

\$536,250 1st TD @ 9.00%, 65.00% LTV, 63.29% Net LTV, NOO, SFR, REFI Cash-Out, 24 Mos. Term, 6 Mos. Guar. Int., 3 Mos. Prepaid, \$53,625 Min. Inv., Anaheim, CA 92804

428 S. Hampton Street Anaheim CA 92804 United States



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Overview

Real estate investor and business owner is seeking a 1st TD business purpose cash-out loan on this non-owner occupied SFR investment property in Anaheim, Orange County, CA. Funds from our loan will be used to pay off an existing 1st TD that is in default and the subject property is in foreclosure. The balance of the funds will be used to purchase new business software and a consumer lead database for borrower's mortgage brokerage company in order to increase revenue for business.

The subject property is a traditional style, two story, SFR with 2,621 SF of living space on a 9,664 SF lot. The subject property has a total of 8 rooms, 4 Bed / 3 Bath and an attached 2 car garage. The SFR subject property is fully occupied. Tenant pays \$3,000 mo./rent. The subject property is in a desirable suburban neighborhood, well located south-west of the 5 FWY, near many local schools, shopping, grocery stores and restaurants.

Exit strategy from our loan is conventional loan. This loan is 65.00% LTV and 63.29% Net LTV on a recent BPO value of \$825,000. Loan structure features 6 months guaranteed interest and 3 months prepaid interest yielding 9.00% annualized return. Minimum investment is \$53,625 or 10%.

What we like about this Trust Deed opportunity:

1. SFR Investment Property
2. Existing \$3,000 monthly rental income
3. 6 months guaranteed interest
4. 3 months prepaid interest
5. 65.00% LTV and 63.29% Net LTV

6. FICO 630

Possible concerns:

1. Current Loan in Default / Property Foreclosure

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: 9.00%
3. Minimum Raise Amount: \$536,250
4. Minimum Investment Amount: \$53,625
5. Loan amount (\$): \$536,250
6. Lien position: 1st TD
7. Borrower Credit Score: 630.0
8. LTV/CLTV: 65.0%
9. Deal Type: Cash-Out Refinance
10. Loan Term Length: 24
11. Property Condition: No Rehab
12. Exit Strategy: Conventional Loan
13. Lien Position: 1st TD
14. Loan Type: Business Purpose Cash-Out Refi
15. Loan Amount: \$536,250
16. LTV / Net LTV BPO Value: 65.00% / 63.29%
17. Fractional Interests (10): \$53,625 or 10.00%
18. Lender Rate: 9.00%
19. Monthly Payment to Lender: \$4,692.19
20. Amortization/Term: Interest Only / 24 Mos
21. Gross Protective Equity over BPO Value: \$288,750
22. Guaranteed Interest: 6 Months
23. Prepaid Interest: 3 Months
24. Rental Income: \$3,000/mo.
25. Borrower Credit: 630

Property

1. Property Type: SFR
2. Broker Price Opinion (BPO) Value: \$825,000
3. SFR Rentable SF: 2,621
4. BPO Value/SF: \$314.77
5. SFR Lot Size: 9,664 SF
6. SFR Total Rooms: 8
7. SFR Bedrooms: 4
8. SFR Bathrooms: 3
9. Stories: 2
10. Garage: 2-car attached
11. Exterior Wall: Wood / Stucco
12. Year Built: 1965
13. Architectural Style: Traditional
14. Occupancy: Non-owner Occ.
15. County: Orange County
16. Zoning: Residential

Please see overview above.



Photos



FrontView



right angle view



Streetview



kitchen



dining room



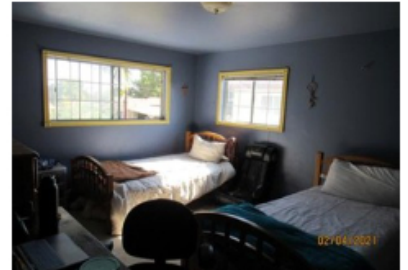
family room



living room



bedroom 1



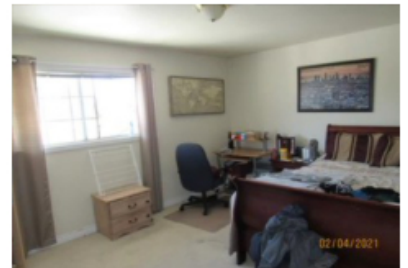
bedroom 5



bedroom 4



bedroom 3



bedroom 2



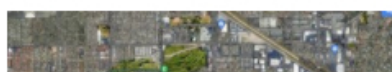
bathroom 2

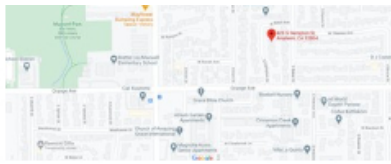


bathroom 3



bathroom 1






Google Map





Aerial Map


Documents


 [Zapata - BPO - 825k - 2-8-21.pdf](#) (pdf, 7044KB)

 [Zapata - _Property_Profile.pdf](#) (pdf, 246KB)

 [Zapata - _Preliminary_Report.pdf](#) (pdf, 336KB)

 [Zapata - _Value_-_Redfin__849K.pdf](#) (pdf, 1068KB)

 [Zapata - _Handwritten_Loan_Purpose_Letter.pdf](#) (pdf, 36KB)

 [Zapata - _CPA_Letter_re_Income.pdf](#) (pdf, 8KB)