

**\$427,000 1st TD @ 8.50%, 70.00% LTV, 68.25% Net LTV, NOO, SFR, Cash-Out, 24 Mos Term, 6 Mos. Guar Int, \$42,700 Min Inv., Riverside, CA 92508**

7985 Ralston Place Riverside CA 92508 United States



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## Overview

707 FICO, previous and successful Mortgage Vintage borrower and Business owner is seeking a business purpose cash-out 1st TD on this non-owner occupied investment property in Riverside, CA. Funds from our loan will be used to pay-off existing, current \$216k 1st TD and the balance of funds will be used to invest in borrower's business.

The subject property is 2,792 SF traditional style SFR sitting on a .17 acre lot. The SFR has 8 total rooms with 4 BR/2.5 BA and a 3-car attached garage. The subject property features a pool, deck and patio. The property is located in a suburban neighborhood with close proximity to schools, parks, shops and major highways. Rental income is \$2,000/month. Exit strategy from our loan is to payoff loan from business revenues.

This loan is 70.00% LTV on the BPO value of \$610k and a 68.25% Net LTV. Loan structure features 6 months' guaranteed interest, 3 mos. prepaid interest and 8.50% annualized return. Minimum investment is \$42,700 or 10.00%.

What we like about this Trust Deed opportunity:

1. Previous, good paying borrower with 707 credit score
2. Non-Owner Occupied Investment Property
3. 8.50% Annualized Return
4. 6 months Guaranteed Interest
5. \$2,000/month rental income

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.

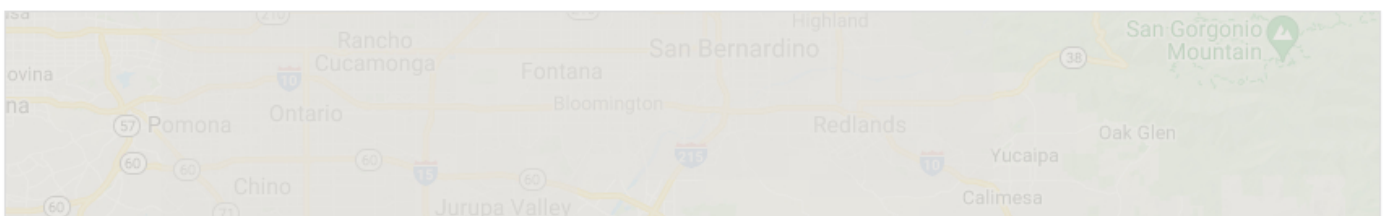
Mortgage Vintage sells their Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional high yield Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real estate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



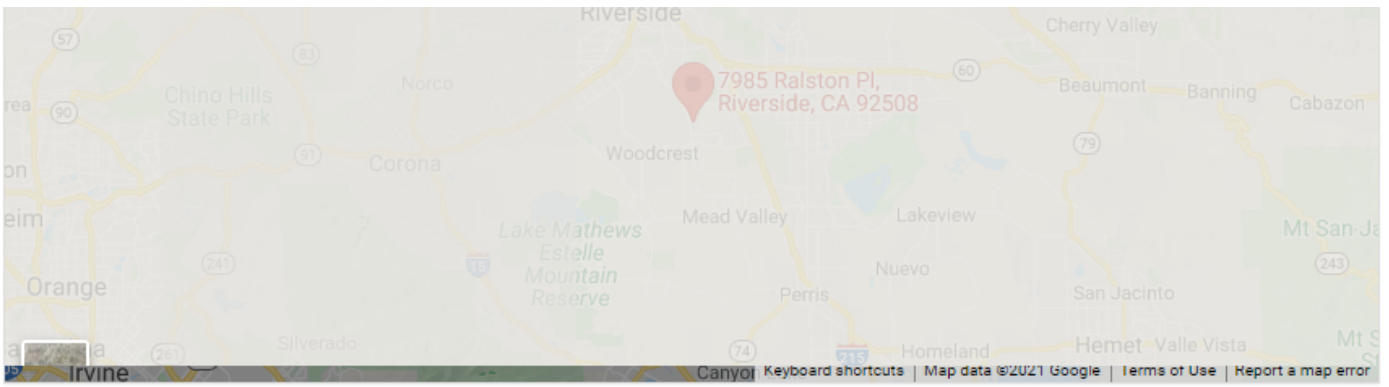
**Mr. Sandy MacDougall CTD**

## Financial

1. Offering Type: Debt
2. Investor Yield: 8.50%
3. Minimum Raise Amount: \$427,000
4. Minimum Investment Amount: \$42,700
5. Loan amount (\$): \$427,000
6. Lien position: 1st TD
7. Borrower Credit Score: 707.0
8. LTV/CLTV: 70.0%
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 Refi
14. Loan Amount: \$427,000
15. LTV on BPO Value: 70.00%
16. Net LTV: 68.25%
17. Fractional Interests (10): \$42,700 or 10.00%
18. Lender Rate: 8.50%
19. Monthly Payment to Lender: \$3,558.33
20. Amortization/Term: Interest Only / 24 Mos.
21. Gross Protective Equity over BPO Value: \$183,000
22. Guaranteed Interest: 6 Months
23. Prepaid Interest: 3 Months
24. Borrower Credit: 707
25. Exit Strategy: Payoff from Business Revenues







## Photos



frontview



sideview



backyard



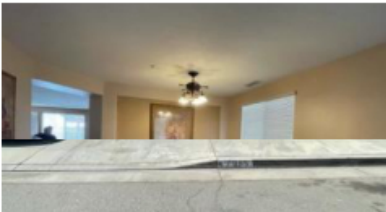
streetview



kitchen



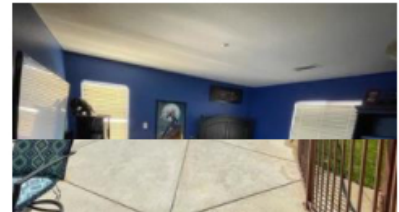
family room



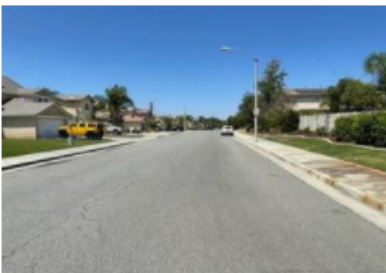
frontview



sideview



backyard



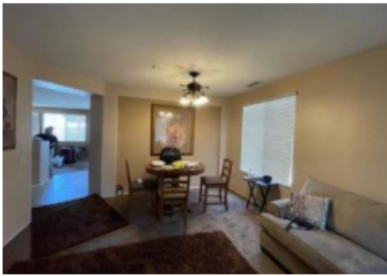
streetview



kitchen



family room



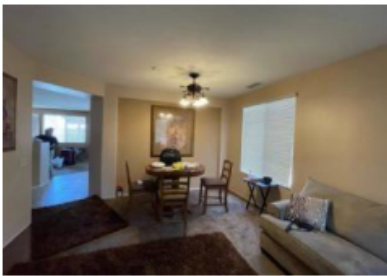
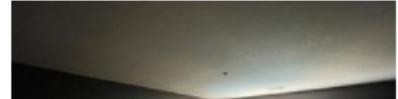
dining room



living room



bedroom 1



dining room



living room



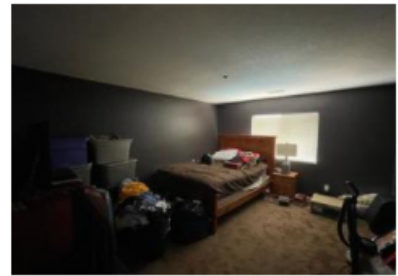
bedroom 1



bedroom 2



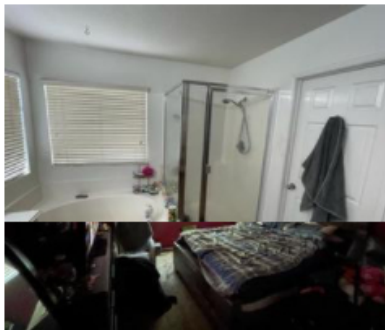
bedroom 3



bedroom 4



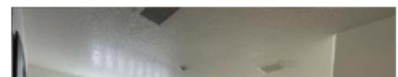
bedroom 2

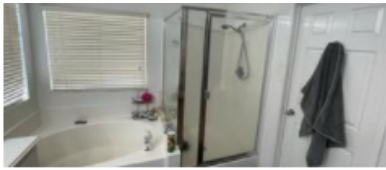
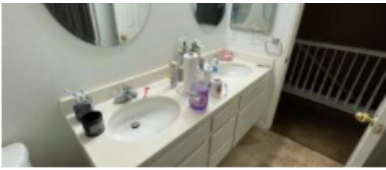


bedroom 3



bedroom 4





Write your question here ...

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