

# Trust Deeds Offered via EQlibrium Investments



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**Press Release Summary: A trust deed, or also known as a deed of trust, is a document used to secure debt on a home acting as a mortgage. A trust deed is recorded as a lien on real property. However, although a deed of trust acts like a mortgage, there are differences between a mortgage and a deed of trust.**

Press Release Body: **EQlibrium Investments** now offers **Trust Deeds** for clients. A trust deed, or also known as a deed of trust, is a document used to secure debt on a home acting as a mortgage. A trust deed is recorded as a lien on real property. However, although a deed of trust acts like a mortgage, there are differences between a mortgage and a deed of trust.

A trust deed is used as security for a loan on real property, and the specifics regarding the loan are written in a promissory note. A deed of trust is then documented at the county recorder's office to legally notify the world that the property in question has now been pledged to secure a loan.

There are three parties involved in a trust deed. The Beneficiary which is the investor/lender/note holder, the Trustor which is the borrower and the Trustee which is a third party selected by the investor who has the legal power to act on the investors behalf and holds the title until the note has been paid. The deed of trust recorded against the borrower's property title is what secures the lenders investment.

When making an investment in a deed of trust, the Trustor makes the property transfer, in trust, to the **Trustee (independent third party)**. The Trustee then holds the conditional title on the behalf of the **beneficiary (investor/lender/note holder)**, and then either of the following takes place: The trust deed will be returned to the borrower once they satisfy all of the terms and conditions that were outlined in the promissory note. The property will be put up for sale should the borrower default – also known as foreclosure. *"In many cases, if the borrower defaults there is actually more profit in the investment,"* said **Louis Pugliese, President of EQlibrium Investments**. *"A good management company will pass along most, if not all, of this additional return to the investor."*

A few of the benefits of trust deed investing are high returns, a consistent cash flow, and capital preservation while owning an investment that is secured by real property. *"Trust deeds offer a great way to earn a higher rate of return and still be secured by an asset to minimize risk,"* Pugliese said.

Investors who invest in trust deeds typically make a 12 to 18% return, paid out monthly, with a minimum investment of just \$50,000 and relatively low risk. As a result, they are able to enhance their lifestyle significantly without threat to their principal, or build a large nest egg, safely, in a relatively short period of time. Pugliese adds: "Most investors do not realize that they can also use their 401K and IRA's to invest, earning them much higher returns." Investing in a trust deed is simple. All you need is knowledge of your personal financial situation and investment account records.

**Web Site:** <http://www.eqlibrium.com>

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