

# SMART TRUST DEED INVESTING



**SMART TRUST DEED INVESTING**  
Critical Elements Every Investor Must Know



Dennis Doss  
General Manager  
Doss Law

**DOSS LAW**



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PORTFOLIO

## Trust Deed Investing

- Whole Loans
- Fractional Loans
- Mortgage Pools

Trust Deeds are securities

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For more information, call James Perry at (949) 349-1329 or E-mail: [Jperry@AlliancePortfolio.com](mailto:Jperry@AlliancePortfolio.com)

The above information is deemed to be reliable, we do not assume liability for its accuracy.

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## Required Licensing to Offer Trust Deed Investments

- DRE Broker
  - CA Dept. of Real Estate
- CFL
  - CA Dept. of Corporations

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## Compliance and New Legislation

- Owner Occupied 1-4
- High Cost-Predatory Lending
- Dodd Frank

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## Owner Occupied Exemptions

- Business Purpose
  - Intended use of proceeds
  - Percentage of proceeds used for business purpose
- Bridge Loan
  - Listed for sale
  - Less than 12 months.

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## Exempt Property Types

- Non-Owner 1-4 Residential
- Multi-Residential
  - 5 or more units
- Commercial
  - Office
  - Retail
  - Light Industrial

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## Loan Servicing

- Licensing Requirements
  - DRE Broker
  - CFL
- Impounds Requirements
  - Property Taxes
  - Property Insurance

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## Notice and Collection Requirements

- Monthly Payment Coupons
  - What information should they include
- Late Notices
  - Timing and method
- Filing NOD's
  - Timing requirements owner occupied

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## Lender/Investor Obligations

- Loan servicing fees
- Foreclosure fees
- Legal fees
- Advancements
- Majority Rule compliance

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## Value Provided by a Loan Servicer

- Ease of collection
- Systematic & timely notices
- Borrower communication
- State of the art software
- Regulatory compliance
- Trust account reporting
- Threshold lender compliance

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# SMART TRUST DEED INVESTING



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**New Industry Standard Servicing Agreement**

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**QUESTIONS  
AND  
ANSWERS**

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