



**1<sup>st</sup> Trust Deed**  
**Hesperia, CA**  
**Commercial - Carwash**

This loan is a first deed of trust on a carwash in Hesperia, CA. The subject consists of 3 parcels with 4,500 square feet of gross building area on a 27,007 square foot lot and includes 18 parking spaces. The retail portion of the structure contains the reception area, offices, and restrooms. The Borrower purchased the property in September 2019 under market for \$650,000 and invested \$207,000.00 in personal funds into a complete renovation of the entire property. The purpose of the loan is to refinance the current first, lower the interest rate, and provide cash out for the Borrower to use as capital to grow the business. During the course of the loan, the Borrower will be paying down the principal each month. Upon maturity, the business will be much more profitable, and the Borrower will refinance into a long-term conventional loan.

The Borrower is a self-employed Carwash owner and a real estate investor with multiple rentals in San Bernardino county. He currently holds nine rental properties that generate a net income of approximately \$16,800.00 in income per month. He also owns the self-serve car wash located next door to the subject property. To round off his rental portfolio, he also owns two parcels of land in Yucca Valley and his owner-occupied single-family home. He has strong personal financials making a total of \$210,000 in 2017-2018. In the same years, his business LLC generated a total income of approximately \$345,000. The Borrower has a mid-range credit score of 691. This is a \$400,000 loan with a maturity in 60 months and an investor yield of 8.00%.

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



## Loan Highlights

Investor Yield:  
**8.00%**

Loan Amount:  
**\$400,000**

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

LTV:  
**40%**

*Loan #220023*

### **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)

**So-CAL**  
**CAPITAL, INC.**  
PRIVATE MONEY LENDING & TRUST DEED INVESTMENTS