

\$270,000 2nd TD @ 9.50%, Cash-Out, SFR, NOO, 24 Mos. Term, 61.80% CLTV, \$54,000 Min. Inv., 6 Mos. Guar. Int., 6 Mos. Prepaid Int., Capistrano Beach, CA

34469 Camino El Molino Capistrano Beach CA 92624 United States



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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 operate the business Ocean Hills Recovery and the Subject Property is currently being used as one of rehab facilities. Property is located in Capistrano Beach, Orange County.

The subject property is a beautiful 5 bedroom 3 bath home in a highly desirable community that sits on a 5,253 square foot lot. The home was built in 1973 and has 2,333 square feet of living space with a total of 8 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 61.80% CLTV based on the BPO value of \$1.275M. Loan structure features 6 months Guaranteed Interest and 6 months Prepaid Interest. Minimum investment for this Trust Deed is \$54,000 or 20.00%, yielding an 9.50% 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: 61.80%
6. Net CLTV: 60.53%

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.

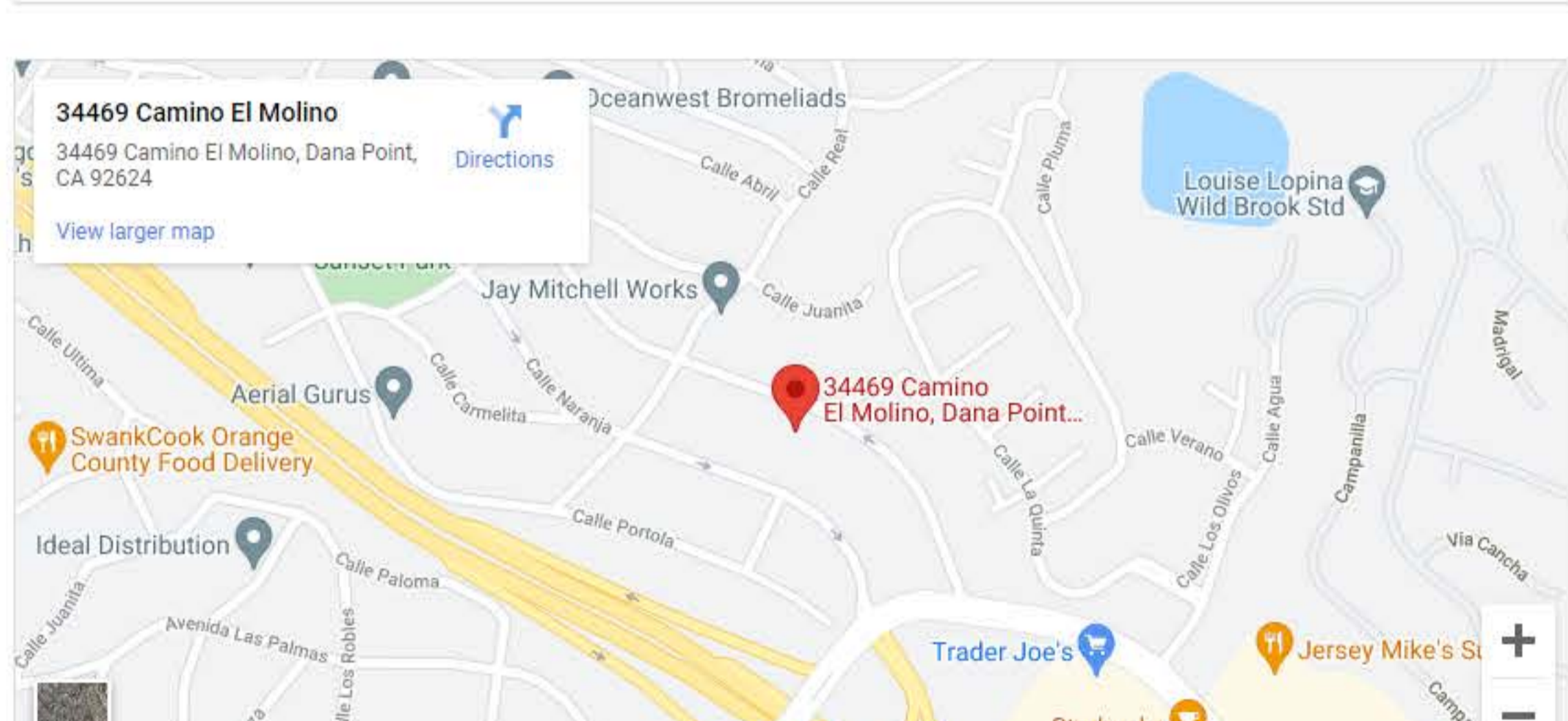
Mortgage Vintage sells their Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional high yield Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real estate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



Mr. Sandy MacDougall CTD

Financial

1. Offering Type: Debt
2. Investor Yield: 9.50%
3. Minimum Raise Amount: \$270,000
4. Minimum Investment Amount: \$54,000
5. Loan amount (\$): \$270,000
6. Lien position: 2nd TD
7. Borrower Credit Score: 702.0
8. LTV/CLTV: 61.8%
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: \$270,000
15. Existing 1st TD Loan: \$518,000
16. Combined Loan Amount: \$788,000
17. CLTV on BPO Value: 61.80%
18. Net CLTV on BPO Value: 60.53%
19. Fractional Interests (5): \$54,000 or 20%
20. Lender Rate: 9.50%
21. Monthly Payment to Lender: \$2,137.50
22. Amortization/Term: Interest Only / 24 Months
23. Gross Protective Equity over BPO Value: \$487,000
24. Guaranteed Interest: 6 Months
25. Prepaid Interest: 6 Months
26. Borrower Credit: 702
27. Exit Strategy: Conventional Refinance



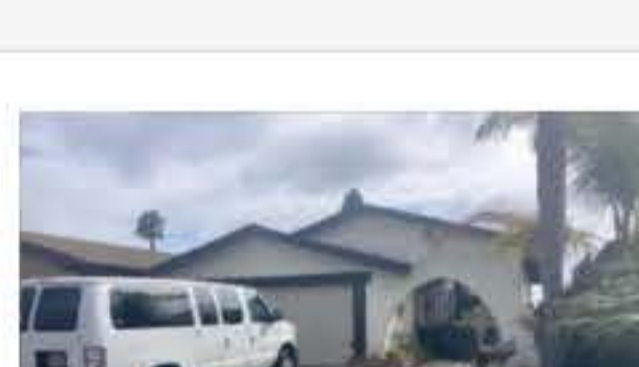
Photos



Front of House



Address



Front



Kitchen



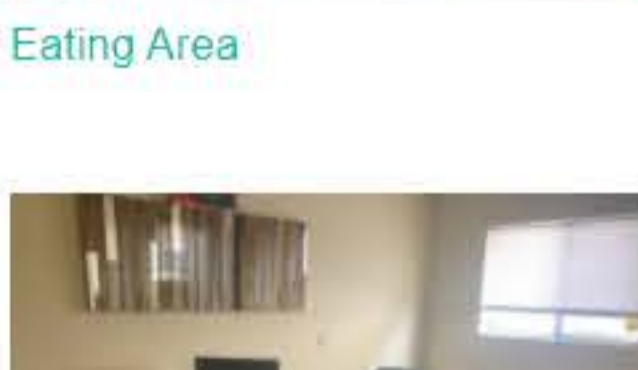
Eating Area



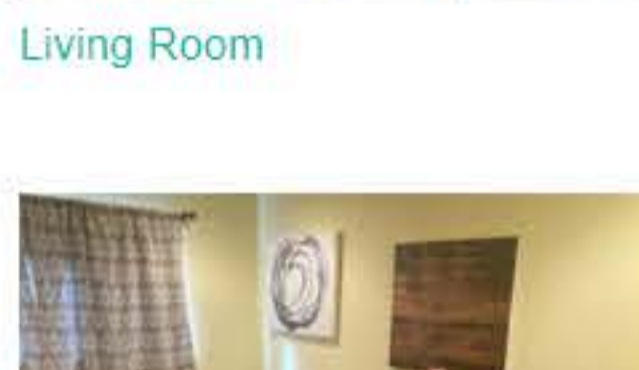
Living Room



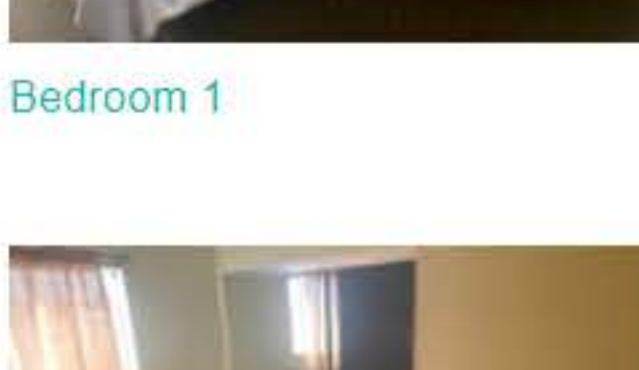
Bedroom 1



Bedroom 2



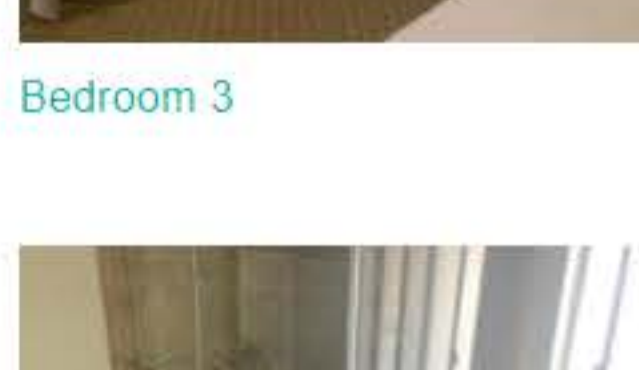
Bedroom 3



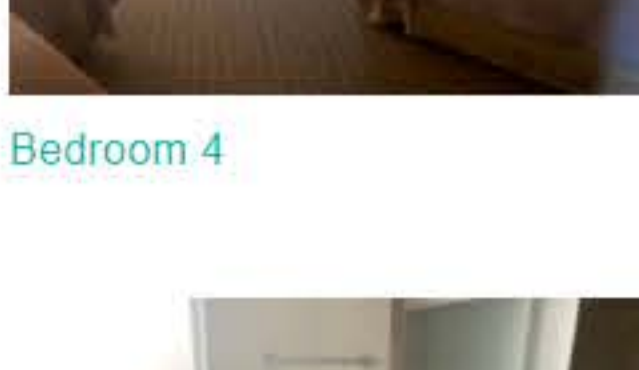
Bedroom 4



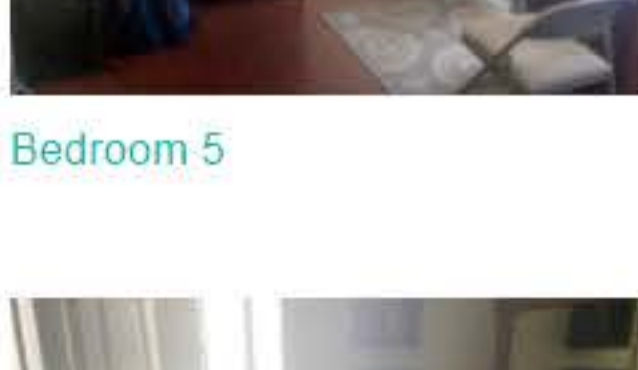
Bedroom 5



Bathroom 1



Bathroom 2



Bathroom 3



Deck



Rear of Home



Front of House Street View



Street View