



## First Position Commercial Mortgages

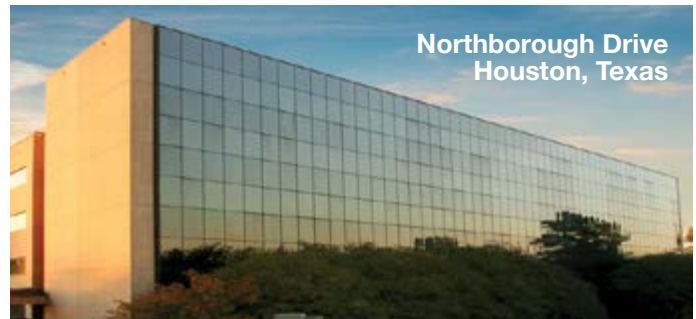
You worked hard for your money. It's time your money worked hard for you. A First Position Commercial Mortgage is a simple, safer, secured opportunity for you to achieve your financial objectives. This private third-party loan to Woodbridge provides higher returns with shorter terms secured by commercial real estate. Private lenders — with expert guidance and insight from us — select a commercial mortgage in Woodbridge's inventory to serve as collateral for their private loan. They are recorded on title and acquire a first lien position on the mortgage. And every lender is paid monthly interest from the moment they partner with Woodbridge at a fixed annual 5% return with a return of principal at the end of the one-year term.

**With more than three decades of experience in the industry, Woodbridge's professionals have a proven track record of success evaluating commercial mortgages and are committed to delivering results:**

► **MEANINGFUL OPPORTUNITIES** At Woodbridge we employ effective strategies to determine which loan opportunities are right for our lenders and for us. We thoroughly evaluate each property before allowing your hard-earned dollars, and our own, to be loaned to the prospective borrower. And we make sure lenders receive a first lien position. We help you take advantage of opportunities by identifying properties nationwide with low loan-to-value (LTV) ratios, so the property will always be worth considerably more than the amount of the loan at closing. We find real value for our lenders.

► **MORE SECURITY** With loan-to-value ratios of 60% or less, the property's equity serves as collateral. And we're so confident in these notes that Woodbridge partners with you by lending alongside you and holding a second lien position in all commercial mortgages. We succeed when you succeed.

► **GENUINE ACCOUNTABILITY** If a commercial borrower defaults or does not make payments, Woodbridge will continue to pay your monthly interest payments and return your principal at the end of the term. We assume the risk.



Northborough Drive  
Houston, Texas

### FPCM Property Example

First Lien Position:	\$1,350,000
Second Lien**:	\$150,000
Appraised Value:	\$4,000,000
Loan-to-Value:	34%
Term:	12 months
Lender Price:	\$50,000
Interest Rate:	5%
Monthly Interest Payment:	\$208.33

\*\*Woodbridge holds the second lien position on all properties.

**Contact us to learn how you can start building your portfolio with lower-risk, higher-yield products offered by Woodbridge.**

**Call us now at (866) 815-4431 or visit [www.WoodbridgeWealth.com](http://www.WoodbridgeWealth.com)**