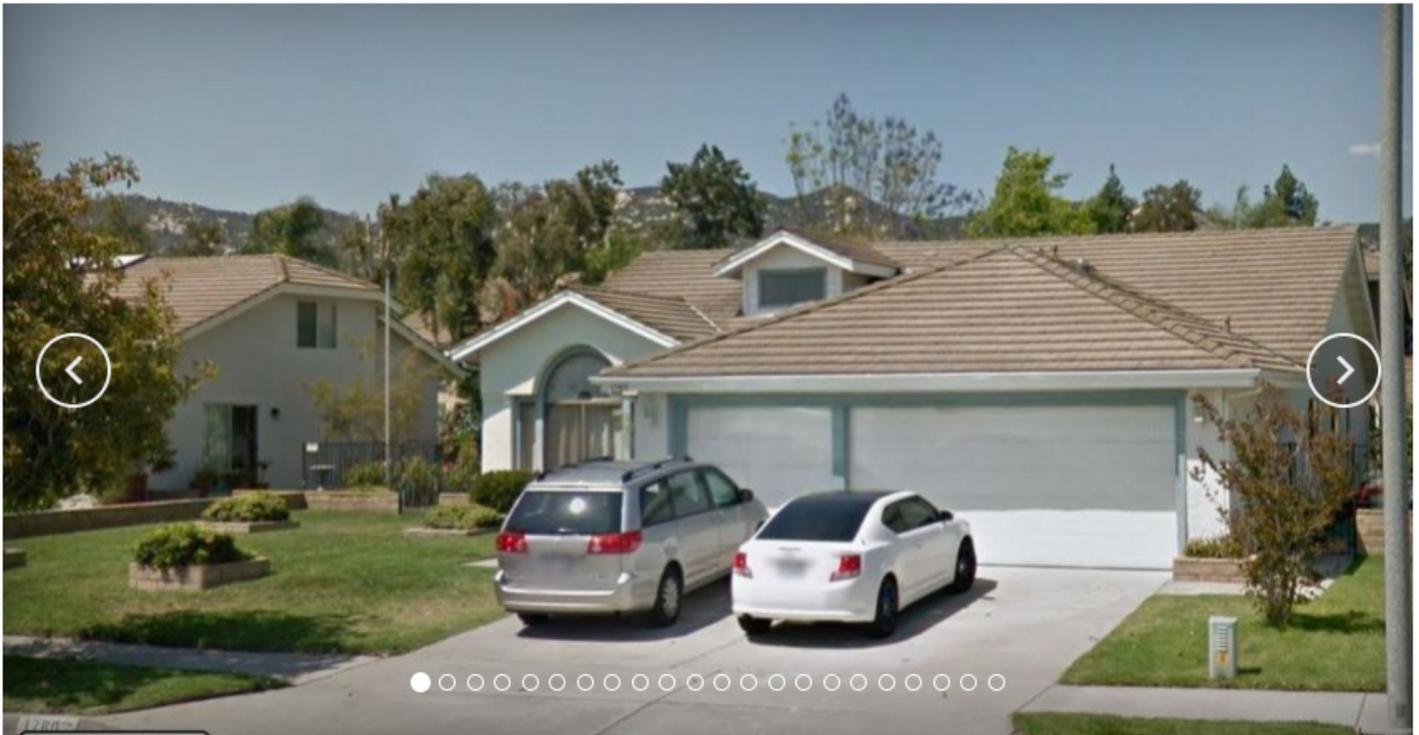


\$805,000 Blanket 1st TD @ 9.25%, 66.47% LTV, Business Purpose Purchase Loan, NOO, SFR's, 24 Month Term, \$80.5k Min. Inv., Escondido, CA

1780 Pinehurst Ave. Escondido CA 92026 United States



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- Questions

Overview

710 credit score borrower is seeking a 1st TD blanket Loan on the subject SFR properties which are being used by a Non-Profit to house court placed abused minors. The borrower is on the Board of the Non-Profit, "Circle of Friends" and together they have the opportunity to purchase these two SFR's that they have been operating in for 14 years. The subject properties are located in Escondido in San Diego County and are being purchased for \$623,655 and \$587,335 respectively. Total of \$1.211 Mil. Gross revenue for the properties is \$48k per month (\$6k/minor). The borrower plans to get a conventional refinance after the 6 mo. guarantee period. The current Seller who has been the Lessor of these properties has offers much higher than what this Non-Profit is in Escrow for and therefore wants to cancel this Escrow if not funded by Thurs., June 24th. We will not be accepting IRA money on this Trust Deed as all monies need to be wired on Wed., June 23. Borrower is bringing in \$432k as down payment.

The subject property on Pinehurst is a one-story traditional style SFR and was built in 1989. The home has 6 total rooms with 4 BR/2 BA and an attached 3-car garage. The subject is 2,012 SF and sits on a large 6,895 SF lot. The subject property is centrally located near the 15 freeway and Country Club Lane. The subject property on Sarahfaye Ct. is a one-story traditional style SFR and was built in 1985. The home has 6 total rooms with 4 BR/2 BA and an attached 2-car garage. The subject is 2,035 SF and sits on a large 7,550 SF lot. The subject property is centrally located near the 15 freeway and W. El Norte Pkwy. Schools, restaurants, shopping, recreation and medical facilities are all within close proximity to both properties.

This loan is a 66.47% LTV on the combined value of the subject and cross collateral property. Loan structure features a 24-month term and annualized return of 9.25%. Min. investment is \$80,500 or 10%.

What we like about this Trust Deed opportunity:

1. San Diego County locations
2. 9.25% Annualized Return
3. Valuations well above Purchase Price
4. Successful NOO rental property
5. 6 mo. guaranteed interest

Possible concerns:

1. Fast Close by 6/24 required

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

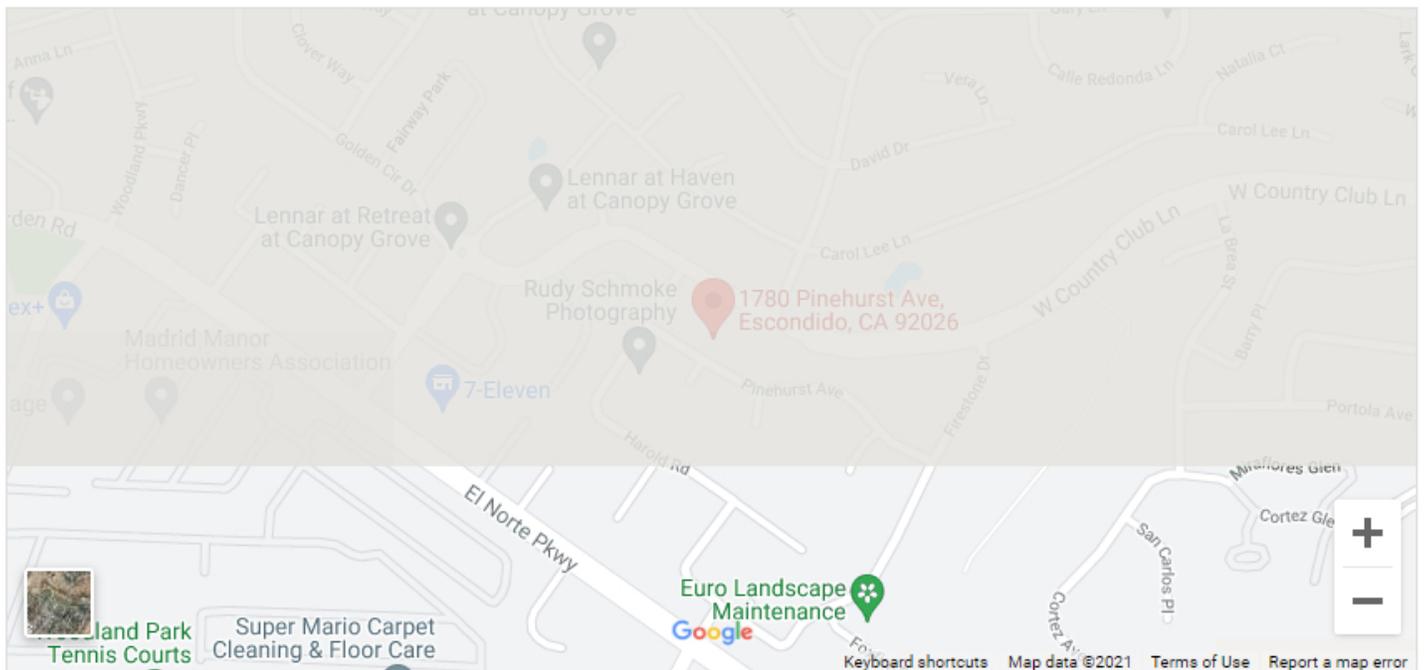
Financial

1. Offering Type: Debt
2. Investor Yield: 9.25%
3. Minimum Raise Amount: \$805,000
4. Minimum Investment Amount: \$80,500
5. Loan amount (\$): \$805,000
6. Lien position: 1st TD
7. Borrower Credit Score: 710.0
8. LTV/CLTV: 66.47%
9. Deal Type: Purchase
10. Loan Term Length: 24
11. Property Condition: No Rehab
12. Lien Position: 1st & 2nd Blanket TD
13. Loan Type: Purchase
14. Loan Amount: \$805,000
15. LTV on combined BPO Value & Est. Value on cross collateral: 66.47%
16. Fractional Interests (5): \$80,500 or 10%
17. Lender Rate: 9.25%
18. Monthly Payment to Lender: \$6,205.21
19. Amortization/Term: Interest Only / 24 Months
20. Gross Protective Equity over Appraised Value: \$406,000
21. Borrower Credit: 710
22. Exit Strategy: Conventional Refinance

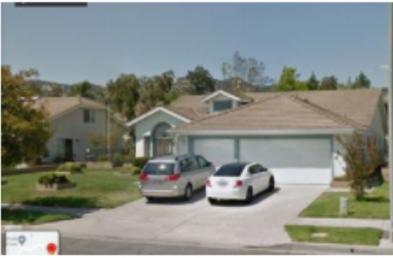
Property

1. Subject Property Type: Single Family Residences
2. Subject: 1780 Pinehurst Ave., Escondido, CA 92026
3. Cross Collateral: 1223 Sarahfaye Ct., Escondido, Ca 92026
4. Property Types: Single Family Residence
5. Valuation on Subject: \$755,000
6. Valuation on Cross Collateral: \$723,000
7. SFR sqft: 2,012 on Pinehurst and 2,035 on Sarahfaye
8. Value/SF: \$375.25/sf on Subject and \$355/sf on Cross
9. Purchase Price: \$623,665 on Pinehurst and \$587,335 on Sarahfaye
10. Purchase Price Value/SF: \$309/sf on subject and \$288/sf on cross
11. Rooms: 6
12. Bedrooms: 4
13. Bathrooms: 2
14. Garage: Subject: 3-car, Cross: 2-car
15. Year Built: 1989 on Subject and 1985 on Cross
16. Occupancy: Non Owner Occ.
17. County: San Diego
18. Zoning: R-1 SFR
19. APN: Pinehurst: 224-961-07-00, Sarahfaye: 226-750-30-00
20. Lot Size sqft: Pinehurst: 6,895 s.f., Sarahfaye: 7,550 s.f.
21. Exterior Wall: Wood
22. Architectural Style: Traditional
23. Est. Closing Date: 6-24-21

see above



Photos



Pinehurst Close Front



Pinehurst Back Yard



Pinehurst Entry Way



Pinehurst Kitchen



Pinehurst street view



Pinehurst across the street



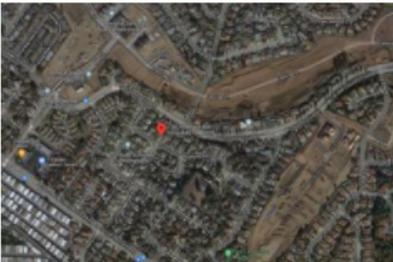
Pinehurst Front of Property



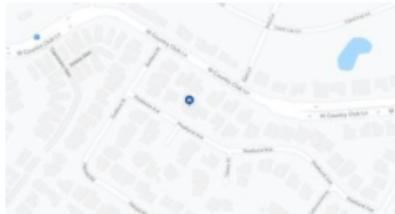
Pinehurst Down the Street



Pinehurst side view



Pinehurst Aerial



Pinehurst Map



Sarahfaye Front



Sarahfaye Street View 1



Sarahfaye Front 1

Sarahfaye Kitchen



Sarahfaye Den



Sarahfaye Dining Room



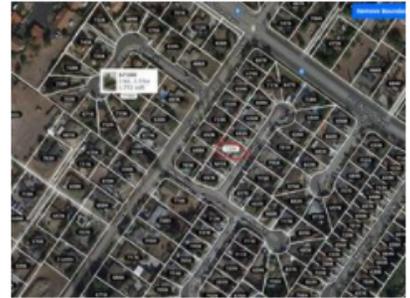
Sarahfaye Back Yard



Sarahfaye Across the Street



Sarahfaye Street View



Sarahfaye Zillow Neighborhood Pricing



Front of Property Sarahfaye

Documents

[Morrison_-_Preliminary_Report_\(Pinehurst\).pdf](#) (pdf, 639KB)

[Morrison_-_Preliminary_Report_\(Sarahfaye_Ct\).pdf](#) (pdf, 560KB)

[Morrison_-_Property_Profile_-_Pinehurst_Avenue.pdf](#) (pdf, 793KB)

[Morrison_-_Property_Profile_-_Sarahfaye_Ct..pdf](#) (pdf, 804KB)

[Morrison_-_Value_-_Zillow__755K_-_Pinehurst.pdf](#) (pdf, 78KB)

[Morrison_-_Value_-_Zillow__723K_-_Sarahfaye.pdf](#) (pdf, 90KB)

[Morrison_-_Value_-_Redfin__729K_-_Pinehurst.pdf](#) (pdf, 1145KB)

[Morrison_-_Value_-_Redfin__749K_-_Sarahfaye.pdf](#) (pdf, 1174KB)

[CMA_-_Pinehurst_and_Sarahfaye.pdf](#) (pdf, 78KB)

[Morrison_-_CMA___OLD_Listing_Info_-_Sarahfaye_and_Pinehurst.pdf](#) (pdf, 192KB)

