



## INVESTMENT HIGHLIGHTS

MILLENNIUM CAPITAL INVESTMENTS, LLC offers investments in real estate mortgages for savings and retirement funds. This program is IRA Eligible.

<b>Instrument:</b>	Real estate mortgage
<b>Investment:</b>	80% of the repaired value of the property
<b>Property:</b>	All purchase in the Cleveland Suburbs
<b>Security:</b>	1st lien registered at the Cuyahoga and Medina County Courthouses
<b>Interest rate:</b>	10% fixed return
<b>Term:</b>	5 years
<b>Income stream:</b>	Monthly or Quarterly interest payment

### INVESTMENT SCENARIO

- Millennium Capital Investments, LLC designates a property with a *certified*, appraised value of \$125,000.
- **Investor** makes a \$100,000 investment for a five year term which is 80% of the \$125,000 appraised value.
- **Investor** is paid 10% interest per year on the investment—in this case \$10,000 or \$833.35 per month.
- **Investor** is returned his original investment of \$100,000 at the end of the five-year term, after being paid a total of \$50,000 (\$833.35 x 60 months) in interest.
- **Investor** in a 5-year term turned their original \$100,000 investment into \$155,000, which does not include re-investing the monthly interest income.

**PARTICIPATION:** Earn passive income. All issues regarding maintenance, management, tenants, etc. are handled by Millennium Capital Investments, LLC .

**NO FEES:** *Millennium Capital Investments, LLC* incurs all expenses in closing on the investment, as well as any expenses incurred in the management of the investment property.

**EARLY PAYMENT:** If Millennium Capital Investments, LLC pays off the note before the end of the first year, the investor will continue to receive interest payments up to an additional 90 days or until

*Millennium Capital Investments, LLC* acquires another property for the investor. All transfers are subject to the Investor’s final approval.

**RIGHT OF 1<sup>ST</sup> LIEN HOLDER:** The Investor, as “mortgagor,” has the right of first lien holder and Power of Sale on the property.

**SAFETY:** A description of investment details, including legal compliance, insurance and underwriting guidelines can be found in the Millennium Capital Investments, LLC brochure, Sections 7 and 8.

**SUITABILITY AND DISCLOSURE:** Investors must be 21 years of age or older and have sufficient knowledge and experience in financial and business matters. The subject investments are not intended to be securities and, therefore, are not afforded protection under the Securities Act of 1933, the Securities Exchange Act of 1934 or applicable state laws and have not been registered under the Acts or certain state securities laws. If default occurs on payment per the terms of the promissory note and deed of trust, the investor’s legal rights of action are contained within those agreements and should be thoroughly examined with the investor’s own counsel.