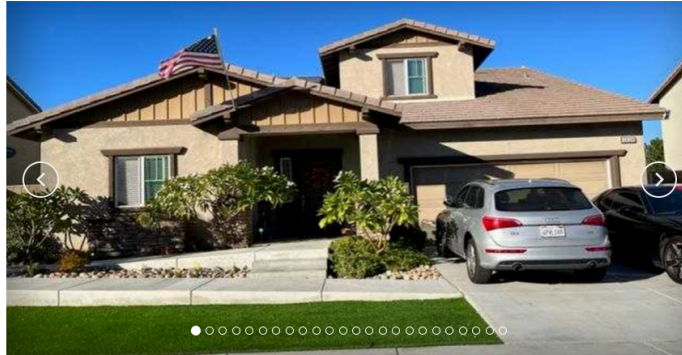


**\$190,000 1st TD @ 7.00%, SFR, OO, Business Purpose Cash-Out, 24 Mos. Term, 28.40% LTV, 9 Mos. Guar. Int., 12 Mos Prepaid Int., \$47,500 Min. Inv., Murrieta, CA 92563**

28346 Cottage Way Murrieta CA 92563 United States



Pledged 0%

[Follow This Offering](#)

Loan amount (\$)	\$190,000
Estimated Closing Date	Dec 09, 2021
Investor Yield	7.00%
Min. Investment	\$47,500

Contact Sponsors



**Sandy MacDougall**  
CTD

- [Send Message](#)
- [Email Sandy](#)
- [\(949\) 632-6145](#)

[Overview](#) | [Management](#) | [Financial](#) | [Property](#) | [Map](#) | [Photos](#) | [Documents](#) | [Questions](#)

### Overview

Successful dog training and breeding owners seeking a business purpose cash-out 1st TD on this owner occupied SFR in Murrieta, Riverside County. Proceeds from the loan will be used to help expand their business by building a much larger area for the dogs and equipment as well as upgrading all of the current equipment tools that are currently being used.

The subject property is a unique, two story, traditional Spanish style home sitting on a 7,405 SF lot. The home is 2,775 SF with 12 total rooms including 5 bedrooms, 3 full bathrooms, and a 2-car attached garage. The home is in a beautiful part of Riverside County, located next to schools, shopping, restaurants, recreation and medical facilities.

This is a 28.40% LTV loan on a recently appraised value of \$669,000 with 9 months Guaranteed Interest and 12 months Prepaid Interest, yielding a 7.00% annualized return. The minimum investment is \$47,500 or 25.00%. Exit strategy is to pay off this loan with business proceeds or get a new Conventional 1st TD.

What we like about this Trust Deed opportunity:

1. Great location in Murrieta
2. Successful business owners looking to expand
3. 28.40% LTV
4. 9 months guaranteed interest
5. 12 months prepaid interest

Possible concerns:

1. Borrowers looking to close as quickly as possible

### 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

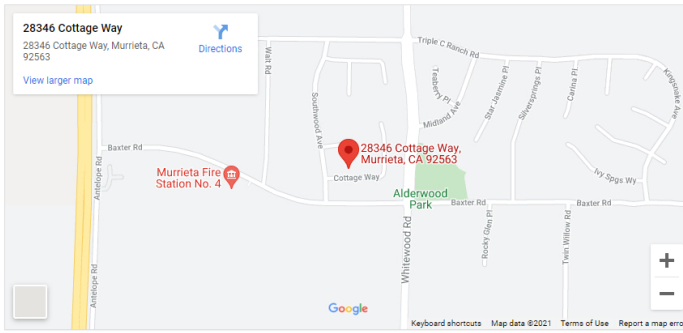
### Financial

1. Offering Type: Debt
2. Investor Yield: 7.00%
3. Minimum Raise Amount: \$190,000
4. Minimum Investment Amount: \$47,500
5. Loan amount (\$): \$190,000
6. Lien position: 1st TD
7. Borrower Credit Score: 612.0
8. LTV/CLTV: 28.4%
9. Deal Type: Cash Out
10. Loan Term Length: 24
11. Property Condition: Minor Rehab
12. Lien Position: 1st TD
13. Loan Type: Business Purpose Cash-Out
14. Loan Amount: \$190,000
15. LTV on Appraisal Value: 28.40%
16. Fractional Interests (4): \$47,500 or 25%
17. Lender Rate: 7.00%
18. Monthly Payment to Lender: \$1,108.33
19. Amortization/Term: Interest Only / 24 Months
20. Gross Protective Equity over Appraisal Value: \$479,000
21. Guaranteed Interest: 9 Months
22. Prepaid Interest: 12 Months
23. Borrower Credit: 567 and 612

Property

- 1. Property Type: SFR
- 2. Appraisal Value: \$669,000
- 3. Gross Living Area: 2,775 square feet
- 4. Appraisal Value/sqft: \$241.08
- 5. Lot Size sqft: 7,405 square feet
- 6. Total Rooms: 12
- 7. Bedrooms: 5
- 8. Bathrooms: 3
- 9. Stories: 2
- 10. Garage: 2-car attached garage
- 11. Exterior Wall: Stucco
- 12. Year Built: 2016
- 13. Architectural Style: Traditional/Spanish
- 14. Occupancy: Owner Occ.
- 15. County: Riverside
- 16. Zoning: Residential - Single Family
- 17. APN: 384-330-026
- 18. Est. Closing Date: 12/9/2021

Please see above for detailed description



Photos



Front



Rear



Street Scene 1



Street Scene 2



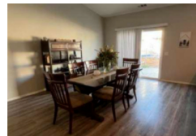
Side 1



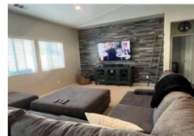
Side 2



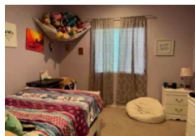
Kitchen



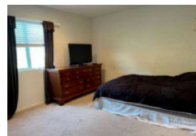
Dining Room



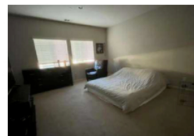
Living Room



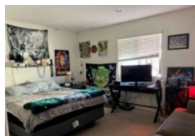
Bedroom 1



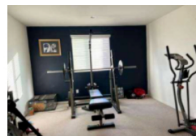
Bedroom 2



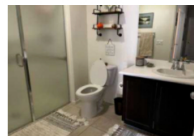
Bedroom 3



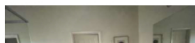
Bedroom 4

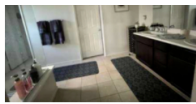


Bedroom 5

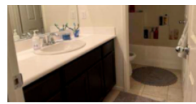


Bathroom 1

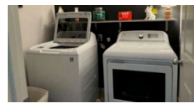




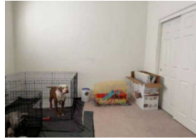
Bathroom 2



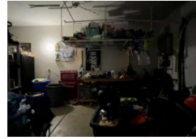
Bathroom 3



Laundry Room



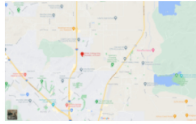
Rec Room



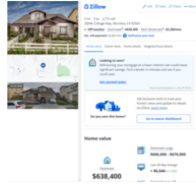
Inside Garage



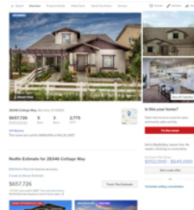
Plat Map



Google



Zillow



Redfin

Documents

- [Jaramillo\\_-\\_Handwritten\\_Loan\\_Purpose\\_Letter.pdf \(pdf, 407KB\)](#)
- [Jaramillo\\_-\\_Appraisal\\_\\_669K.pdf \(pdf, 3131KB\)](#)
- [Jaramillo\\_-\\_Preliminary\\_Report\\_2011005-1.pdf \(pdf, 179KB\)](#)
- [Jaramillo\\_-\\_Property\\_Profile.pdf \(pdf, 317KB\)](#)

Investor Questions

Write your question here ...

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info@crowdtrustdeed.com

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