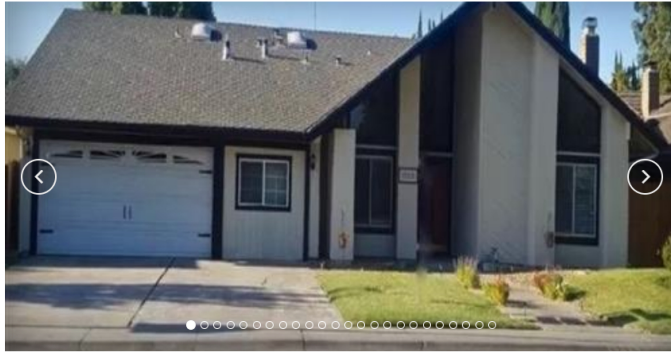


\$57,000 2nd TD @ 9.00%, 70.00% CLTV, NOO, SFR, Cash-Out, 52 Mos.
Term, 3 Mos. Guar Int, \$28,500 Min Inv, Stockton, CA 95207

1725 W. Benjamin Holt Drive Stockton CA 95207 United States



Pledged 0%

Follow This Offering

Loan amount (\$)	\$57,000
Estimated Closing Date	Mar 02, 2022
Investor Yield	9.00%
Min. Investment	\$28,500

Contact Sponsors



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

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

Successful Mortgage Vintage borrower and Business owner with a 763 credit score is seeking a new business purpose cash-out 2nd TD on this non-owner occupied investment property in Stockton, CA in San Joaquin County. Funds from our loan will be used to make improvements to the existing property in preparation to sell it.

The subject property is 2,533 SF ranch-style SFR sitting on a 6,784 SF lot. The home has 9 total rooms with 4 BR/2.5 BA and a 2-car attached garage. The property is located in a suburban location with close proximity to parks, shops and major highways. Rental income is \$2,700/ month. Exit strategy from our loan is to sell the home once all the improvements are made.

This loan is a 70.00% CLTV on the value of \$510k. Loan structure features 3 months' guaranteed interest and 9.00% annualized return. Minimum investment is \$28,500.

What we like about this Trust Deed opportunity:

1. Prior, good-paying borrower with 763 credit score
2. Non-owner Occupied Investment Property
3. 9.00% Annualized Return
4. 3 months Guaranteed Interest
5. \$2,700/month rental income

Possible concerns:

1. Borrower would like to close as soon 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 has a proven track record in investment secured Real Estate with real estate investors 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

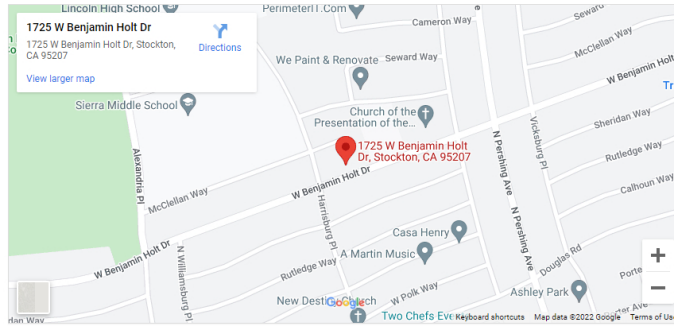
1. Offering Type: Debt
2. Investor Yield: 9.00%
3. Minimum Raise Amount: \$57,000
4. Minimum Investment Amount: \$28,500
5. Loan amount (\$): \$57,000
6. Lien position: 2nd TD
7. Borrower Credit Score: 763.0
8. LTV/CLTV: 70.0%
9. Deal Type: Cash Out
10. Loan Term Length: 52
11. Property Condition: Minor Rehab
12. Lien Position: 2nd TD
13. Loan Type: Business Purpose Cash-Out
14. Existing 1st Mortgage: \$300,000
15. Loan Amount: \$57,000
16. CLTV on Value: 70.00%
17. Fractional Interests (2): \$28,500 or 50%
15. Loan Amount: \$57,000
16. CLTV on Value: 70.00%
17. Fractional Interests (2): \$28,500 or 50%
18. Lender Rate: 9.00%
19. Monthly Payment to Lender: \$427.50
20. Amortization/Term: Interest Only / 52 Mos
21. Gross Protective Equity over BPO Value: \$153,000
22. Guaranteed Interest: 3 Months
23. Prepaid Interest: None
24. Borrower Credit: 763
25. Exit Strategy: Sell home



Property

1. Property Type: Single Family Residence
2. Value: \$518,000
3. Home sqft: 2,533
4. BPO Value/sqft: \$201.34
5. Lot Size sqft: 7,784 or .18 acre
6. Total Rooms: 9
7. Bedrooms: 4
8. Bathrooms: 2.5
9. Stories: 1
10. Garage: 2-car attached garage
11. Exterior Wall: Wood, stucco
12. Year Built: 1979
13. Style: Contemporary
14. Occupancy: Non Owner Occ.
15. County: San Joaquin
16. Zoning: Residential
17. APN: 097-520-190-000
18. Est. Closing Date: 03-2-2022

Please see above for detailed property information



Photos



Front Pic 1



Front Pic 2



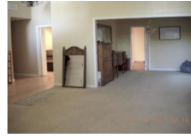
Side View 1



Side View 2



Living Room



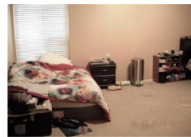
Living Room Pic 2



Dining Room



Kitchen



Master Bedroom



Master Walk In Closet



Master Bathroom



Bedroom 1



Bedroom 2



Bedroom 3



Bathroom 2



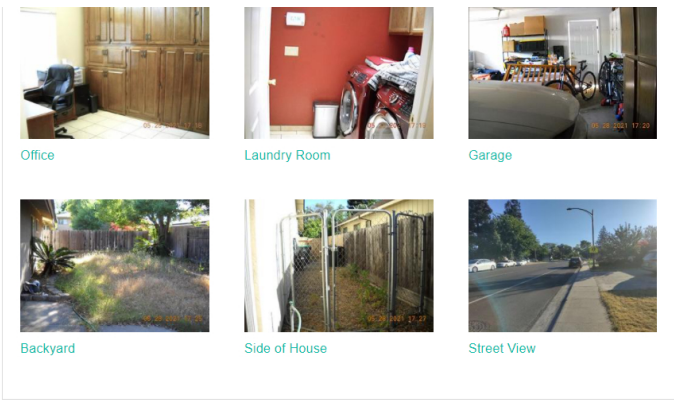
Half Bath



Hallway



Informal Living Room



Documents
Gabucan_-_Value_-_Redfin__548K.pdf (pdf, 1395KB)
Gabucan_-_Preliminary_Report.pdf (pdf, 324KB)
Gabucan_-_Property_Profile.pdf (pdf, 737KB)
Gabucan_-_Lease_Agreement.pdf (pdf, 256KB)

Investor Questions

Write your question here ...

Submit

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