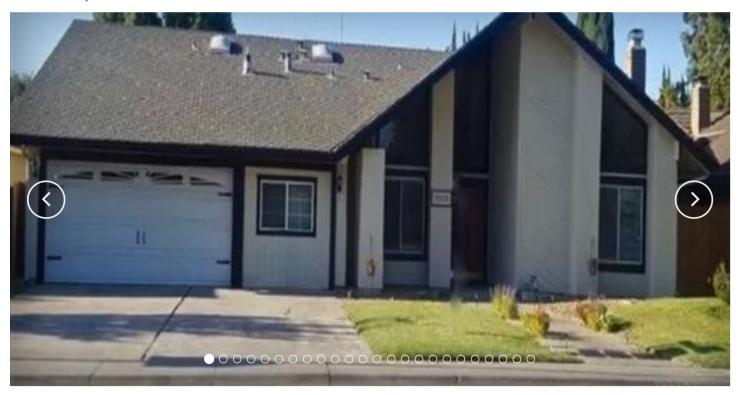
\$300,000 1st TD @ 8.50%, 60.00% LTV, NOO, SFR, CO, 60 Mos Term, 9 Mos. Guar Int, \$50,000 min inv, Stockton, CA 95207

1725 W. Benjamin Holt Drive Stockton CA 95207 United States



Overview Management Financial Property Map Photos Documents Questions

Overview

Successful Mortgage Vintage borrower and Business owner with a 763 credit score is seeking a new business purpose cash-out 1st TD on this non-owner occupied investment property in Stockton, CA in San Joaquin County. Funds from our loan will be used to make improvements to the existing property and to invest in borrower's business.

The subject property is 2,533 SF ranch style SFR sitting on a 6,784 SF lot. The home has 9 total rooms with 4 BR/2.5 BA and a 2-car attached garage. The property is located in a suburban location with close proximity to parks, shops and major highways. Rental income is \$2,700/ month. Exit strategy from our loan is to payoff loan from business revenues.

This loan is 60.00% CLTV on the BPO value of \$500k. Loan structure features 9 months' guaranteed interest and 8.50% annualized return. Minimum investment is \$50,000 or 16.67%.

What we like about this Trust Deed opportunity:

- 1. Prior, good paying borrower with 763 credit score
- 2. Non-owner Occupied Investment Property
- 3. 8.50% Annualized Return
- 4. 9 months Guaranteed Interest
- 5. \$2,700/month rental income

Possible concerns:

1. Some deferred maintenance on property

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

Offering Type: Debt
Investor Yield: 8.50%

3. Minimum Raise Amount: \$300,0004. Minimum Investment Amount: \$50,000

5. Loan amount (\$): \$300,000

6. Lien position: 1st TD

7. Borrower Credit Score: 763.0

8. LTV/CLTV: 60.0%9. Deal Type: Cash Out10. Loan Term Length: 60

11. Property Condition: Minor Rehab

12. Lien Position: 1st TD

13. Loan Type: Business Purpose Cash-Out Refi

14. Loan Amount: 30000015. LTV on BPO Value: 60.00%

16. Fractional Interests (6): \$50,000 or 16.67%

17. Lender Rate: 8.50%

18. Monthly Payment to Lender: \$2,125.0019. Amortization/Term: Interest Only / 60 Mos

20. Gross Protective Equity over BPO Value: \$200,000

21. Guaranteed Interest: 9 Months

22. Prepaid Interest: None23. Borrower Credit: 763

24. Exit Strategy: Payoff from Business Revenues



Photos



Front Pic 1



Side View 2



Dining Room



Front Pic 2



Living Room



Kitchen



Side View 1



Living Room Pic 2



Master Bedroom



Master Walk In Closet



Master Bathroom



Bedroom 1



Bedroom 2



Bedroom 3



Bathroom 2



Half Bath



Hallway



Informal Living Room



Office



Laundry Room



Garage



Backyard



Side of House



Street View

Documents

- ☐ Gabucan_-_Rental_Agreement.pdf (pdf, 256KB)
- ☐ Gabucan_-_Escrow_Instructions.pdf (pdf, 124KB)
- ☐ Gabucan_-_BPO_-__485k_-_6-4-21.pdf (pdf, 4625KB)
- ☐ Gabucan_-_Preliminary_Report.pdf (pdf, 314KB)
- ☐ Gabucan_-_Property_Profile.pdf (pdf, 801KB)
- ☐ Gabucan_-_Value_-_Redfin__489K.pdf (pdf, 1129KB)

Investor Questions