

# Private Lending Case Study

3022 73<sup>rd</sup> Avenue, Oakland, CA 94605

Funding Date: September 24, 2011

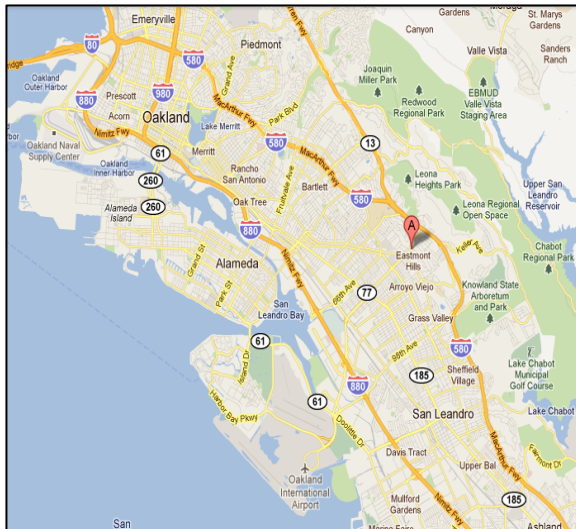
Repayment Date: March 9, 2012

## Private Investor Loan for a Remodel Project in the Oakland, CA That Paid Out a 12.55% Annualized Return on Investment!

This funding opportunity was for 26% (Twenty-Six and three-tenth Percent) of a second position real estate investment loan in the amount of \$30,000 USD that was used towards the acquisition and renovation of a single family residence in Fontana, CA. The loan term was for 6 months in order to allow sufficient time to market and sell the property for a profit. During the listing period the market slowed and the property sold for less than the projected sales price. Even at the lower sales price the investor(s) still made a double digit return with the profit participation that we negotiated.

### Property Information:

3022 73<sup>rd</sup> Avenue was a 1,409 square foot single-family residence that was built in 1954. It had 3-bedrooms, 2- full baths and was located in the Eastmont Hills subdivision in Alameda County, CA. This property had views of the City, San Francisco Bay and Raider Coliseum.



Below are both projected and actual returns for this investment:

### Projected Returns

Investment Amount:	\$30,000.00
Loan Term:	6-Months
Loan Type:	Interest Only
Interest Rate:	8.00%
Projected Return on Investment:	10.64%
<b>Annualized Rate of Return:</b>	<b>21.28%</b>

### Actual Returns:

Investment Amount:	\$30,000.00
Loan Term:	6-Months
Loan Type:	Interest Only
Interest Rate:	8.00%
Actual Return on Investment:	6.27%
<b>Annualized Rate of Return:</b>	<b>12.55%</b>

Return On Investment (ROI) - A performance measure used to evaluate the efficiency of an investment or to compare the efficiency of a number of different investments. To calculate ROI, the benefit (return) of an investment is divided by the cost of the investment; the result is expressed as a percentage or a ratio.

### Additional Information:

For additional information on this case study or future private lending opportunities please contact:

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