



**1<sup>st</sup> Trust Deed**  
**Montebello, CA**  
**Apartment Building (8 units)**

This loan is a first deed of trust on a commercial apartment building in Montebello, CA. Montebello is a city in Los Angeles County located in the southwest area of the San Gabriel Valley and 8 miles east of downtown Los Angeles. The subject is an 8-unit building consisting of 7 studio units, and one 1-bedroom unit, all with 1-bathroom. The Building contains 2,870 square feet of total overall living area, and all units have separate electric meters. Seven of the units are ground-level units and the 8th unit larger and two stories; additionally, the property contains a one-car garage and four open parking spaces. The property is zoned commercial and was initially used as a motel; however, it has been legally used at apartment units with long term leases for the past 30 years. The Borrower took over the property in 2009 from his parents and has held it as a rental since. It currently generates \$7,300 per month in rental income, \$87,600 annually, and has low expenses. The purpose of the loan is to refinance the current loan that is coming due.

The Borrower has been a real estate investor for a decade. He also has an extensive background in construction and is considered a “do it yourself” type of man and maintains his rental properties. He owns another commercial property also located in Montebello that generates \$7,075 per month in income. Additionally, he holds his principal residence in Bell Gardens. He has regular deposits of approximately \$15,000-21,000 per month in his account. The Borrower has a lower credit score due to unfortunate personal circumstances with a soon to be ex-wife, which are now almost settled. This is a \$410,000 loan with a maturity in 36 months and an investor yield of 9.49%

*You may purchase all or a portion of this trust deed investment.*



**Loan Highlights**

Investor Yield:  
**9.49%**

Loan Amount:  
**\$410,000**

Appraised Value:  
**\$880,000**

LTV:  
**46.66%**

*Loan #219287*

**SO-CAL CAPITAL, INC.**

20280 S W Acacia Street Suite 115

Newport Beach, CA 92660

949-521-7127

[www.so-calcapital.com](http://www.so-calcapital.com)

[jaclyn@so-calcapital.com](mailto:jaclyn@so-calcapital.com)

