



OUR PRODUCT

Investors Capital Network (ICN) understands that there are many different investment vehicles available to the consumer. From institutional savings accounts to stocks and bonds, all prudent Financial Advisors recommend that one's portfolio include many different products. By holding a diverse portfolio, risk can be balanced and, therefore, greatly mitigated. Trust Deed Investments, such as those offered by ICN, are a very valuable addition to anyone's portfolio. Consider the following:

You can put your money in a financial institution and feel secure because your money is "insured" by a government agency. Unfortunately, this security is limited in that your money is only "insured" up to \$100,000 and the small interest return that you are getting is almost the same as if you kept your money under the mattress.

You can put your money into the stock market or mutual funds and over time hope for a satisfactory return. However, on every transaction, you are charged for the privilege of others using your money. More importantly, if your investments turn out to be faulty or misguided, there is a real possibility of getting no return or even losing all or a major portion of your capital.

Or...You can put your money in a trust deed loan. With a trust deed loan investment you have real estate as the underlying security to help protect from any loss no matter how large your investment. You also earn a double-digit interest rate return for the term of the loan which is collected in advance and distributed to you on a monthly basis. And, you have no transaction costs.

A trust deed loan is similar to a mortgage loan in that both loans are secured by real estate. However, a trust deed loan involves three parties rather than the two parties involved in a mortgage loan. The parties in a trust deed loan are the Borrower (Trustor), the Lender (Beneficiary), and the Trustee, who holds control of the title to the property. When the loan is repaid the title is reconveyed to the Borrower. In the event that a trust deed loan is not repaid, the Trustee has the unilateral right to foreclose on the property and conduct a Trustee's sale. Provided that the loan was underwritten conservatively, all proceeds can then be obtained at the completion of the sale. The foreclosure process can take as little as four months. This is important in preserving the value of the property and the equity that is protecting the loan.

Investors Capital Network arranges short term trust deed loans which have vacant land, residential and commercial projects at some stage of the development process, and/or existing residential and commercial properties as the real estate collateral. The trust deed loans typically represent a conservative loan to value such that the value of the property over the amount of the loan leaves a significant margin of protection for the investor in the loan.

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Prior to investing, investors must be provided applicable disclosure documents. Past performance is not an indicator or guarantee of future results. The information set forth herein is for informational and reference purposes only and this announcement does not constitute an offer to sell or a solicitation of an offer to buy a security. Call for Offering Circular.
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Investors in trust deed loans combine to become the Lender. All investor funds are accumulated at an independent title company where the loan transaction is being escrowed. The funds are released by the title company only upon compliance with strict guidelines which include signatures of the borrower on the note and deed of trust and personal guarantees from the principals of the borrower. The interest reserve portion of the loan is then sent by the title company to a third party servicing agent who meticulously records and administers all individual investor accounts. Monthly reports and internet access keep you informed on the progress of your investment in a comprehensive and timely fashion. When the loan pays off, all capital and up to date interest is returned to the investor for use in future investments.

Although, at face value, it might appear that more traditional investments such as those provided at any bank might offer the investor more protection, a little bit of investigation shows that trust deed loans might very well be considered one of the safest ways to invest your dollars. The exceptionally high rate of return they offer when compared to their more traditional counterparts make them a serious alternative to consider. Savings accounts, on average, offer the consumer a 3% to 5% return, as opposed to trust deed loans which offer a 12% to 15% return. At ICN we feel we owe it to our customers to provide them with the highest return possible.

INVESTORS CAPITAL NETWORK – The Smart Money People

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