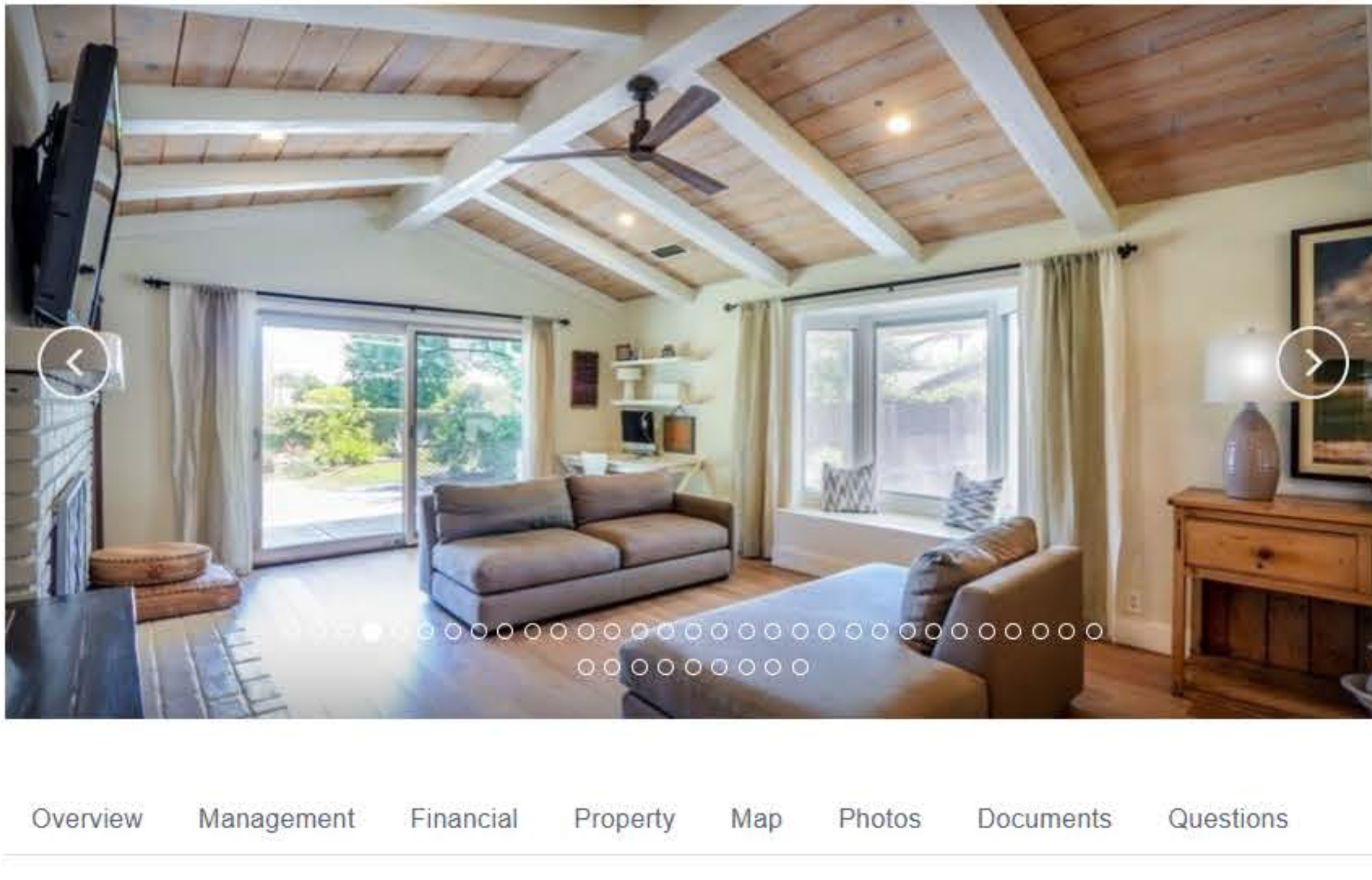


\$1,308,000 1st/2nd TD @ 9.50%, 55.27 CLTV, OO, SFRs, Bridge Loan, 11 Mos. Term, \$130,800 Min. Inv., Fullerton, CA & Downey, CA

3200 Sunnywood Drive Fullerton & Downey CA 92835 United States



Overview Management Financial Property Map Photos Documents Questions

Overview

824 and 751 FICO borrowers are seeking a 1st and 2nd TD cash-out bridge loan cross-collateralized on their current primary residence SFR in Downey, Los Angeles, CA and their future primary residence SFR in Fullerton, Orange County, CA. The funds from our loan will be used towards purchasing the Fullerton subject property currently in escrow while they are prepping to sell their Downey home which will be listed later this year. The 1st TD is on the Fullerton purchase home. The 2nd TD is on the Downey property that has a tiny 159k 1st TD that's current and in good standing. Exit strategy is to pay-of our loan from sale proceeds of Downey property. Borrowers are bringing 175k cash to close for Purchase, have only a 13.25% current LTV on Downey property and over 600k in bank cash reserves. Borrowers have lived in Downey property for over 50 years, moving to Fullerton to be closer to grandchildren.

The Fullerton purchase subject property is a ranch style, fully renovated, turn-key SFR with 2,739 SF living space on a .28 acre lot. The subject property is located in the highly desirable "Las Palmas-Hermosa" neighborhood in Fullerton, CA. The subject property has 7 rooms, 3 BED / 2 BA , 2 car attached garage and features a nice backyard with a Treehouse and deck/patio. The subject property is very well located walking distance to Hermosa Elementary, Brea Mall, Regional Park, other schools, many large shopping plazas, restaurants, parks and 90 fwy.

The Downey subject property is a 2 story, traditional style, suburban SFR with 2,900 SF living space on a .17 acre lot in Downey, CA. The subject property has 7 rooms, 4 BED / 3 BA , 2 car attached garage and features a nice backyard with a Treehouse and deck/patio. The subject property is very well located near many schools, shopping plazas, restaurants, Santa Fe Springs Park, just off 5 fwy and 605 fwy.

This loan is 55.29% CLTV on recent BPO value of \$1,200,000 on Downey property and \$1,455,000 on Fullerton property. Loan yields a 9.50% annualized return. Minimum investment is \$130,800 or 10%.

What we like about this Trust Deed opportunity:

1. 824 & 751 FICOs
2. 2 owner occupied suburban SFRs
3. 55.29% CLTV on two recent BPOs
4. Combined BPO appraised value \$2,655,000
5. \$1,188,000 gross protective equity
6. 9.50% investor yield

Possible concerns:

1. Borrower would like to close as quickly as possible for Purchase closing

Management

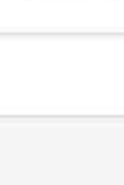
President and Founder, of Mortgage Vintage, Inc. and CrowdTrustDeed. Mortgage Vintage, Inc. is a fast and professional direct lender specializing in bridge loans for real estate investors and business purpose borrowers looking to capitalize on market opportunities.

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



Ms. Nicole Smith

Financial

1. Offering Type: Debt
2. Investor Yield: 9.50%
3. Minimum Raise Amount: \$1,308,000
4. Minimum Investment Amount: \$130,800
5. Loan amount (\$): \$1,308,000
6. Lien position: 1st TD
7. Borrower Credit Score: 0.0
8. LTV/CLTV: 55.29%
9. Deal Type: Bridge Loan
10. Loan Term Length: 11
11. Property Condition: No Rehab
12. Lien Position: 1st TD (Fullerton) and 2nd TD (Downey)
13. Loan Type: Bridge Loan
14. BPO Value: \$1,455,000 (Fullerton) and \$1,200,000 (Downey)
15. Loan Amount: \$1,308,000
16. Existing 1st Lien: \$159k (Downey Only)
17. CLTV on BPO: 55.29%
18. Fractional Interests (10): \$130,800 or 10.00%
19. Lender Rate: 9.50%
20. Monthly Payment to Lender: \$10,355
21. Amortization/Term: Interest Only / 11 Mos
22. Gross Protective Equity over BPO Value: \$1,188,000
23. Borrower Credit: 824 and 751
24. Exit Strategy: Sale of Property

Property

1. Property Type: SFRs
2. BPO Value: \$1,455,000 (Fullerton) & \$1,200,000 (Downey)
3. Total Living SF: 2,739 SF (Fullerton) & 2,900 SF (Downey)
4. Lot Size: .28 acres (Fullerton) & .17 acres (Downey)
5. Total Rooms: 7 (Fullerton) & 7 (Downey)
6. Total Bedrooms: 3 (Fullerton) & 4 (Downey)
7. Total Bathrooms: 2 (Fullerton) & 3 (Downey)
8. Stories: 1 (Fullerton) & 2 (Downey)
9. Garage: Both 2 car attached
10. Exterior Wall: Stucco, Wood
11. Year Built: Both 1957
12. Architectural Style: Ranch (Fullerton) & Traditional (Downey)
13. Occupancy: Owner Occupied
14. County: Orange County (Fullerton) & Los Angeles (Downey)
15. Zoning: Residential

Please see overview above.



Photos



frontview 2



sideview2



frontview



familyroom3



diningroom



kitchen2



diningroom2



living room



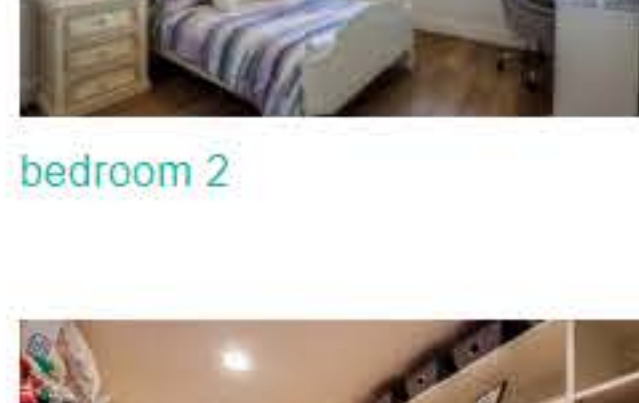
bonus room



bedroom 1



bedroom 3



bedroom 2



bathroom master



masterbath3



walkin closet



den



office



laundryroom



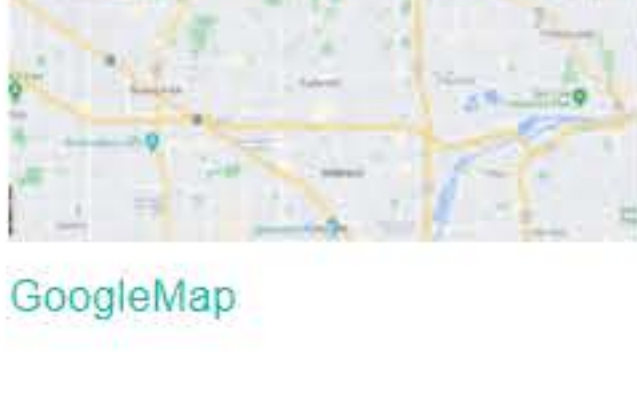
sideview



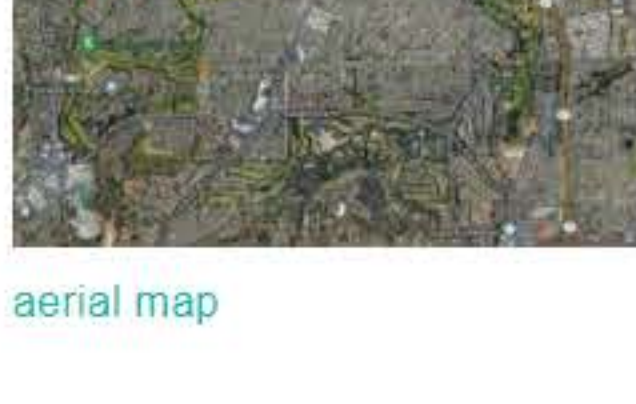
backyard



backyard3



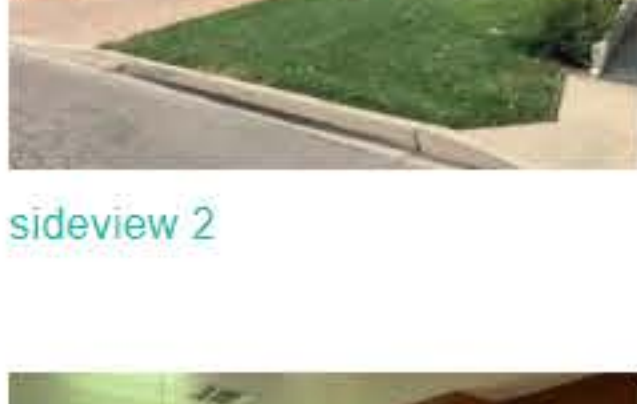
treehouse



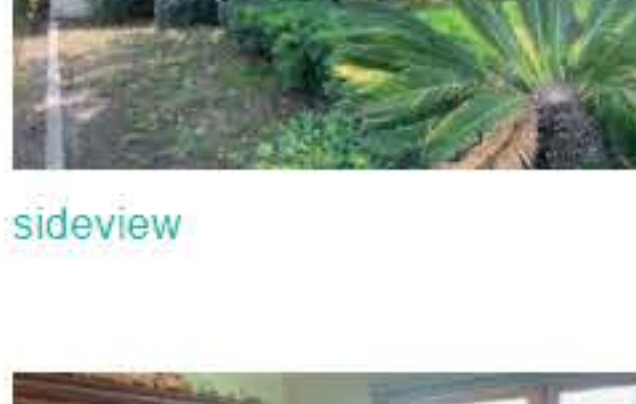
aerialmiddle



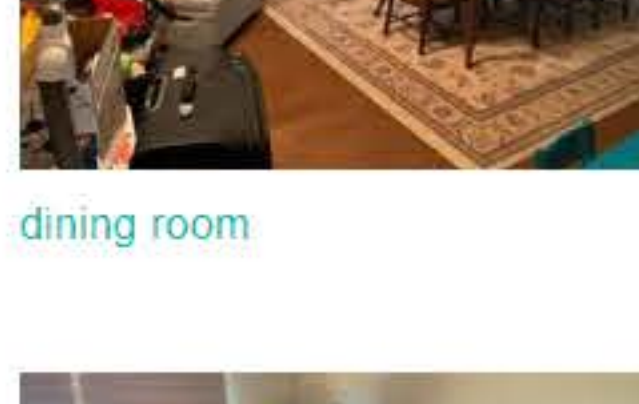
neighborhood



GoogleMap



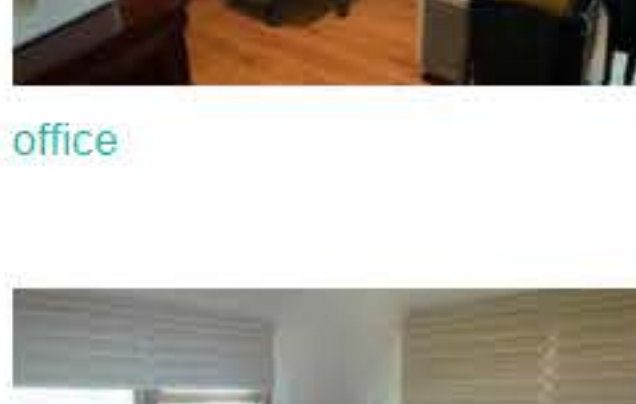
aerial map



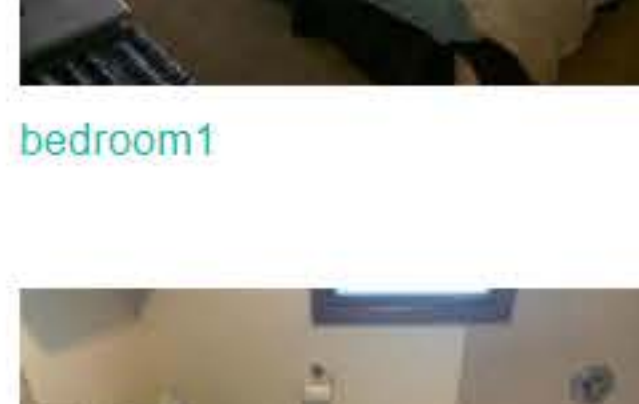
frontview



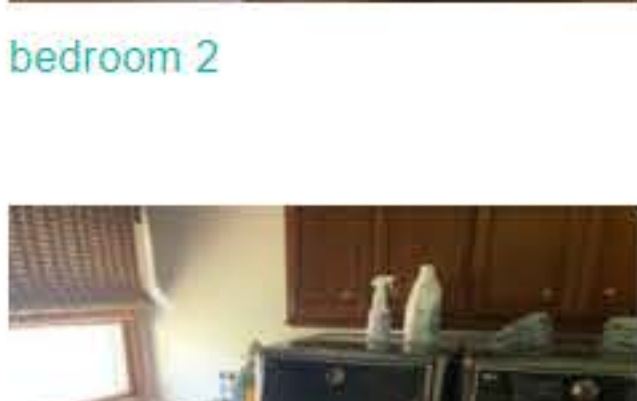
sideview 2



sideview



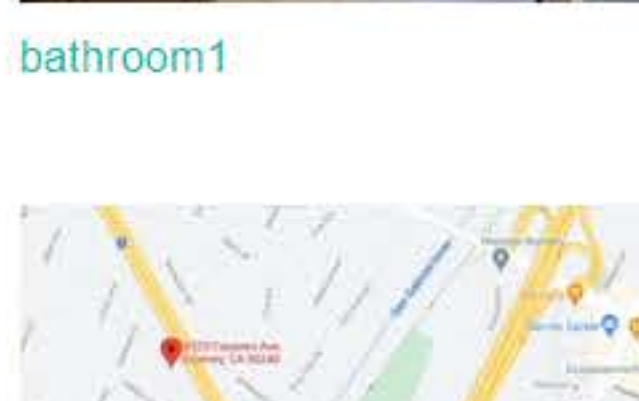
dining room



kitchen



office



bedroom1



bedroom 2



bedroom 3



bathroom1



laudryroom



backyard



google downey

aerial map downey