



VESTIN ORIGINATIONS

First Trust Deed Opportunity

Gibson LP Loan #1266-12-11

Borrower:	Gibson LP, A Nevada Limited Partnership
Property Address:	980 American Pacific Drive, Henderson, NV 89041
Assessor's Parcel No.:	178-11-411-026
Subject Property:	Our loan will be secured by an approximately 61,000 square foot multi-tenant industrial/office building located on American Pacific Drive in Henderson. The building is a combination of warehouse space and office space and is currently 91% leased to 8 separate tenants. The building sits on approximately 3.5 acres and provides convenient access to I-95, I-215, Henderson, the Valley Auto Mall, and McCarran International Airport.
Loan Amount:	\$2,500,000
Estimated Value:	\$4,100,000 as appraised by Timothy R. Morse & Associates (12/2011)
Loan-to-Value:	61%
Yield:	7.25% annual interest, paid monthly
Term:	12 months with an optional one year extension period.
Minimum Investment:	\$25,000
Guarantors:	Jerry E. Polis and DAVRIC Corporation, a Nevada Corporation

Borrower history: Jerry E. Polis, a major stockholder and President of ASI Technology Corporation, a public company with important patents on jet engine sound reduction technology and leading edge plasma technology applications, provides bridge financing for builders, developers, and public companies. He is the President of the Southern Museum of Fine Art and co-owner of Gallery P, one of Las Vegas premier art galleries. He also serves on the advisory board of Sierra Petroleum, an oil and gas production company based in Midland, Texas. Mr. Polis' business interests have included Polis Realty from 1964-2002; co-ownership of 24 Taco Bell franchises operating in Nevada as Las Cal Corporation from 1968-1997; co-founder of Commercial Bank of Nevada, a privately owned bank in Las Vegas that was merged into NYSE-listed Colonial Bank in 1998; and director of ValueStar Corporation, a publicly traded corporation from 1995-2000. In the 1970s, Mr. Polis was the largest shareholder of Far West Bank, Provo, Utah.

Mr. Polis currently serves as the Chairman of the Paradise Sertoma Scholarship Fund for Deaf Students. He has served as director at Temple Ner Tamid and the Las Vegas Art Museum.

Mr. Polis graduated in 1953 from Penn State with a B.A. Degree in Commerce.

Prior History: Mr. Polis is a repeat borrower and has successfully repaid approximately \$20,000,000 in loans over a 15 year period.

Exit Strategy: The borrower will obtain permanent takeout financing by the loan maturity date.

Disclaimer: Past performance is not necessarily indicative of future results or success. Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Prior to investing, investors must be provided applicable disclosure documents. NV MBL #274

To invest, or to receive additional loan details, such as the appraisal, please contact our offices at (702) 227-0965.

Vestin Originations, 8880 W. Sunset Rd., Suite 200, Las Vegas, NV 89148