

\$410,000 1st TD @ 6.50%, 23.10% LTV, OO, SFR, Cash-Out, 24 Mos. Term, 6 Mos. Guar. Int., 3 Mos. Prepaid Int., \$41,000 Min Inv., Newport Beach, CA 92663

511 Santa Ana Ave. Newport Beach CA 92663 United States



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Overview

753 FICO borrower is seeking a business purpose cash-out 1st TD on this "Free & Clear" owner occupied property in Newport Beach, Orange County, CA. Funds from our loan will be used to invest in a new business opportunity.

The subject property is single story, ranch style SFR in the highly desirable neighborhood of Newport Beach Heights, Newport Beach, CA. The SFR sits on a .13 acre lot with 1,562 SF of living space. Subject property features 6 total rooms with 3 BR/2 BA and 2 car detached parking. The subject property is located on a well kept and wide street with many neighboring homes fully remodeled. Both homes on either side of the subject property have been newly built. The property is located in close proximity to popular Newport beaches, Lido Island, Fashion Island shopping plaza, schools, parks and PCH, 55 & 73 freeways.

Exit strategy from our loan is pay-off through conventional refinance.

This loan is 23.10% LTV on the BPO value of \$1,775,000. Loan structure features 6 months' guaranteed interest, 3 mos. prepaid interest and 6.50% annualized return. Minimum investment is \$41,000 or 10.00%.

What we like about this Trust Deed opportunity:

1. Highly desirable "Newport Heights" neighborhood, Newport Beach
2. 753 credit score
3. 23.10% LTV
4. 6.50% Annualized Return
5. 6 months Guaranteed Interest

6. 3 months Prepaid Interest

Possible concerns:

1. Borrower would like to close quickly

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.

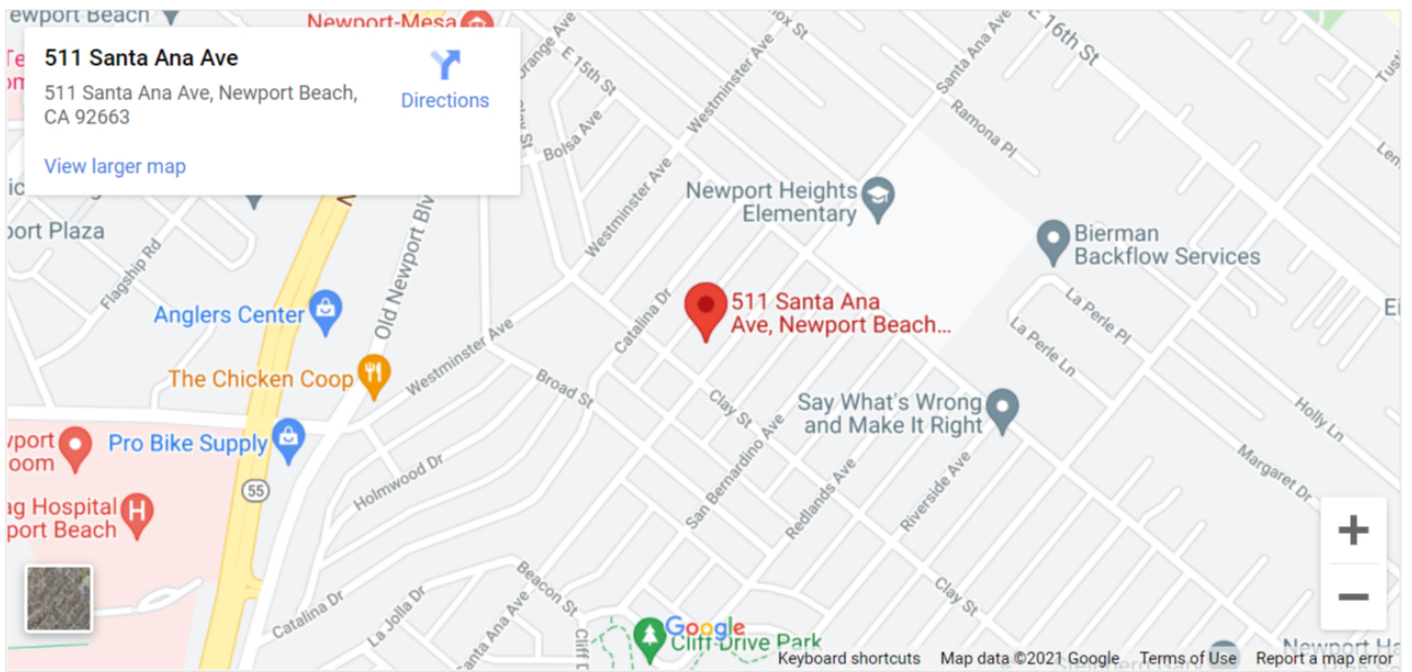
Mortgage Vintage sells their Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional high yield Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real estate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



Mr. Sandy MacDougall CTD

Financial

1. Offering Type: Debt
2. Investor Yield: 6.50%
3. Minimum Raise Amount: \$410,000
4. Minimum Investment Amount: \$41,000
5. Loan amount (\$): \$410,000
6. Lien position: 1st TD
7. Borrower Credit Score: 753.0
8. LTV/CLTV: 23.1%
9. Deal Type: Cash Out
10. Loan Term Length: 24
11. Property Condition: No Rehab
12. Lien Position: 1st TD
13. Loan Type: Business Purpose Cash-Out
14. Loan Amount: \$410,000
15. LTV on BPO Value: 23.10%
16. Fractional Interests (10): \$41,000 or 10%
17. Lender Rate: 6.50%
18. Monthly Payment to Lender: \$2,220.83
19. Amortization/Term: Interest Only / 24 Mos.
20. Gross Protective Equity over BPO Value: \$1,365,000
21. Guaranteed Interest: 6 Months
22. Prepaid Interest: 3 Months
23. Borrower Credit: 753
24. Exit Strategy: Conventional Refinance



Photos



frontview1



back deck



streetview



living room



dining room



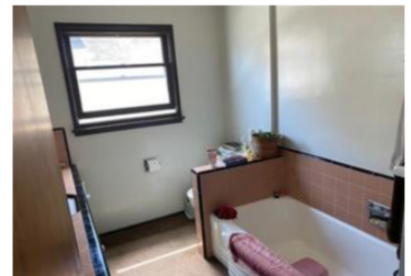
kitchen 2



bedroom 2



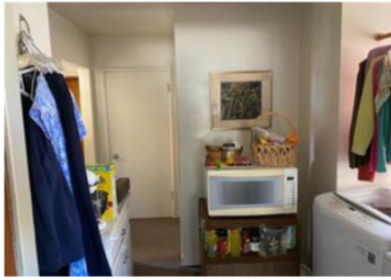
bedroom 1



bathroom 2



bathroom 2 2



laundry room



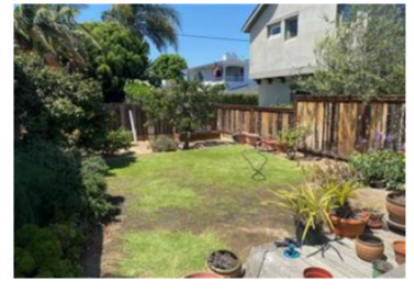
alley



rearview



backyard2



backyard



parking



street address



Aerial Map



Google Map

