

How to safely increase your retirement income

Only one little-known investment can:

- Earn you between 8% to 11% every year
- **Offer protection for your money**
- Provide you with regular monthly income

Inside: Get your FREE, no-obligation guide on *Low Risk, High Yield: Secrets to Safe Money Investing*

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Forget risky stocks and bonds

Discover a safe, secure way to earn
8% to 11% every year...no matter
what's going on in the markets

Inside: Get your FREE, no-obligation
guide on *Low Risk, High Yield:
Secrets to Safe Money Investing*

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1990 S. Bundy Drive, Ste. 630 • Los Angeles, CA 90025

If you're looking for consistent monthly cash flow, a high rate of return and substantial protection for your money...

**Send for your FREE, no-obligation guide
Low Risk, High Yield: Secrets to
Safe Money Investing**

Dear California Income Investor,

You're invited to join a select group of investors who know the secret to safeguarding their wealth without being dependent on the market.

It's a secret that yields 8% to 11% year after year—no matter what stocks and bonds are doing.

Sound impossible? Let me explain. It works because it's not a stock and it's not a bond. It's not even real estate. **It's called trust deed investing...and very few investors know about it.**

Plain and simple, it's a secure way for you to earn a high-yield, monthly income using an asset-backed investment. Sound attractive? I've put together a free guide for you (a \$29.95 value) that reveals how this investment can deliver these consistent results.

It's not complicated, and it's the only investment I know of that offers substantial protection for your money. Let me explain...

Your ideal combination of safety and reward

Any experienced bond investor will tell you: There's no such thing as a bond that can pay you 9%...and still keep your investment intact *even if it were to fall 30% in value.*

Nor has there ever been a stock or mutual fund that can provide you with an annual average return of 9%...and if it were to dip in value by 20%, 30% or even 40%...your money would still be protected!

Not even real estate can offer you a return between 8% to 11% every year while protecting the full value of your investment—even in a recession!

But trust deeds can do just that.

My name is Thomas OBryon and I'm co-owner and managing partner of **Wilshire Finance Partners (WFP)**, a California-based "First Trust Deed" investment company.

And in the FREE guide I'm about to send you, I'll reveal specific ways you can...

- **Earn** between 8% to 11% on your money every year
- **Receive** interest checks every month like clockwork
- **Protect** your money with high Loan-to-Value (LTV) First Trust Deeds on undervalued California real estate

I'll also prove that you can achieve these high returns and consistent cash flow, with far less risk than investing in stocks, bonds or real estate!

In fact, producing high returns with low risk through trust deeds is the reason I and co-owner Kevin DeMeritt created WFP and why we've put millions of dollars of our own

money into it!

This unique investment is unlike anything you've heard of before...

So if you're looking for growth and safety, I'd like to explain how **WFP** attracts low-risk investors by underwriting high-interest, short-term "bridge loans" to rigorously screened, highly qualified real estate buyers and developers.

For example, for a 2-year note on a multimillion-dollar commercial property, or even on a residential property, we typically earn between 8.9% to 11.9% on the money we lend—money that's always secured by a first trust deed.

By charging such uncommonly high interest rates, we're able to pay you between 8% to 11% every year—and we pay it to you monthly!

But you're probably wondering why experienced and skilled real estate buyers and developers would be willing to pay such high interest rates? It's simple really...

High yield, strong cash flow and uncompromising security... courtesy of your bumbling banks!

Credit, as you no doubt are aware, is tight. Banks are not lending. Even the most credit-worthy California real estate buyers and developers are unable to secure a timely loan.

So these borrowers, who would otherwise be any bank's customers, come to WFP for a loan instead.

Our real estate professionals are not in dire need of money. They have money. They are well-established real estate investors, owners and developers with assets and real estate investment experience—plus, they have sound business strategies.

But they are desperate for a loan now! Here's why...

California real estate is selling at bargain-basement prices...

...Prices not seen since 1995. So real estate buyers and developers are chomping at the bit to snap up these properties.

They know there's a ton of money to be made in California real estate—if only someone would lend them money—and *lend it to them quickly* (which certainly rules out banks)!

Here's a typical scenario for WFP...

Our future borrower owns an office building that's completely paid for—and now he wants to buy another one or two, at a discounted cost of 1 or 2 million dollars.

Now if by some miracle his bank is willing to lend him the money, it would take 1–2 months for the bank to actually hand over the money. And that won't work because...

He needs the money in 30 days or less!

You see, the building he wants to buy might be in foreclosure and he needs to buy it on the courthouse steps with cash—before someone else grabs it. Problem is, he doesn't have a couple million dollars in cash just lying around!

So he says to himself: "I don't care if I have to get a short-term loan at 9% or 11%. The

property I'm buying is 10%, 15%, maybe even 20% under market—its cash flow is higher than anything I've seen in the last 8, 9 or 10 years! I'll get the longer-term financing later, in 6 or 9 months—but right now I need a loan, so I can buy the building!"

And that's exactly why these real estate professionals come to **Wilshire Finance Partners**—and why they're more than willing to pay us an uncommonly high interest rate on the money we loan them—which we then pass on to you in a monthly interest check—with an **annual average yield that's currently at 10.34%**¹.

But why should you *trust* **WFP** with your money—and more to the point— why trust and invest your money with me?

You'll enjoy substantial protection for every dollar you invest

Someone once asked me why **WFP** is safer than owning individual stocks, bonds or real estate. So I painted him a picture...

I asked him: What's your next door neighbor's house worth?

He said: Maybe \$600,000.

I said: Okay, would you buy it for \$300,000?

He said: Yes, of course!

I said: Well, if you loan 50% on that \$600,000 home, in a first-position trust deed, while receiving a return of 9% on your money, and somewhere down the road your neighbor doesn't pay back the loan...the worst that can happen is you bought that \$600,000 house for just \$300,000.

And then I asked him: Can you buy a stock that pays 9%, and if it falls 50%, you'll still be whole? What other investment can do that? What other investment can you buy where if your collateral value falls 25%, 35% or 50%—your money is still protected? A stock can't do it...a bond can't do it...not even real estate can do it.

The bottom line is that...

If you want a high-yield investment... stable cash flow...rock-solid principal protection... and experienced financial management...

Call Wilshire Finance Partners today—and join other risk-averse income investors who are earning 10.34% on their money right this minute.

Whether you're looking to strengthen and balance your existing portfolio, fund your retirement accounts or simply generate an above-average monthly income, **WFP** is the right investment for you.

And our FREE, no-obligation guide, **Low Risk, High Yield: Secrets to Safe Money Investing**, will provide all the details you need to get started.

Request your FREE Investment Guide today and see how easy it is

Just call Toll-Free **1-866-575-5070** between the hours of 9:00 a.m. and 5:00 p.m. (PT) and

¹ Returns are from an audit completed January 5, 2010, by Armanino McKenna LLP Certified Public Accountants & Consultants—www.amllp.com.

Over please...

we'll answer all your questions and immediately send your FREE guide.

Inside this highly informative, no-obligation guide (a \$29.95 value, yours FREE), you'll discover all the secrets behind successful and profitable trust deed investing, including...

- **3 little-known ways wealthy investors protect their principal**
- Why so few investors understand trust deed investments
- **7 surprising reasons trust deed investments are better than stocks, bonds and money market accounts**
- How putting \$50,000 in trust deeds can help you sleep better at night
- **The secret of securing returns of 8% to 11% a year**
- Where wealthy investors put their safe money in uncertain times
- **How investors can earn a minimum of 8%–11% return without worrying about stocks and bonds**

With your FREE guide in hand, you'll get a detailed look at what trust deeds are all about, why you should invest in them, how it can be done safely and securely and how you can start reaping the rewards of this low-risk investment.

That way, you can finally stop worrying about your hard-earned money losing value in this still troubled economy.

And when you invest with Wilshire Finance Partners, you can rest easy knowing you'll earn a high yield and a monthly income, plus protection for your money.

I look forward to speaking with you soon...and protecting your investment portfolio while paying you between 8% to 11% annual returns—paid every month!

Sincerely,

Thomas OBryon

Thomas OBryon

Co-owner, **Wilshire Finance Partners**

P.S. Remember: By investing with **Wilshire Finance Partners**, you could earn between 8% and 11% every year!

P.P.S. As I mentioned on page 2, I'll share more about why this little-known investment strategy is significantly safer than stocks, bonds or real estate in my guide on **Low Risk, High Yield: Secrets to Safe Money Investing** (a \$29.95 value). So be sure to request your FREE copy today.



1-866-575-5070 9:00 a.m. to 5:00 p.m. (PT)

www.WilshireFP.com

1990 S. Bundy Drive, Ste. 630 • Los Angeles, CA 90025

Disclosure: Wilshire Finance Partners is licensed for California only.

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. State law dictates that we acknowledge that interest on trust deeds is not guaranteed. No investment is completely risk free and past performance is not a guarantee of future results. Before investing, investors must be provided applicable disclosure documents. Mortgage Broker fees will apply unless stated otherwise. California Department of Real Estate, real estate broker license number 01841579.

avoid paying taxes now

Read this only if you
want to learn how to

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Dear Investor,

Hi, this is Kevin DeMeritt, Thom's partner and co-owner of **Wilshire Finance Partners**.

Because you can expect us to return between 8%–11% annually, the question of taxes obviously arises. The simple solution...is to hold your **WFP** investment in a self-directed IRA.

In fact, approximately 30% of our investors hold their **WFP** investments in a self-directed IRA.

**I know you'll agree it's a great problem to have:
Earning between 8%–11% on your money in a
secure and collateralized investment.**

If you don't already have a self-directed IRA, the benefits of which are many, most notably the ability to choose your investments, we've created an account for **WFP** investors at Sterling Trust, Inc.

And we'll even help you transfer all or part of your current IRA into your new, self-directed WFP Trustee IRA.

Remember, it's the easiest way to earn a profit and avoid paying gains taxes.

That's why I encourage you to call us right away with every conceivable question or concern you might have. I don't want you to kick yourself because you didn't take 5 minutes to pick up the phone and talk to us.

Call us Toll-Free at 1-866-575-5070 right now and find out everything you need to know—so you can make a smart, informed and profitable decision.

Thank you,



Kevin DeMeritt
President, **Wilshire Finance Partners**

P.S. There's no benefit to waiting. You could be earning 8%–11% on your money right now! So call us today.

Request your FREE Investment Guide today...

Low Risk, High Yield: Secrets to Safe Money Investing (a \$29.95 value, yours FREE!)

Inside this valuable, no-obligation guide, you'll discover...

- The surprising reason investors can make 8%–11% without the risk of stocks and bonds
- 3 factors that could make a WFP trust deed your best-performing investment
- 7 little-known reasons investors find trust deed investing secure, private and profitable
- Why inflation can help safeguard your trust deed investment
- #1 reason high-net-worth individuals trust their money to WFP
- How trust deed investing protects you against recession, market crashes and economic uncertainty



In your FREE Investment Guide, valued at \$29.95, you'll discover the surprising reasons trust deed investing offers an ideal combination of safety and reward.

See for yourself how trust deed investing can deliver a consistent return *without* substantial risk to your investment. Request your FREE guide and prospectus today.

Read what successful investors are saying about Wilshire Finance Partners

Consistent income

"I've been in **Wilshire Finance Partners** for almost 2 years, and I really appreciate the consistent returns. It's just hard to find 9% or better in today's markets. Like clockwork, I get my check every month."

—David Ruiz, San Diego, California

A low-risk investment

"At my age I don't feel like I can afford risk anymore. That's why I like my **Wilshire** investment. I also like the fact that the owners have invested a substantial amount of their own money in it."

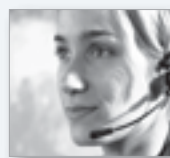
—Jerold Beeve, La Canada, California

One of my better performers

"When I got into **Wilshire Finance Partners**, I started with a small portion of my retirement account. Now it's one of my better performing investments, and I've already increased my position by 50%."

—Dave Engstrom, Los Angeles, California

4 ways to get started



1 Call today
Toll-Free

1-866-575-5070

9:00 a.m. to 5:00 p.m. (PT)

2 Visit our website
www.WilshireFP.com



3 Request by mail
Please complete and return the Request Form below to:

Wilshire Finance Partners, Inc.
1990 South Bundy Drive, Ste. 630
Los Angeles, CA 90025

4 Request by fax
1-310-436-4515



FREE Trust Deed Investment Guide and Prospectus Request Form

YES! Please rush me my FREE trust deed investment guide, **Low Risk, High Yield: Secrets to Safe Money Investing** (a \$29.95 value). Please also send me the **Wilshire Finance Partners** Prospectus that includes a detailed explanation of how I can receive annual yields of between 8% and 11%—paid as a regular monthly income!

To make sure your FREE guide arrives in your mailbox, please make any necessary changes to your name and address, which are printed below for your convenience.

Phone number _____

Email address _____

Thank you for requesting your **Wilshire Finance Partners** Investment Guide and Prospectus. Mail your Request Form in the postage-paid envelope provided or mail it to:



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A \$29.95 value—FREE!

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7 ways to enjoy safety, high yields and dependable monthly income

1. **An 8%–11% annual average yield paid monthly** through the underwriting of first trust deeds on high-quality investment real estate properties while keeping your overall risk low.
2. **Annual compound yield since inception is 10.34%¹**—which helps keep your portfolio safe from the ravages of inflation, and is head and shoulders above most other income investments.
3. **Loans are short-term “bridge loans” with the maximum duration not to exceed 24 months.** The current average is 15 months. In addition, our portfolio keeps in step with inflation: As interest rates rise, our loans mature. That’s extra protection for your money.
4. **Maximum loan-to-value (LTV) is no more than 65%—currently 56.7%²**—which helps protect your investment from defaulting loans. In other words, any property we write a loan on would need to drop in value by 35% before its value equaled the amount loaned against it.
5. **All investments are 0% load or commission—you pay no fees to invest with us.** What you see is what you get.
6. **Interest checks are mailed monthly**—no waiting for quarterly or semiannual payments.
7. **Complete online access to your account** so you can see your average rate of return, payment history and all current loans in your portfolio.

¹ Returns are from an audit completed January 5, 2010, by Armanino McKenna LLP Certified Public Accountants & Consultants—www.amllp.com.

² LTV average is based on Wilshire Income Fund results from the 2008–2009 LTV at 56.7%

Why WFP is uniquely suited to help you generate 8%–11% returns

If there were a list of the 10 most influential people in the private money mortgage business, Thomas OByron’s name would be on it.

CEO of **Wilshire Finance Partners**, Thomas has over 30 years of experience in the real estate industry and is in constant demand by upper-tier management clients and pension profit-sharing trusts as both a speaker and consultant.

Here are just a few of his accomplishments:

- In the 1980s, Thom’s company helped struggling California S&Ls successfully turn their huge REO loan portfolios (foreclosed properties) into stable and performing loans
- When the nationwide S&L debacle hit, President Bush and the U.S. Congress hired Thom to manage and liquidate our nation’s troubled real estate portfolio. He brought on to oversee the disposition of the U.S. government’s 55,000 REO residential and commercial real estate properties.
- Afterwards, he worked with a select group of high net worth investors like you buying and selling real estate and trust deeds.
- In 2008, he created WFP to take advantage of the opportunities in undervalued California real estate—real estate that’s worth 35% to 50% more than our investment in it.

Discover how trust deed investing can work for you. Send in the form on the reverse side today to request your FREE Investment Guide, *Low Risk, High Yield: Secrets to Safe Money Investing* (a \$29.95 value!)

Higher returns

“That’s what I’ve been getting, and I just don’t know that many places anymore to get that kind of return without taking a lot bigger risks.”

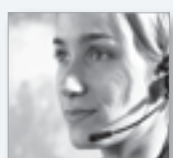
—Steve Cleary, Los Angeles, California

Sensible investing

“Finally an investment that isn’t a house of cards, just straight-up commonsense investing. And I like the fact that I can talk directly to the people running it and get straight answers. Thank you for your expertise and hard work.”

—Marc Palazzo, Pacific Palisades, California

4 ways to get started



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