

## Another Completed Private-Money Loan Investment



Secured by a house in San Francisco's Richmond District

**★ INVESTOR'S RATE OF RETURN:** 11% per annum net to investor, paid monthly

**Investment Type:** 2nd Trust Deed *Line of Credit*

**Investment/Loan Amount:** \$120,000

**Protective Equity:** \$767,000

**Loan-to-Value:** 51%

**Appraised Value:** \$1,550,000

**LOAN BACKGROUND:** This borrower recently inherited this property. He requested our loan to build a second unit in the basement for his Mother to live in. The borrower has a 712 FICO score and a substantial income. The protective equity is relatively large for the enviable return paid to our investor.

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