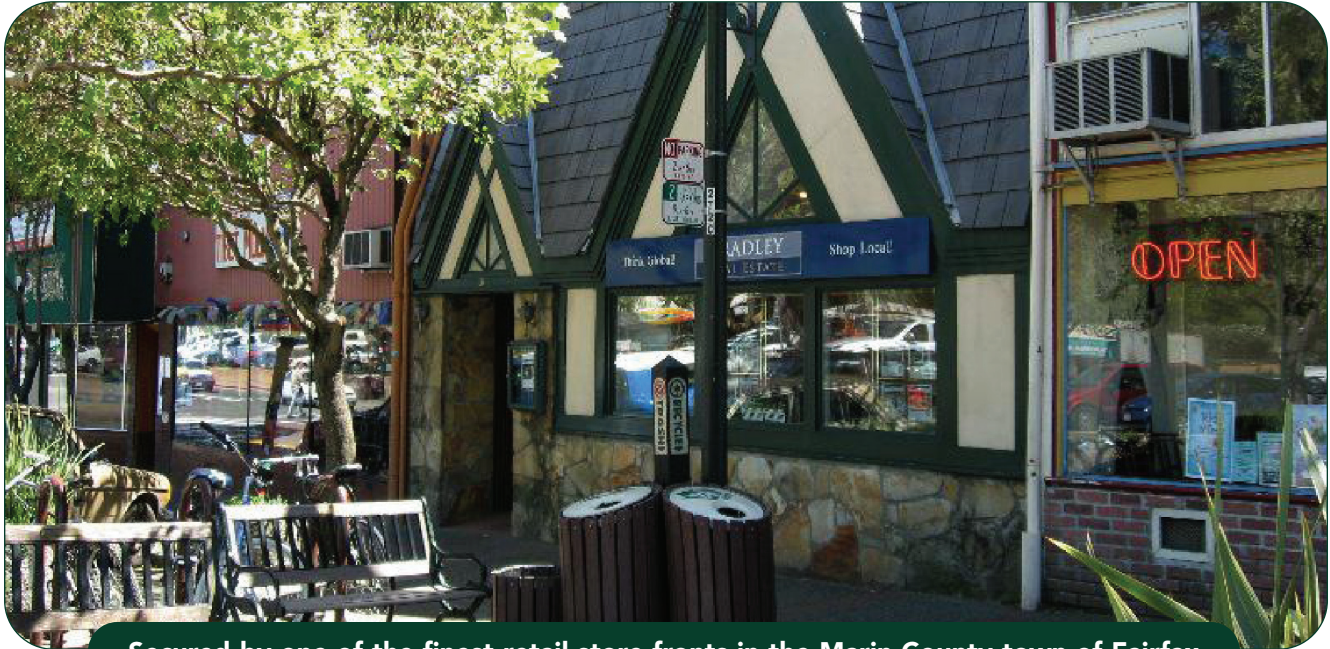


Another Completed Private-Money Loan Investment



Secured by one of the finest retail store fronts in the Marin County town of Fairfax

INVESTOR'S RATE OF RETURN: 10% per annum net to investor, paid monthly

Investment Type: First Trust Deed Loan

Investment/Loan Amount: \$360,000

(Minimum Investment: \$50,000)

Protective Equity: \$240,000

Loan-to-Value: 60%

Appraised Value: \$600,000

LOAN BACKGROUND: This borrower has a credit score of 757 and a conventional bank first currently on the property. The borrower, a certified gemologist whose business dates back to 1945, previously operated his jewelry store from this location but later moved to a larger location and leased this property to a local real estate company. He could not borrow conventionally again and get the amount of cash out he needed to remodel his new store, because the current credit crisis is causing banks to limit the amount of cash out a borrower takes. Our loan affords him the ability to get the cash he needs and after one year, when our loan is "seasoned", get a bank to refinance our first mortgage on a "no cash out" basis. In the meantime, our investors get an enviable rate of return with substantial protective equity secured by a highly-desirable commercial store front.

More Investment Opportunities at SequoiaMortgage.com