

Short term, dynamic growth in a **SECURED PRODUCT**

- Short term of 1 year
- Fixed annual yields of 5%
- Immediate monthly payments
- Secured by commercial real estate
- Recorded first lien position
- Woodbridge is your partner

Woodbridge offers lenders **PEACE OF MIND**

- Our management team has over 35 years of unsurpassed experience and reliability
- Proven ability to find attractive financial opportunities
- Performance and stability

Choose the opportunity that is **RIGHT FOR YOU**

As a private lender, Woodbridge will provide you with available lending opportunities on a daily basis. These feature an array of properties nationwide that may range from \$1,000,000 to \$100,000,000. Select the one that works best for you and helps you achieve your financial goals.

Get started now.
866-815-4431
WoodbridgeWealth.com



Are you earning a
5% YIELD
for one year?

The First Position
Commercial Mortgage
is a **BETTER** solution
for your money.

Why PARTNER with Woodbridge?

With a management team that has over 35 years of experience in offering financial opportunities, our hard-earned reputation for reliability and service is second to none. We provide our valued clients with a steady stream of superior financial products.

Woodbridge realizes the higher yield potential of First Position Commercial Mortgages (FPCMs) because of our extensive experience with commercial loans, first mortgages, and real estate acquisitions. We maintain a highly successful lending model, built on years of handling large-scale commercial mortgages.

In today's uncertain environment, we offer safer alternatives to help our clients reach their financial goals. For private lenders seeking to earn higher fixed annual yields with the assurance that their funds are secured by commercial real estate, Woodbridge has the solution.

FPCM OPPORTUNITY

Picture a unique lending opportunity with higher yields that is simpler, safer, and more secured. That is exactly what First Position Commercial Mortgages can achieve.

Woodbridge funds 1-year bridge loans to commercial property owners. Each bridge loan is secured by a valuable hard asset—the subject property itself. Each property holds a low loan-to-value (LTV) ratio to ensure all properties are worth more than the loans themselves.



THE ADVANTAGES of FPCMs

As a private lender, you are recorded on title and acquire a first lien position on these notes. Lenders are paid immediate monthly interest payments at a fixed annual yield of five percent (5%) for 1 year.

We are so confident in these notes that Woodbridge partners with you by lending our own funds and holding a second lien position behind your first lien position. Woodbridge contractually obligates itself by Promissory Notes and Loan Agreements to pay the monthly interest payments and return the principal at the end of the term.



FPCM PROPERTY EXAMPLE

Owlwood Estates—Holmby Hills, CA

Property Type: Single Family Residence

Appraised Value: \$90,000,000

Total First Position: \$54,000,000

Woodbridge Second Position: \$9,000,000

Interest Rate: 5%

Term: 12 months

LTV: 60%

Minimum Purchase: \$25,000

How does Woodbridge PROTECT PRIVATE LENDERS?

ASSESSMENT ► Woodbridge thoroughly evaluates each property by conducting a comprehensive appraisal to confirm market value, and a title search is performed to make sure that lenders receive a first lien position.

BACKING ► As your partner and the holder of the subordinate position, Woodbridge is obligated to make interest payments to lenders, regardless of the status of the underlying loan.

COLLATERAL ► With loan-to-value ratios of 60% or less, the property's equity is your collateral.