



WOODBIDGE WEALTH

The Power of First Position Commercial Mortgages



Why partner with Woodbridge?

We understand that in today's uncertain environment, you are looking for simpler, safer, and secured opportunities to achieve your financial goals.

We're committed to providing tools and services that deliver peace of mind and meaningful, measurable results.

Because our management team has 35 years of experience with commercial loans, first mortgages and real estate acquisitions, Woodbridge maintains a highly successful lending model built on years of handling large-scale commercial mortgages.





First Position Commercial Mortgages



First Position Commercial Mortgage opportunity

Imagine a lending opportunity with higher returns that is simpler, safer, and more secure.

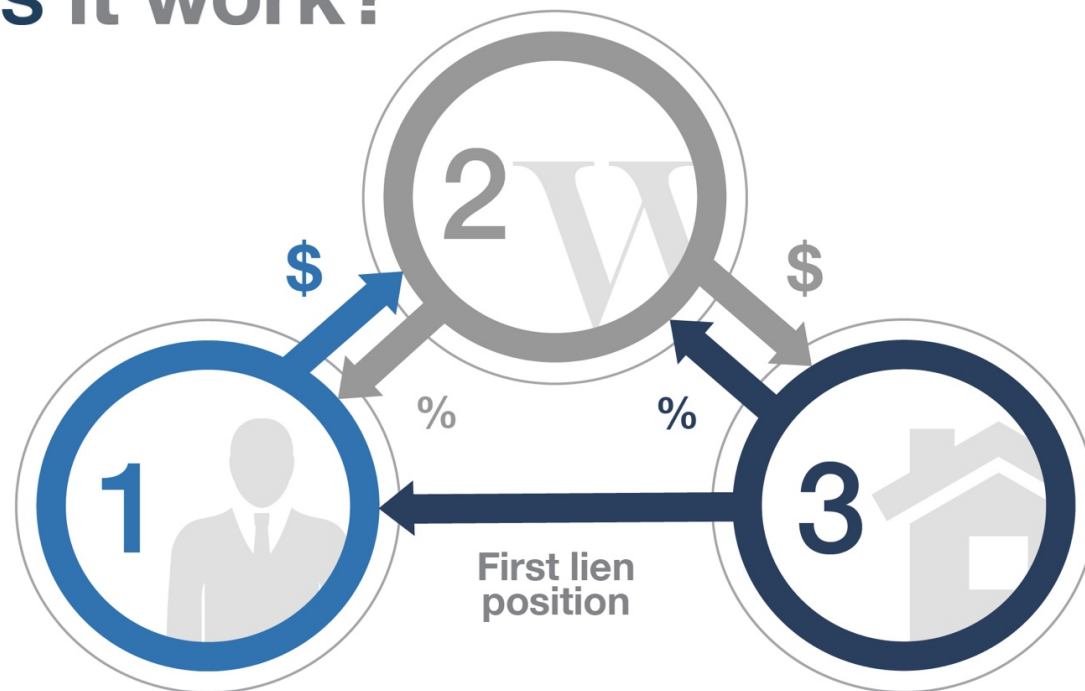
A First Position Commercial Mortgage is a private third-party loan to Woodbridge that is secured by commercial real estate. Private lenders select a commercial mortgage in Woodbridge's inventory to serve as collateral for their private loan. The private lenders are recorded on title and acquire a first lien position. Woodbridge pays fixed monthly interest payments, with a return of principal at the end of the short one-year term.

Woodbridge funds 1-year bridge loans to 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. That means the property that secures these FPCMs are worth more than the loans themselves at closing.





How does it work?



1 Private Lender

You lend money to Woodbridge for 1 year and receive monthly interest payments.

2 Woodbridge Wealth

Woodbridge funds the real estate loan and collects payments from the property owner.

3 Real Estate Property

The property owner makes payments to Woodbridge and you are collaterally assigned the first lien position.



First Position Commercial Mortgages

- Exclusively commercial loans
- Short term of 1 year
- Low loan-to-value (LTV) ratios
- Fixed annual returns
- Monthly interest payments
- Secured by commercial real estate
- Recorded first lien position
- Woodbridge is your partner





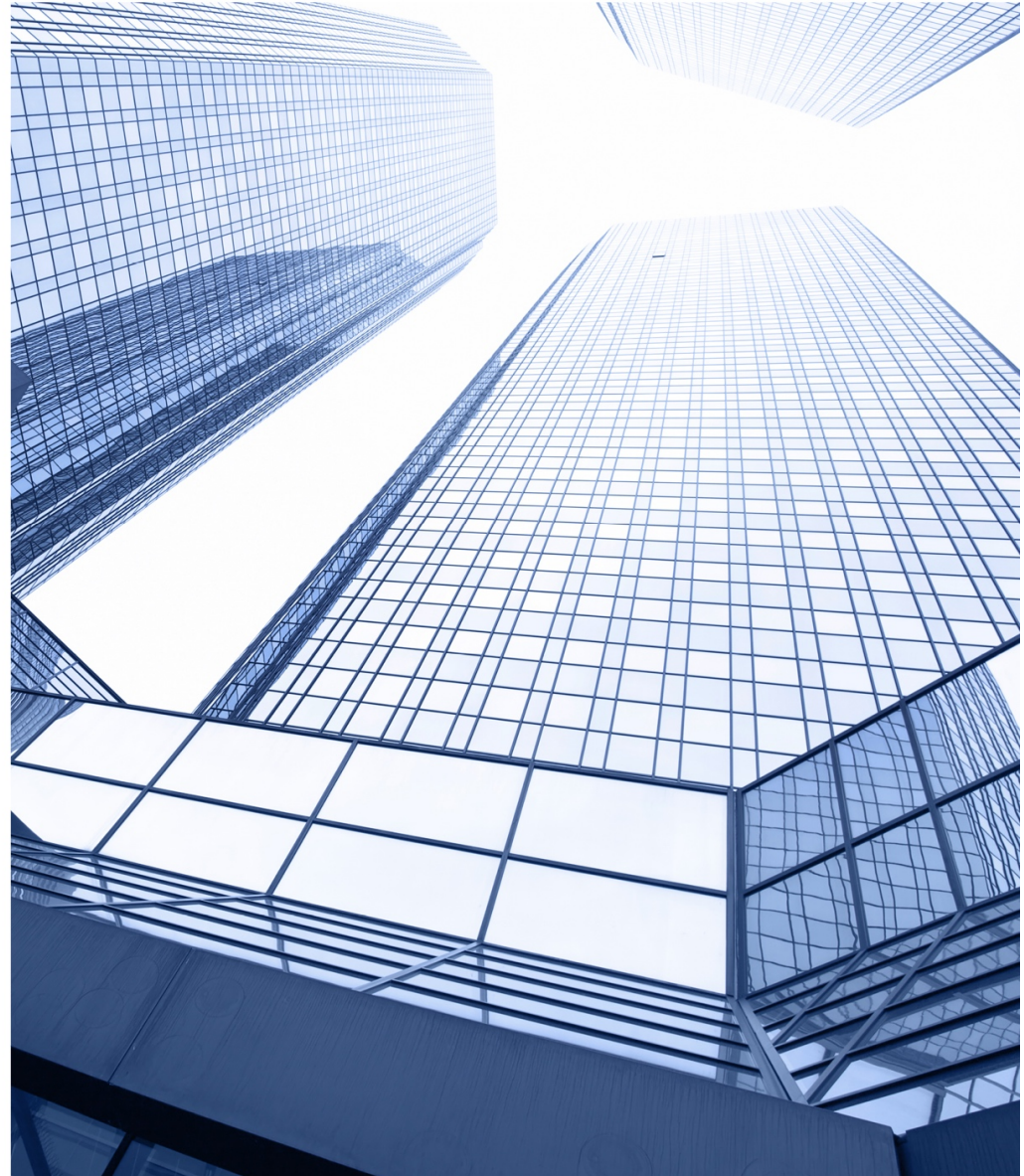
What does it mean to hold a “first position” in a Woodbridge commercial mortgage?

- Having a first position means that you have the first lien position recorded on title on the property that secures the mortgage.
- The first lien has priority over any other liens or claims on a property regardless of the status of the loan.
- Woodbridge contractually obligates itself to make the payments to the lender regardless of the status of the underlying loan or borrower’s ability to pay.



Our due diligence

- Woodbridge conducts rigorous due diligence when making lending decisions, ensuring that the property is free of liens.
- A complete title search is performed to make sure there is an insured first lien position.
- Woodbridge pays off any existing lienholders when it enters into a transaction with a borrower, so there are no additional liens on the property.
- A comprehensive appraisal is conducted by licensed, certified and bonded appraisers, along with a Broker Price Opinion (BPO), to confirm the market value.





Benefits of First Position Commercial Mortgages

- 5% annual returns
- Secured by commercial real estate, so you can be more confident in good financial markets and bad
- Short 1-year terms
- Recorded first lien position



Best benefit overall

We are so confident in these notes that Woodbridge partners with you by lending our own funds and holding a subordinate 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 your term. We succeed when you succeed. It's that simple.





Mitigating the risks for clients

Three Layers of Collateral—With loan-to-value ratios of 60% or less, the property's equity is a lender's collateral:

- 1. Promissory Note:** This document is Woodbridge's contractual promise to repay its lender according to the agreed terms and conditions set forth in both the Promissory Note and Loan Agreement. The Promissory Note forms the basis of a lender's right to payment from Woodbridge according to its terms.
- 2. Loan Agreement:** The Loan Agreement creates and attaches a security interest in the lender-selected collateral in favor of that lender.
- 3. Assignment and Collateral Assignment:** These documents are a pledged conveyance by Woodbridge of all of its rights, title, and interest as holder and owner of the selected commercial note and mortgage loan instruments and proceeds.



Types of properties

Generally these properties are commercial real estate, including multi-unit apartment buildings, mixed-use developments, retail, industrial, or any other kind of commercial project, as well as non-owner occupied, single-family homes held as investment properties by corporations or limited liability companies.





WOODBRIDGE WEALTH

Case Studies

Woodbridge Wealth is committed to helping high-net-worth individuals, families, and financial advisors achieve peace of mind in today's uncertain financial environment. Woodbridge Wealth's management team puts more than three decades of knowledge and experience to work for our clients. Our finance team has a proven track record of success with a variety of markets, property types, and market conditions. This experience is coupled with appraisals, broker price options and comprehensive title searches. Any documentation such as appraisals, title etc. can be provided upon request on any portion of the portfolio. Woodbridge Wealth's financial tools and services are collateralized by commercial real estate mortgages.



Property Type: Single family home
Appraised Value: \$3,100,000.00
Total First Position: \$1,860,000.00
Woodbridge Second Position: \$240,000.00
Term: 12 months
LTV: 60%
Interest Rate: 5%
Minimum Purchase: \$50,000.00

As genuine partners,
we lend alongside
of you, so we
succeed only when
you succeed.

Principal is
returned in full to
you after your
short 1-year term.



NORTH WATER — ATHENS, NY

Property Type: Hotel

Appraised Value: \$1,900,000.00

Total First Position: \$675,000.00

Woodbridge Second Position: \$75,000.00

Term: 12 months

LTV: 36%

Interest Rate: 5%

Minimum Purchase: \$50,000.00

Property Examples



NORTHBOROUGH – HOUSTON, TX

Property Type: Office building

Appraised Value: \$4,000,000.00

Total First Position: \$1,350,000.00

Woodbridge Second Position: \$150,000.00

Term: 12 months

LTV: 34%


Interest Rate: 5%

Minimum Purchase: \$50,000.00

Hundreds of real estate loans closed on properties worth more than \$600 million in total.

Real estate loans
each have a
low loan-to-value
ratio, which
mitigates your risk.

OWLWOOD ESTATES—HOLMBY HILLS, CA



Property Type: Single Family Residence
Appraised Value: \$90,000,000.00
Total First Position: \$54,000,000.00
Woodbridge Second Position: \$9,000,000.00
Term: 12 months
LTV: 60%
Interest Rate: 5%
Minimum Purchase: \$50,000.00

Woodbridge is contractually obligated to pay your interest every month, regardless of the status of the loan.

Property Type: Bowling Alley

Appraised Value: \$2,210,000.00

Total First Position: \$765,000.00

Woodbridge Second Position: \$85,000.00

Term: 12 months

LTV: 35%

Interest Rate: 5%

Minimum Purchase: \$50,000.00



GOODSON—UNION CITY, GA



Property Type: Water bottling plant
Appraised Value: \$2,000,000.00
Total First Position: \$810,000.00
Woodbridge Second Position: \$90,000.00
Term: 12 months
LTV: 41%
Interest Rate: 5%
Minimum Purchase: \$50,000.00

We provide simpler,
safer, and secured
lending opportunities
to achieve the
financial results
and peace of mind
you deserve.



Positioning is most important

- Low loan-to-value ratios help mitigate the risk of loss
- Short 1-year terms
- First lien position
- Location, location, location





How it works

What Type Of Funds Can I Use For Lending?

Lenders can use qualified or non-qualified funds, an IRA, Trust, LLC, Pension, 401k or lend in their own name.

Does Woodbridge Charge Any Fees?

There are no transaction fees for lenders to pay, EVER. 100% of their deposit goes to work for them IMMEDIATELY!



Benefit recap

- Exclusively commercial loans
- Short term of 1 year
- Low Loan-to-Value (LTV) ratios
- 5% fixed annual returns
- Monthly interest payments
- Secured by commercial real estate
- Recorded first lien position
- Comprehensive appraisal to confirm market value
- Woodbridge is your partner
- A management team with a 35-year proven track record of success
- Proven ability to provide simpler, safer, more secured lending opportunities



How can I get started?

To take control of your financial future today:

- Request assistance from a Woodbridge Consultant at (423) 986-5115.
- Or send an email to 5percent@thesummitweb.com

Amounts of \$50,000 or more will receive higher returns as outlined in the table below:

Initial Amount	Rate	Monthly Income	1 Yr. Income
\$25,000.00 - 49,999	5.00%	\$104.16	\$1,250.00
\$50,000.00 - 99,999	5.25%	\$218.75	\$2,625.00
\$100,000.00 - 149,999	5.50%	\$458.33	\$5,500.00
\$150,000.00 - 199,999	5.75%	\$718.75	\$8,625.00
\$200,000.00 and above	6.00%	\$1,000.00	\$12,000.00

Commitments from different accounts from within a family can be accumulated for volume returns.



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The Power of First Position Commercial Mortgages