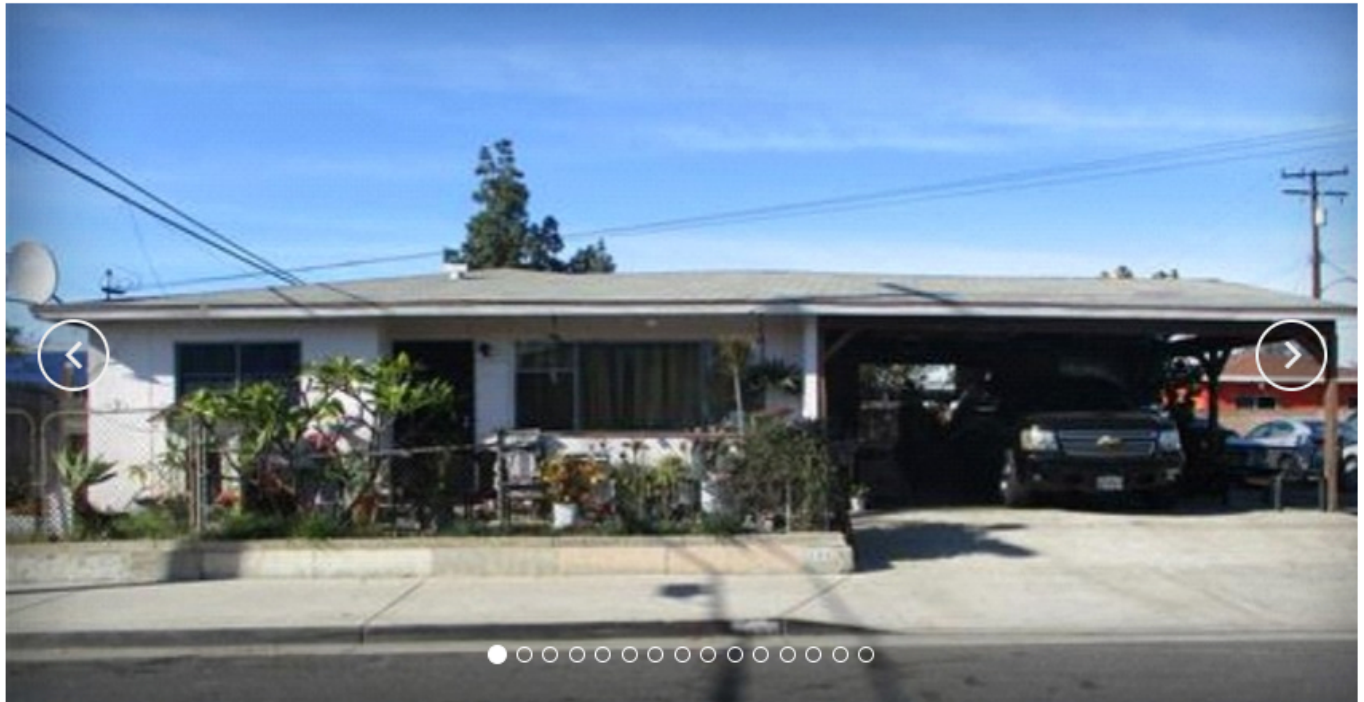


\$337,500 1st TD @ 8.50%, 72.58% BPO LTV, 75.00% Purchase LTV, NOO, SFR, Purchase, 36 Mos. Term, 6 Mos. Guar. Int., \$67,500 Min. Inv., Santa Ana, CA 92703

1204 W 2nd Street Dana Point CA 92703 United States



[Overview](#) [Management](#) [Financial](#) [Property](#) [Map](#) [Photos](#) [Documents](#) [Questions](#)

Overview

Experienced real estate investor is seeking a 1st TD loan to purchase this non-owner occupied "Fix & Rent" SFR investment property in Santa Ana, Orange County, CA. In addition to renting out this SFR after some minor repairs, borrower plans to maximize investment income by building an ADU on the subject property's large, unused lot.

The subject property is a single story SFR with 943 SF of rentable living space on a .14 acre lot. The subject property has a total of 4 rooms, 2 Bed / 1 Bath and a 2 car driveway. The subject property is very well located in the heart of Santa Ana, south-west of the 5 FWY, near Main & Fourth Street shopping, restaurants, the Santa Ana Zoo, parks and churches.

Exit strategy from our loan is conventional loan. This loan is 72.58% LTV on a recent BPO value of \$465,000 and 75.00% off purchase price of \$450,000. Loan structure features 6 months guaranteed interest, yielding a 8.50% annualized return. Minimum investment is \$67,500 or 20%.

What we like about this Trust Deed opportunity:

1. SFR Investment Property
2. Central Santa Ana location
3. Building ADU on unused property lot
4. 6 months guaranteed interest
5. 610 FICO

Possible concerns:

1. Borrower would like to close as quickly as possible

Management

President and Founder, of Mortgage Vintage, Inc. and CrowdTrustDeed. Mortgage Vintage, Inc. is a fast and professional direct lender specializing in bridge loans for real estate investors and business purpose borrowers looking to capitalize on market opportunities.

Mortgage Vintage, Inc. connects people who want to invest money secured by Real Estate with real estate investors and business professionals who want to borrow money. Specifically we're a Hard Money Lender placing private investment capital into well secured and well underwritten Trust Deed Investments. Our mission is to provide the highest quality Trust Deed Investment opportunities with first class service, communication and transparency.

Mortgage Vintage sells their Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional high yield Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real estate secured investments.



Mr. Sandy MacDougall CTD

Financial

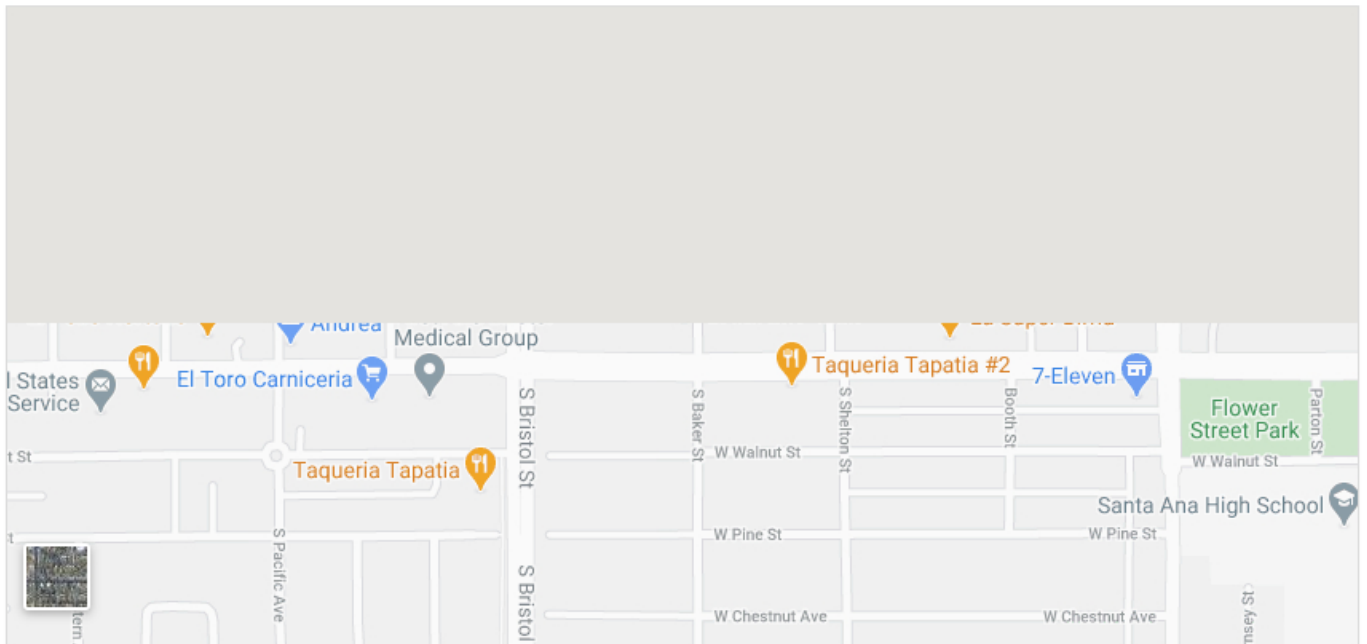
1. Offering Type: Debt
2. Investor Yield: 8.50%
3. Minimum Raise Amount: \$337,500
4. Minimum Investment Amount: \$67,500
5. Loan amount (\$): \$337,500
6. Lien position: 1st TD
7. Borrower Credit Score: 610.0
8. LTV/CLTV: 75.0%
9. Deal Type: Purchase
10. Loan Term Length: 36
11. Property Condition: Minor Rehab
12. Lien Position: 1st TD
13. Loan Type: Purchase
14. Purchase Price: \$450,000
15. BPO Value: \$465,000
16. Loan Amount: \$337,500
17. LTV on BPO / Purchase Value: 72.58% / 75.00%
18. Fractional Interests (5): \$67,500 or 20.00%
19. Lender Rate: 8.50%
20. Monthly Payment to Lender: \$2,390.63
21. Amortization/Term: Interest Only / 36 Mos
22. Gross Protective Equity over BPO Value: \$127,500
23. Guaranteed Interest: 6 Months
24. Borrower Credit: 610
25. Exit Strategy: Conventional Loan

Property

1. Property Type: SFR
2. Purchase Price: \$450,000
3. BPO Value: \$465,000
4. SFR Rentable SF: 943 SF

- 5. SFR Lot Size: .14 acre
- 6. SFR Total Rooms: 4
- 7. Total Bedrooms: 2
- 8. Total Bathrooms: 1
- 9. Stories: 1
- 10. Garage: 2-car carport
- 11. Exterior Wall: Stucco
- 12. Year Built: 1960
- 13. Architectural Style: Bungalow
- 14. Occupancy: Non-owner Occ.
- 15. County: Orange County
- 16. Zoning: Residential

Please see overview above.



Photos



frontview



Future ADU Site on asphalt



leftside view





rightside view



streetview



Photo Jan 21 12 08 37 PM



Photo Jan 21 12 09 15 PM



living room



kitchen



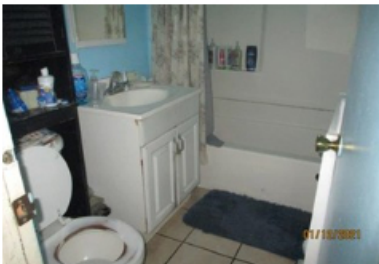
kitchen 2



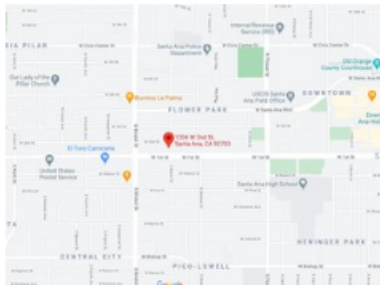
bedroom 1



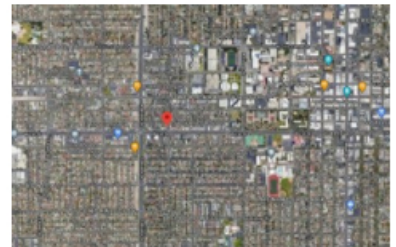
bedroom 2



bathroom



google map



aerial map

Documents

[Perez_Juarez_-_BPO_2nd_St._-_465k.pdf](#) (pdf, 3382KB)

[Perez_Juarez_-_Handwritten_Loan_Purpose_Letter.pdf](#) (pdf, 90KB)

[Perez_Juarez_-_Preliminary_Report_\(2nd_Street_Only\).pdf](#) (pdf, 1081KB)

[Perez_Juarez_-_Property_Profile.pdf](#) (pdf, 167KB)

[Perez_Juarez_-_Purchase_Agreement.pdf](#) (pdf, 23279KB)

[Zillow_450k.pdf](#) (pdf, 187KB)

[Redfin_450k.pdf](#) (pdf, 424KB)

