

why invest in TRUST DEEDS?

When banks are not lending, hard money lenders are.

Hard money lenders fill a void in the financial market for short-term funding companies like commercial homebuilders. Borrowers seek funding typically between \$500 thousand – \$5 million to purchase land, start development and get their residential communities or commercial properties ready for market. This size of the loan is too large for a community bank and too small for a large institutional bank, the 6-18 month timeframes do not appeal to banks either, making first trust deed investment opportunities just right for Investors.

There are an abundance of borrowers seeking capital to build new communities and infrastructure throughout the Southwest U.S. As an investor the borrowers pay you an interest rate to use your funds earning you double digit annualized return – making you the bank! Integrating alternative investments into your financial portfolio diversifies you into real collateralized trust deed assets. Trust deeds are considered an alternative investment option as they are not directly correlated to Wall Street or the stock market.

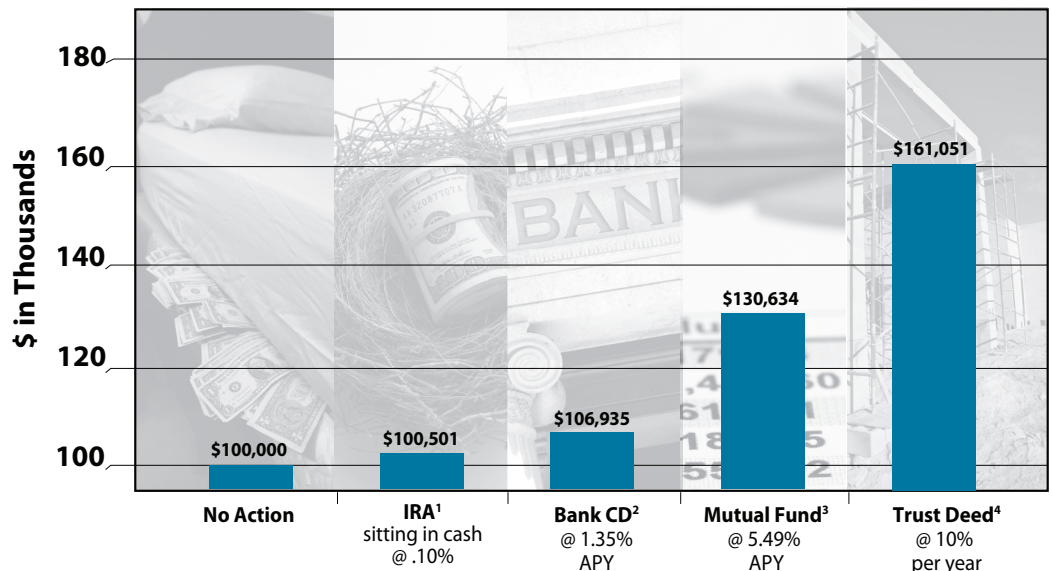
Hard money lenders match quality real estate Borrowers with Investors seeking capital preservation in collateralized turn-key real estate offering:

- **Returns** – Earning double digit annualized returns from preservation of initial investment capital and monthly interest payments as steady income.
- **Ease** – Trust Deeds are a turn-key real estate investment, you select the project that fits your needs. The hardest thing you'll do is complete some simple paperwork.
- **Diversification** – Diversification is essential to any investment strategy. Trust Deeds allow you to go beyond stocks and bonds and invest in Real Estate.
- **Acceleration** – Many hard money loans are short term, ranging from 6 to 24 months in length. This provides opportunity to try a new investment out without locking your capital into a state of illiquidity.
- **Control** – You control all aspects of the investment choosing where to invest your money, how much you earn in interest on your money, and the type of loan being offered on a project! You can choose to invest with your self-directed IRA allowing you to unlock your retirement funds and earn greater and faster returns.

- **Transparency** – Transparency for the Investors should be important to the hard money lender and a part of their business practices. Due your due diligence on past business practices, loans and underwriting standards. Some hard money lenders offering trust deeds release Loan Portfolio Performance Records showing results and supporting data needed to evaluate the business.
- **Collateralized** – First trust deeds provide a first person lien position on the actual property meaning your name is on the title as a collective with the other investors. This provides you extra security to take back the property should the borrower default on their loan. You have control over how to disperse of the property and regain your value.
- **Loan-to-Value** – When investing in trust deeds ensure that the underwriting evaluates the value of the loan and asset at no more than 75% LTV. Evaluating the property at 55%-65% LTV provides immediate equity in property you are loaning your money on.

Example: Trust Deed Investing

By investing \$100,000 over 5 years with annual compounding in each of the below investment vehicles, your returns vary significantly based on the potential performance. Where would you rather have your money working for you?



¹ TD Ameritrade.com, TD Bank, FDIC insured deposit; ²Bank of America.com, High Yield CD; ³Fidelity.com, Fidelity US, Bond Index Fund; ⁴ Ignitefunding.com, Trust Deeds

How to invest with a retirement account

Investing with a retirement account is easier than most think, this is due to the lack of awareness of self-directed IRAs. The IRS provides investors the ability to hold alternative investments i.e. investments not held in Wall Street such as stock, bonds or CDs, in an IRA (Individual Retirement Account). In order to do this, a qualified custodian must be identified to hold the funds on your behalf. Once an account is opened, it is funded – through a simple transfer of funds, you are ready to identify new alternative investment opportunities, such as trust deeds. When investing with a self-directed IRA all investments are purchased by the IRA, expenses paid by the IRA and all revenue equally return to the IRA to grow your retirement account under your direct control.

Take control of your future.

2471 W. Horizon Ridge Parkway, Suite 100
Henderson, NV 89052
702.990.7892 | 888.990.7892
PREFERREDTRUSTCOMPANY.COM



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