

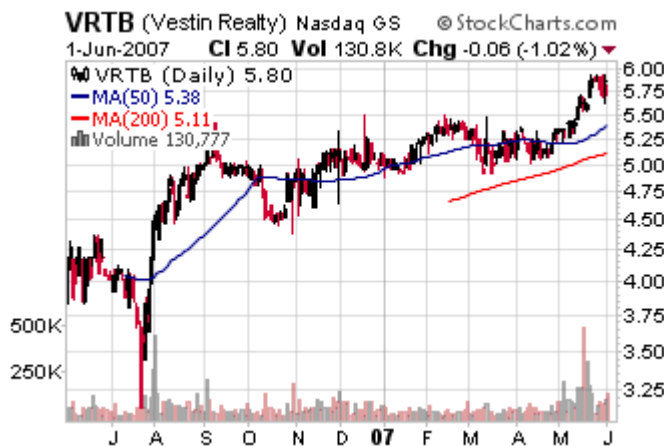
## Vestin Realty Mortgage II, Inc. (NASDAQ: VRTB)



Vestin Realty Mortgage II, Inc., founded in 2001, is a real estate investment trust (REIT), which invests in short-term loans secured by real estate through deeds of trust or mortgages. The company offers various real estate loans, including commercial, construction, acquisition and development, land and residential loans. It operates in Arizona, California, Hawaii, Nevada, New York, Oklahoma, Oregon, Texas, and Washington. Since inception it has served more than 5,000 investors.

The trust's principal investment objectives are to produce revenues from the interest income on its mortgage loans, provide regular cash dividends from its income, and reinvest, to the extent permissible, payments of principal and sales. Taxed as a REIT under the Internal Revenue Code, the company is not subject to federal income tax provided it distributes at least 90% of its taxable income to its stockholders.

Vestin Realty Mortgage II, Inc. is managed by Vestin Mortgage, Inc., which is a subsidiary of Vestin Group, Inc., a well-known asset management, real estate lending and financial service company. Vestin Mortgage, Inc. is one of the leading real estate based fund managers with extensive experience in real estate asset management, as well as in the selection, evaluation and servicing of commercial real estate loans. Vestin Mortgage, Inc. manages two publicly traded REITs and a real estate investment fund. Since 1995, Vestin Mortgage, Inc.'s mortgage activities have facilitated more than \$2.0 billion in lending transactions.



CURRENT PRICE: \$5.80  
 52-WEEK RANGE: \$3.47 - \$5.94  
 AVG DAILY VOLUME (90-DAY): 69,739  
 FLOAT: 38.2 million  
 OUTSTANDING SHARES: 38.9 million  
**MARKET CAPITALIZATION: \$225.4 million**

### INCOME STATEMENT HIGHLIGHTS

REVENUE: \$23.5 million  
 NET INCOME: \$15.9 million  
 EPS (Diluted): \$0.41  
 DIVIDEND PAYOUT: \$0.58

All figures twelve months trailing as of December 31, 2006

### BALANCE SHEET HIGHLIGHTS

CASH & EQUIVALENTS: \$7.3 million  
 TOTAL ASSETS: \$294.2 million  
 NET WORTH: \$279.5 million

All figures as of March 31, 2007

### RECENT NEWS HEADLINES

Wed, May 9, 2007

Vestin Realty Mortgage II announced that on May 8, 2007, its Board of Directors declared a cash dividend of \$0.0535 per common share for the month of May 2007, payable on June 26, 2007 to shareholders of record as of June 7, 2007.

Mon, Apr 30, 2007

Vestin Realty Mortgage II announced that Michael V. Shustek, the company's President, Chief Executive Officer and Chairman of its Board of Directors, has adopted a stock purchase plan pursuant to Rule 10b5-1 promulgated under the Securities Exchange Act of 1934. Pursuant to the plan, Mr. Shustek may spend up to \$2 million to acquire shares of the company's common stock at prevailing market prices over the course of the next 13 months, with all purchases being executed by independent broker-dealers on specified dates in accordance with the requirements of Rule 10b5-1.

### HEADQUARTERS

**Vestin Realty Mortgage II, Inc.**  
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