

**\$135,000 2nd TD @ 9.2530%, Cash-Out, SFR, NOO, 24 Mos. Term, 52.41% CLTV, \$67,500 Min. Inv., 6 Mos. Guar. Int., 6 Mos. Prepaid Int., Dana Point, CA 92629**

33701 Big Sur Street Dana Point CA 92629 United States



Pledged 50%

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Loan amount (\$)	\$135,000
Estimated Closing Date	Oct 11, 2021
Investor Yield	9.25%
Min. Investment	\$67,500

#### Investors

Name	Amount
Sandy MacDougall	\$67,500

#### Contact Sponsors

**Sandy MacDougall**  
CTD

Send Message  
Email Sandy  
(949) 632-6145

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#### Overview

Real estate investors and business owners are pulling funds out of this non-owner occupied investment property to make minor improvements to the property. The borrower operates the business Ocean Hills Recovery and the subject property is currently being used as one of rehab facilities. Property is located in Dana Point, Orange County, CA.

The subject property is a 4 bedroom / 3 bath home in a highly desirable community that sits on a .16 acre SF lot. The home was built in 1965 and has 2,200 SF of living space with a total of 7 rooms. Features of the property include ocean Views from the dining room, an oversized deck, a separate deck off master bedroom, and a large backyard. Rental income on the Property is currently \$6,000. Subject property is close to freeways, schools, shopping centers and south Orange County beaches.

This is a 52.41% CLTV based on the BPO value of \$1.2M. Loan structure features 6 months Guaranteed Interest and 6 months Prepaid Interest. Minimum investment for this Trust Deed is \$67,500 or 50.00%, yielding a 9.25% annualized return.

What we like about this Trust Deed opportunity:

1. Real Estate Investor and Business Owner
2. Orange County location
3. \$6,000/month rent
4. 6 months Guaranteed and Prepaid Interest
5. CLTV: 52.41%
6. FICO 705 & 671

Possible concerns:

1. 2nd TD

#### 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.

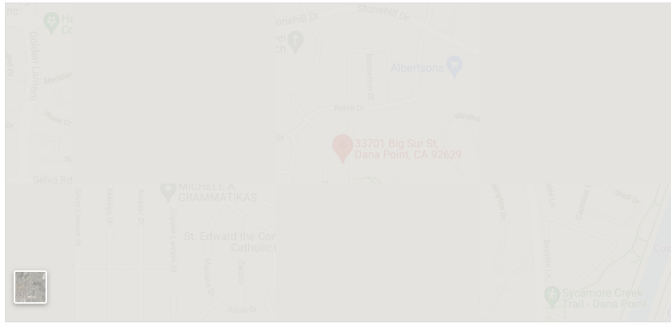
**Mr. Sandy MacDougall** CTD

#### Financial

1. Offering Type: Debt
2. Investor Yield: 9.25%
3. Minimum Raise Amount: \$135,000
4. Minimum Investment Amount: \$67,500
5. Loan amount (\$): \$135,000
6. Lien position: 2nd TD
7. Borrower Credit Score: 702.0
8. LTV/CLTV: 52.41%
9. Deal Type: Cash Out
10. Loan Term Length: 24
11. Property Condition: Minor Rehab
12. Lien Position: 2nd TD
13. Loan Type: Business Purpose Cash-Out Refi
14. Loan Amount: \$135,000
15. Existing 1st TD Loan: \$494,000
16. Combined Loan Amount: \$629,000
17. CLTV on BPO Value: 52.41%
18. Fractional Interests (5): \$67,500 or 50%
19. Lender Rate: 9.25%
20. Monthly Payment to Lender: \$1,040.63
21. Amortization/Term: Interest Only / 24 Months
22. Gross Protective Equity over BPO Value: \$571,000
23. Guaranteed Interest: 6 Months
24. Prepaid Interest: 6 Months



25. Borrower Credit: 702 & 671  
26. Exit Strategy: Conventional Refinance



#### Photos



frontview



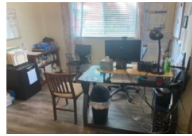
streetview



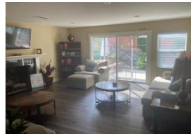
TV room



kitchen2



office



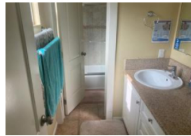
living room



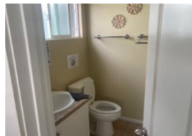
bedroom1



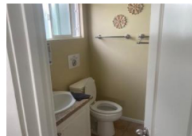
bedroom2



bathroom2



bathroom3



bathroom3



backyard

#### Documents

[Big\\_Sur\\_BPO\\_-\\_1.2\\_Mil..pdf](#) (pdf, 3449KB)

[Doss\\_-\\_Preliminary\\_Report.pdf](#) (pdf, 178KB)

[Doss\\_-\\_Property\\_Profile\\_-\\_Dana\\_Point.pdf](#) (pdf, 1085KB)

#### Investor Questions

Write your question here ...

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