

Another Completed Private-Money Loan Investment



Secured by a House and Adjacent Lot in San Francisco's Oceanview Neighborhood

★ INVESTOR'S RATE OF RETURN:	8%
Investment Type:	First Trust Deed
Investment/Loan Amount:	\$70,000
Protective Equity:	\$330,000
Loan-to-Value:	18%
Appraised Value:	\$400,000

LOAN BACKGROUND: The borrower has owned this property since the early 1970s, and it has been operated as a children's daycare center ever since. The borrower renovated the property with cash and took our loan to replenish her reserves. The rent on the property is roughly twice our *fully-amortizing* monthly payment. Our investor receives the enviable rate of return of 8% for this 18% loan-to-value *first* mortgage.

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