



# HAMILTON RIDGE

## The Cavallino Fund, LLC

The Cavallino Fund invests in conservative 1st Trust Deeds secured by commercial & residential real estate. The Fund has a diversified pool of 1st position bridge loans providing investors consistent income and capital protection.

### MANAGER

Hamilton Ridge Asset Management is the manager of the Cavallino Fund, LLC. The Hamilton Ridge management team is led by veterans of the banking, lending and investment industries. The team has managed over \$100 million in three trust deed investment funds.

### CONSERVATIVE APPROACH

The Cavallino Fund managers follow a disciplined investment approach to protect investors' principal in a volatile market. The due diligence and underwriting process includes:

- Personal visits to each property by a Fund Manager
- The Fund lends up to a maximum 65% loan-to-value.
- Extensive oversight from a diverse management team and loan committee
- The Fund only lends in 1st position
- Hamilton Ridge and the Cavallino Fund have never funded a loan that resulted in foreclosure or loss of capital

### INVESTMENT RETURN

Members receive a 7% preferred rate plus 60% share\* of the net profits from origination fees, late fees, and additional interest income. Combining the preferred rate with profit sharing, the average annual return for the Cavallino Fund members from 2009 through present has been between 8% & 9%. \*Please read the PPM & Operating Agreement for more information.

## Examples of Cavallino Bridge Loans

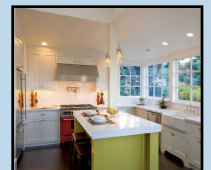


### San Anselmo, CA

<b>Loan:</b>	\$350,000	<b>Value:</b>	\$735,000
<b>Term:</b>	12 months	<b>LTV:</b>	48%
<b>Security:</b>	1st Trust Deed		

The borrower needed \$350,000 to purchase another investment property in the Bay Area. The 3 bed, 3 bath home had been recently renovated and was owned free and clear.

*Update: The home sold prior to maturity for \$735,000.*



### Corte Madera, CA

<b>Loan:</b>	\$829,000	<b>Value:</b>	\$1,525,000
<b>Term:</b>	12 months	<b>LTV:</b>	55%
<b>Security:</b>	1st Trust Deed		

The borrower was a developer and his construction loan came due. The Cavallino Fund provided a 12-month bridge loan to allow time to sell the property. The 4 bed, 3.5 bath sits on a hillside of Christmas Tree Hill with views of the Mountains and the Richmond Bridge.

*Update: After 6 months on the market the home sold for \$1,525,000.*