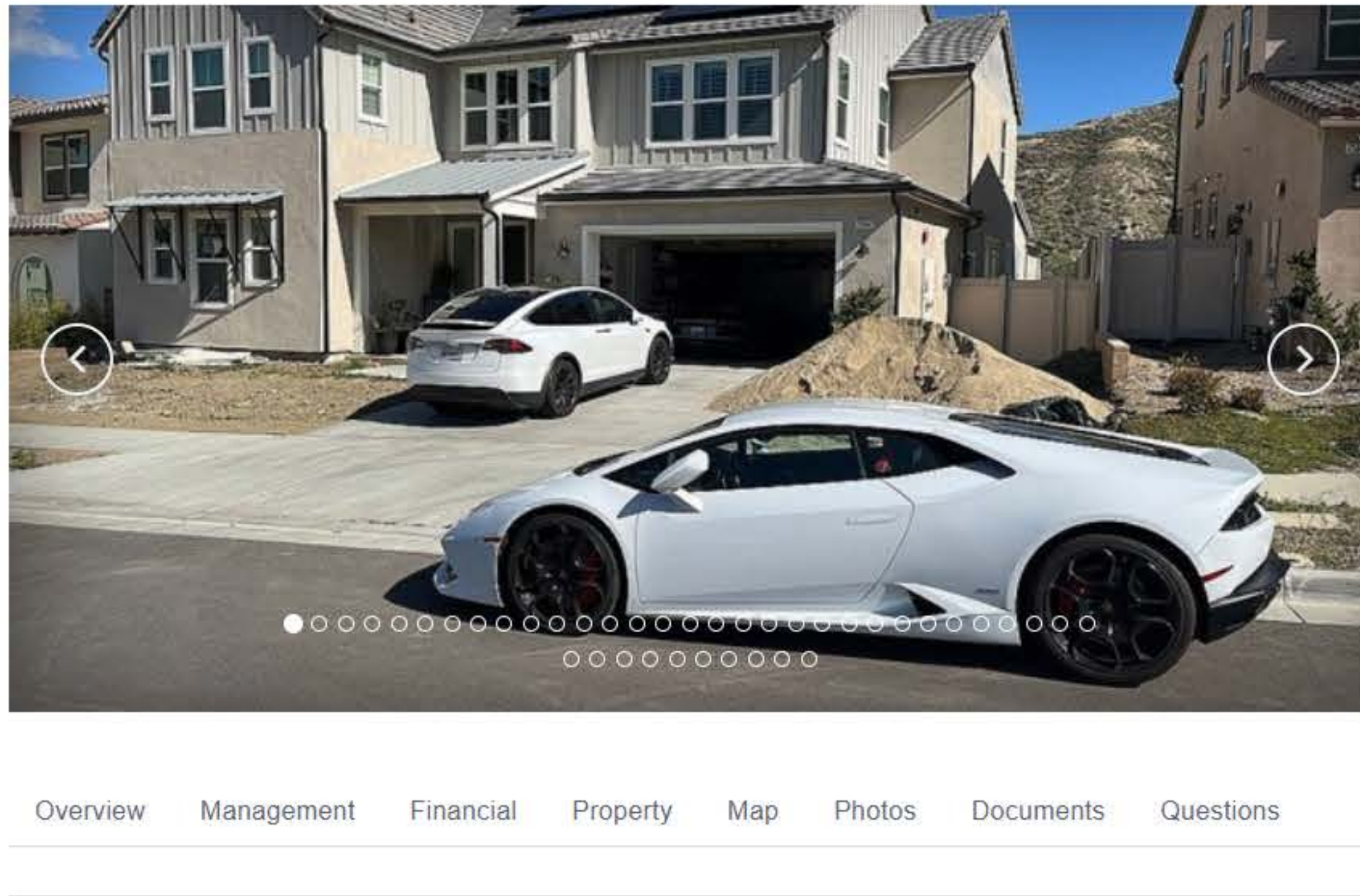


Updated 03/14/22: \$137,000 2nd TD @ 12.00%, Cash-Out, OO, SFR, 24 Mos. Term, 69.93% CLTV, \$34,250 Min. Inv., 6 Mos. Guar. Int., Santa Clarita, CA 91387

25043 Hidden Willow Cir. Santa Clarita CA 91387 United States



Overview Management Financial Property Map Photos Documents Questions

Overview

Raised Investor Rate to 12.00% and Lowered Loan Amount to \$137k

Experienced realtor is seeking a business purpose cash-out 2nd TD on this owner-occupied, newly built SFR in Santa Clarita, Los Angeles County, CA. Funds from our loan will be used towards a business investment opportunity. The \$912k 1st TD is current and in good standing at a 5.75% rate.

The subject property is a beautiful, two-story, contemporary SFR located in a new, privately gated suburban community with beautiful, panoramic hillside views in Santa Clarita, CA. The subject property features a total of 11 rooms, 5 Bed / 5 BA with 4,190 SF of living space, situated on a 7,860 SF lot. Hillside views can be seen from most areas of the SFR, including the master bedroom balcony and the large, open backyard. The SFR is very well situated in Santa Clarita; secluded in a beautiful valley but also a close drive to shopping, restaurants, bars, entertainment, and medical facilities. The exit strategy from our loan is a conventional refinance.

This is a 69.93% CLTV on a recent BPO Value of \$1,500,000 with 6 months Guaranteed Interest, yielding a 12.00% investor return. Minimum investment is \$34,250 or 25.00%.

What we like about this Trust Deed opportunity:

- 1. New suburban development in Santa Clarita, LA County
- 2. Single Family Residence in gated community with panoramic hillside views
- 3. 12.00% annualized return
- 4. 6 months Guaranteed Interest
- 5. \$451K Gross Protective Equity
- 6. 648 FICO borrower

Possible concerns:

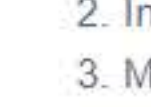
- 1. Borrower would like to close quickly

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



Ms. Nicole Smith

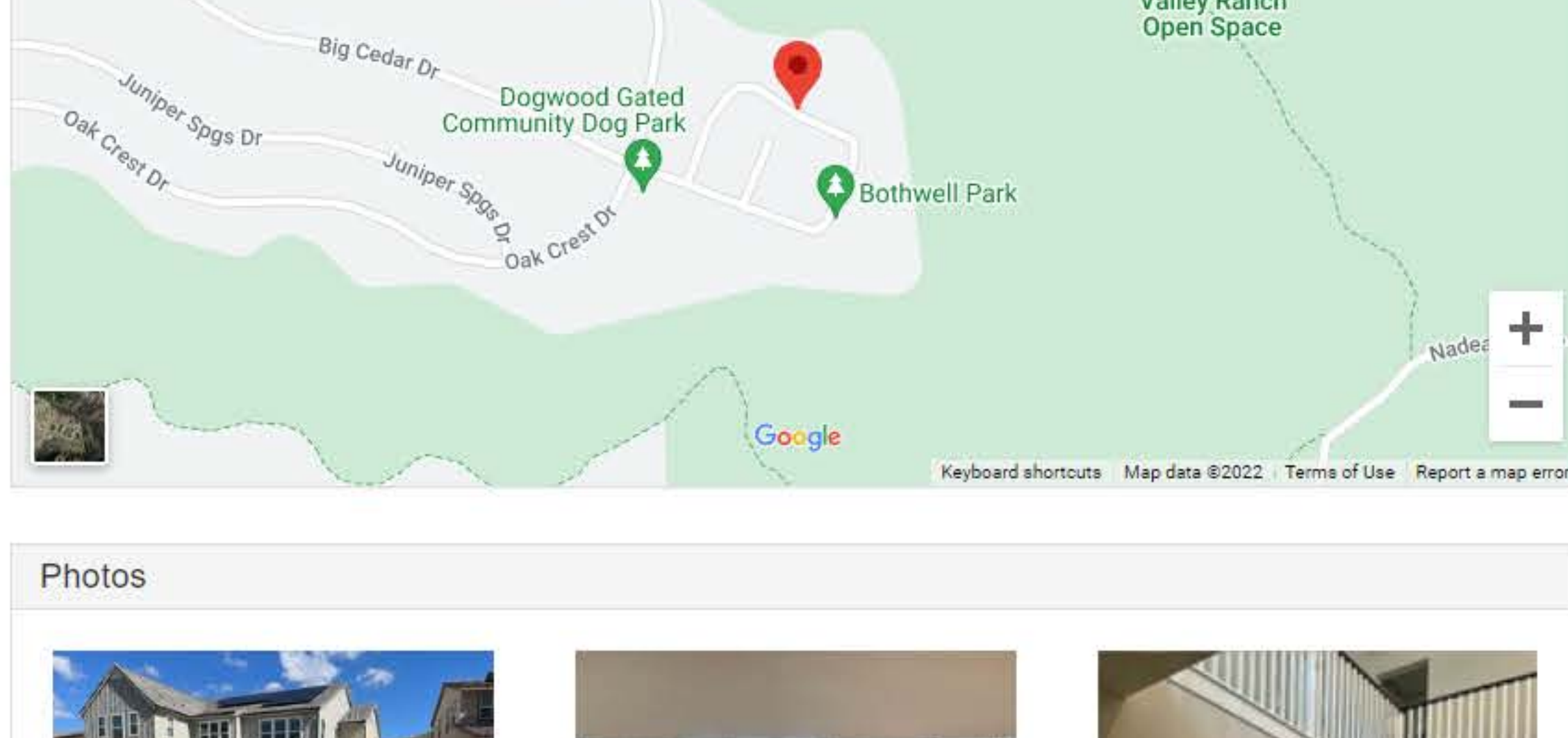
Financial

- 1. Offering Type: Debt
- 2. Investor Yield: 12.00%
- 3. Minimum Raise Amount: \$137,000
- 4. Minimum Investment Amount: \$34,250
- 5. Loan amount (\$): \$137,000
- 6. Lien position: 2nd TD
- 7. Borrower Credit Score: 648.0
- 8. LTV/CLTV: 69.93%
- 9. Deal Type: Cash Out
- 10. Loan Term Length: 24
- 11. Property Condition: No Rehab
- 12. Lien Position: 2nd TD
- 13. Loan Type: Business Purpose Cash-Out
- 14. Loan Amount: \$137,000
- 15. Existing 1st TD Loan: \$912,000 @ 5.875%
- 16. Combined Loan Amount: \$1,049,000
- 17. CLTV on BPO Value: 69.93%
- 18. Fractional Interests (4): \$34,250 or 25%
- 19. Lender Rate: 12.00%
- 20. Monthly Payment to Lender: \$1,370
- 21. Amortization/Term: Interest Only / 24 Months
- 22. Gross Protective Equity over BPO Value: \$451,000
- 23. Guaranteed Interest: 6 Months
- 24. Borrower Credit: 648
- 25. Exit Strategy: Conventional Refinance

Property

- 1. Property Type: SFR
- 2. BPO Value: \$1,500,000
- 3. Gross Living Area: 4,190
- 4. BPO Value/sqft: \$358.00
- 5. Lot Size sqft: 7,860
- 6. Total Rooms: 16
- 7. Bedrooms: 5
- 8. Bathrooms: 5
- 9. Stories: 2
- 10. Garage: 2-car attached
- 11. Exterior Wall: Stucco, Wood
- 12. Year Built: 2020
- 13. Architectural Style: Contemporary
- 14. Occupancy: Owner Occ.
- 15. County: Los Angeles
- 16. Zoning: Residential
- 17. APN: 2848-038-011
- 18. Est. Closing Date: 03-18-2022

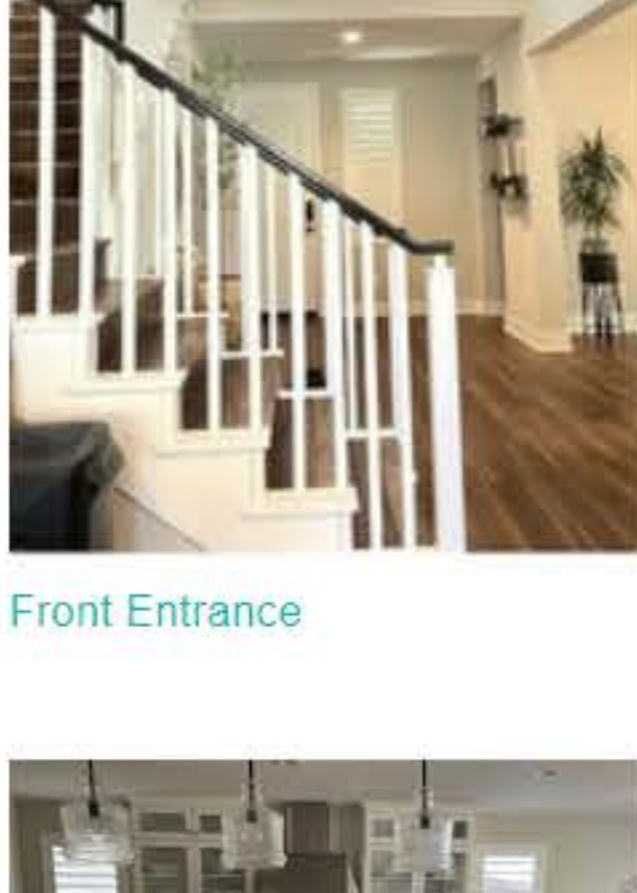
Please see above for detailed property information



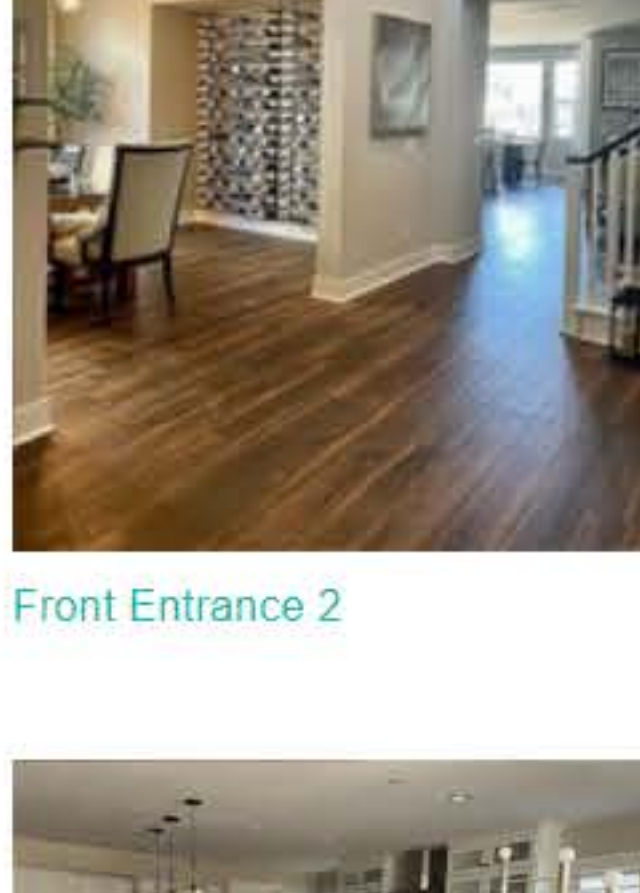
Photos



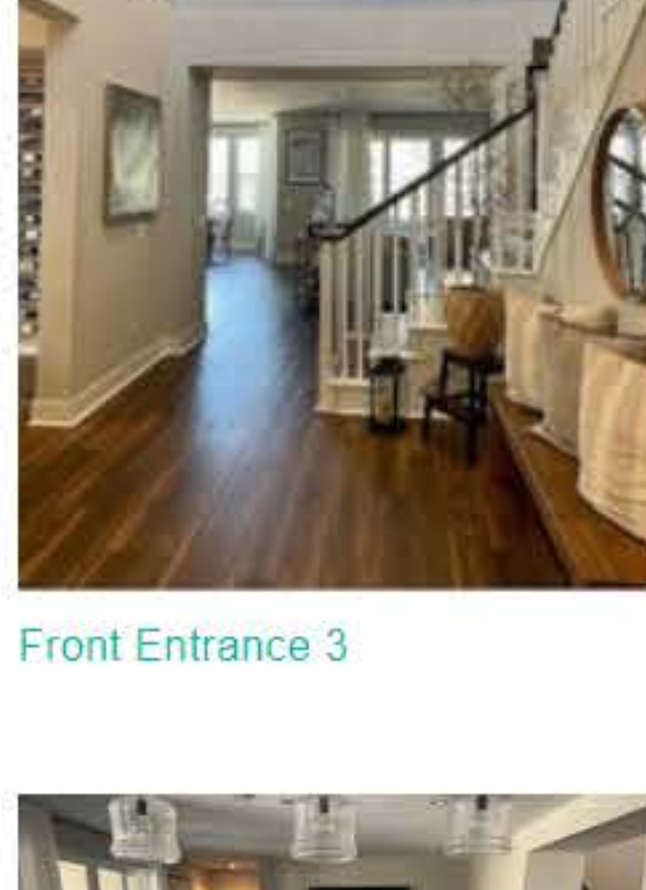
Front



Front Entrance



Front Entrance 2



Front Entrance 3



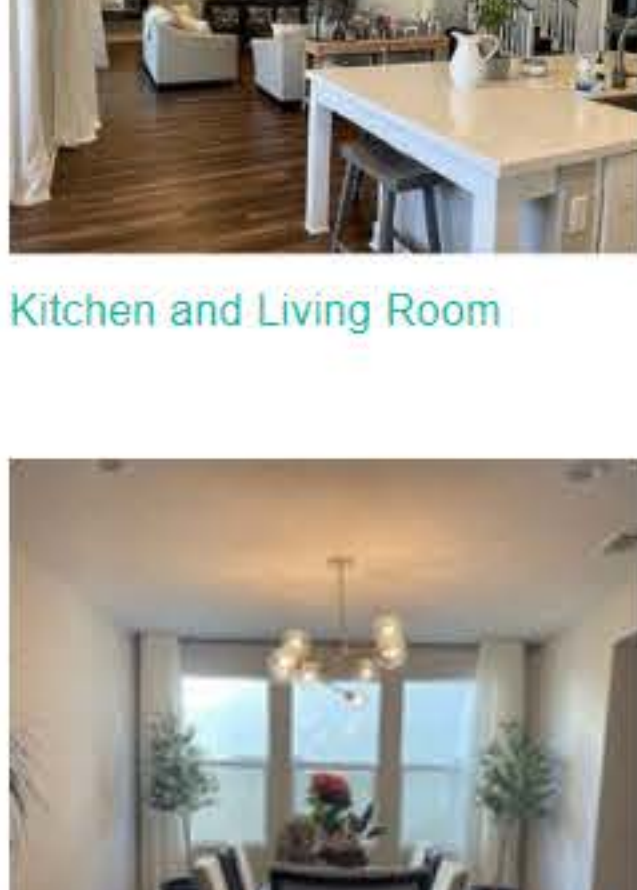
Kitchen



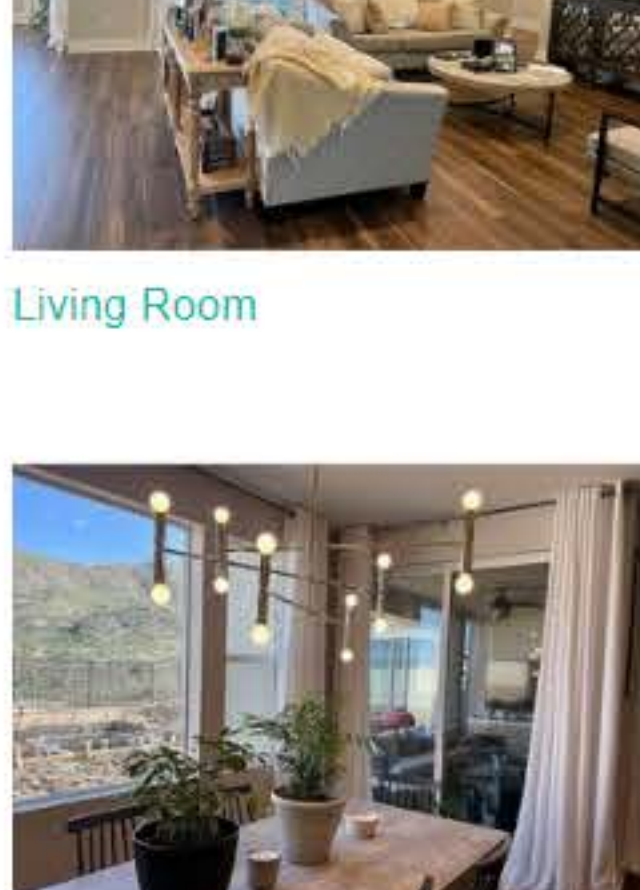
Kitchen 2



Kitchen and Living Room 2



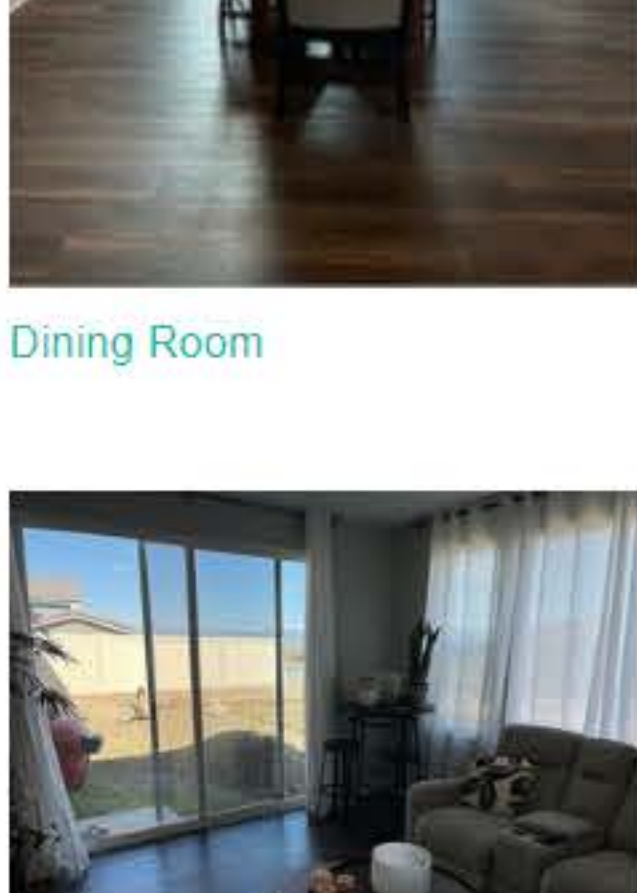
Kitchen and Living Room



Living Room



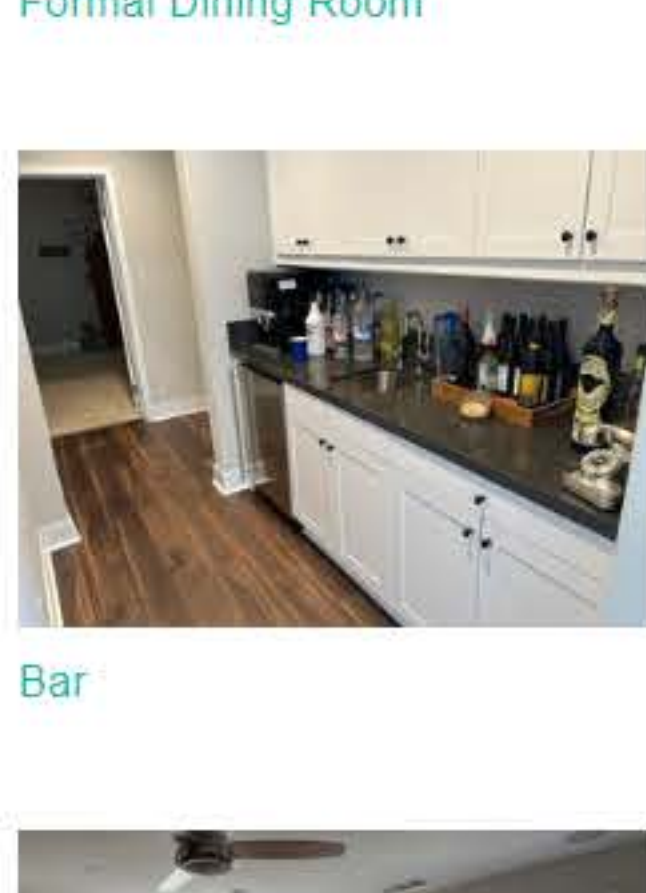
Living Room 2



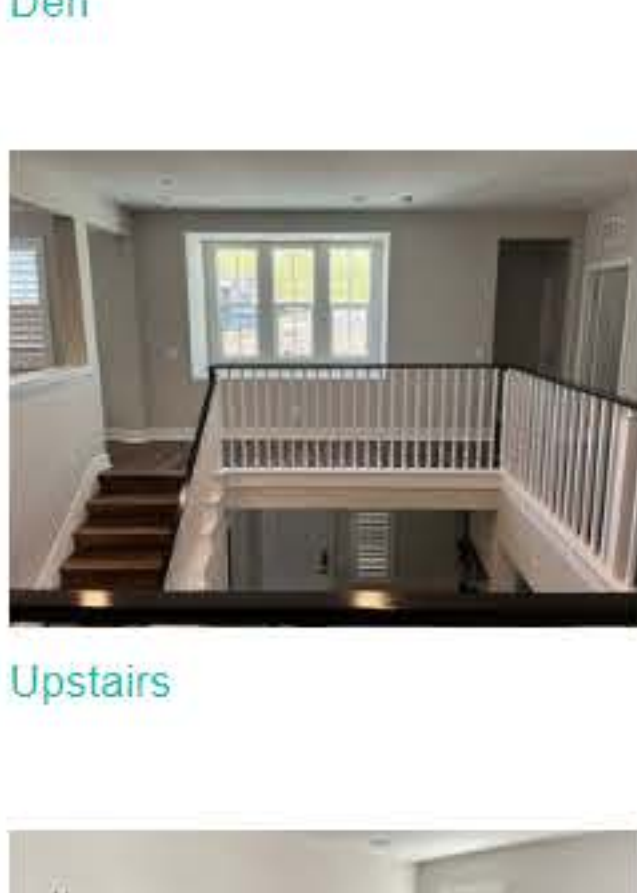
Dining Room



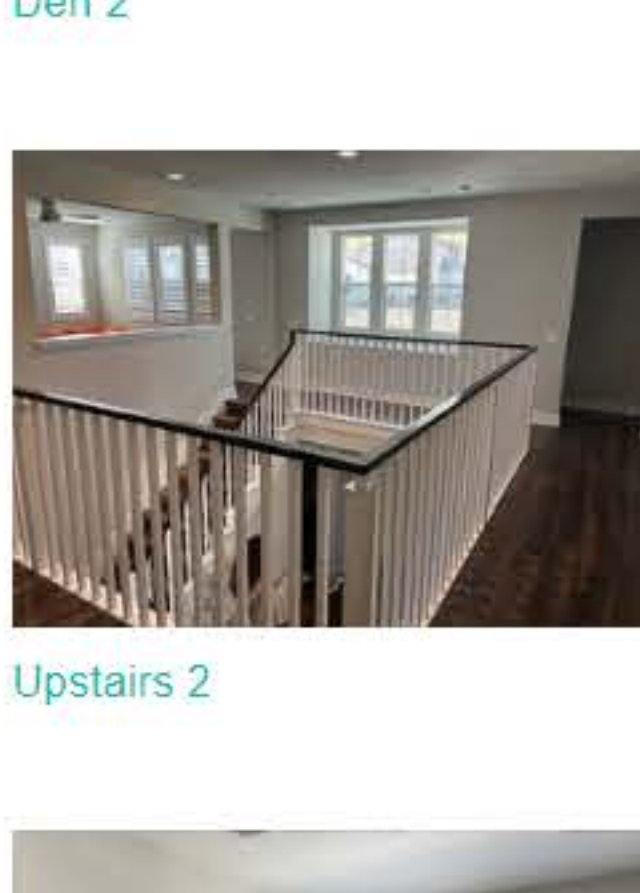
Dining Room 2



Formal Dining Room



Den



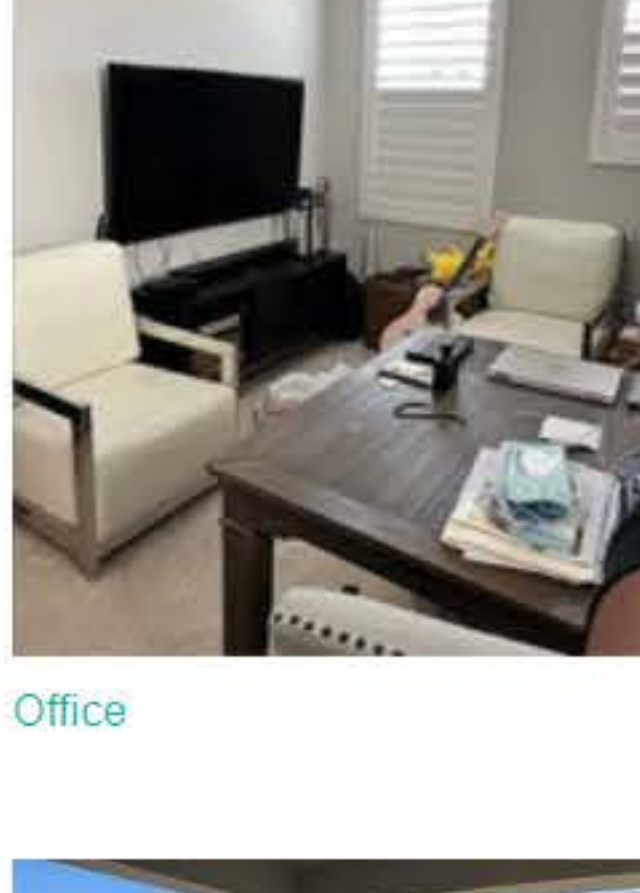
Den 2



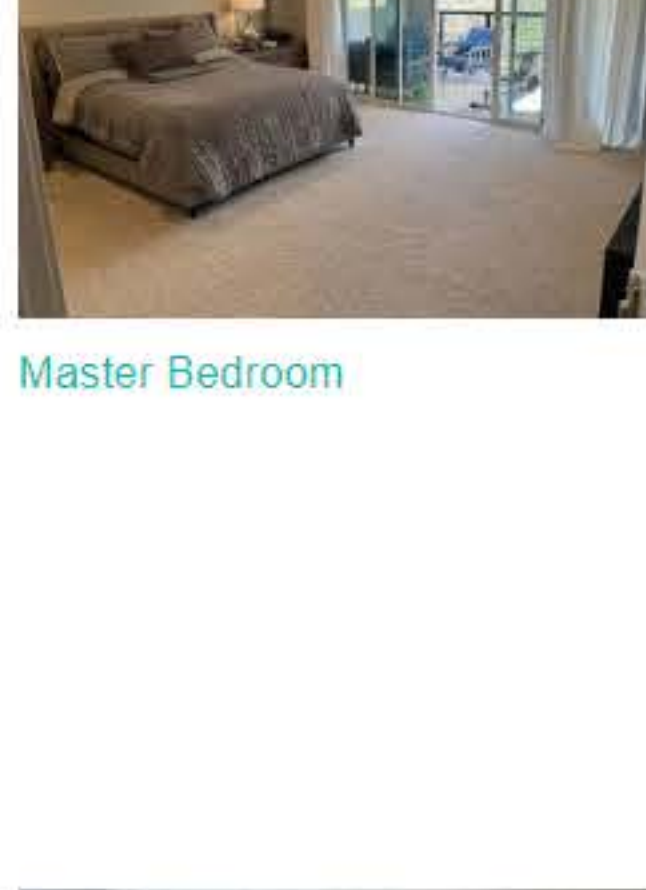
Bar



Upstairs



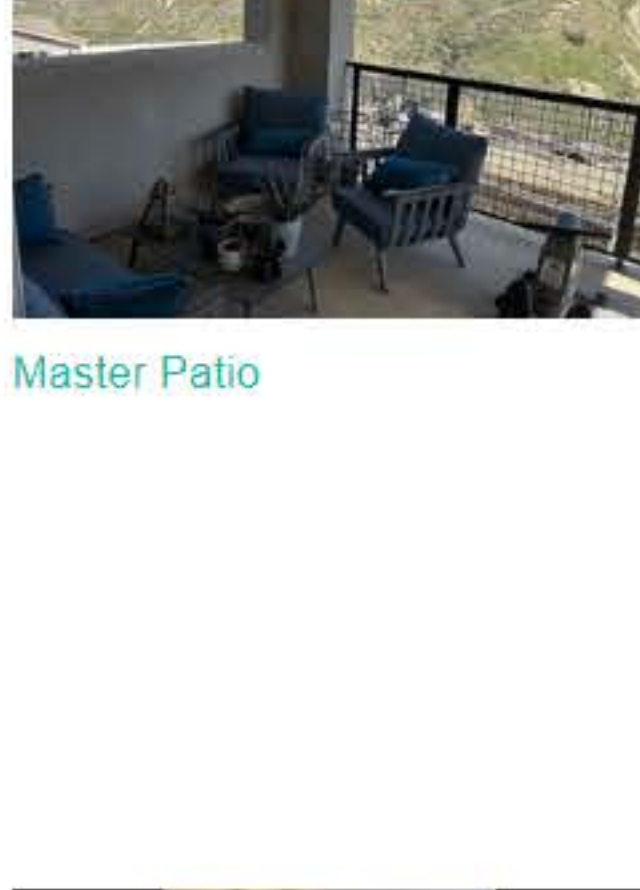
Upstairs 2



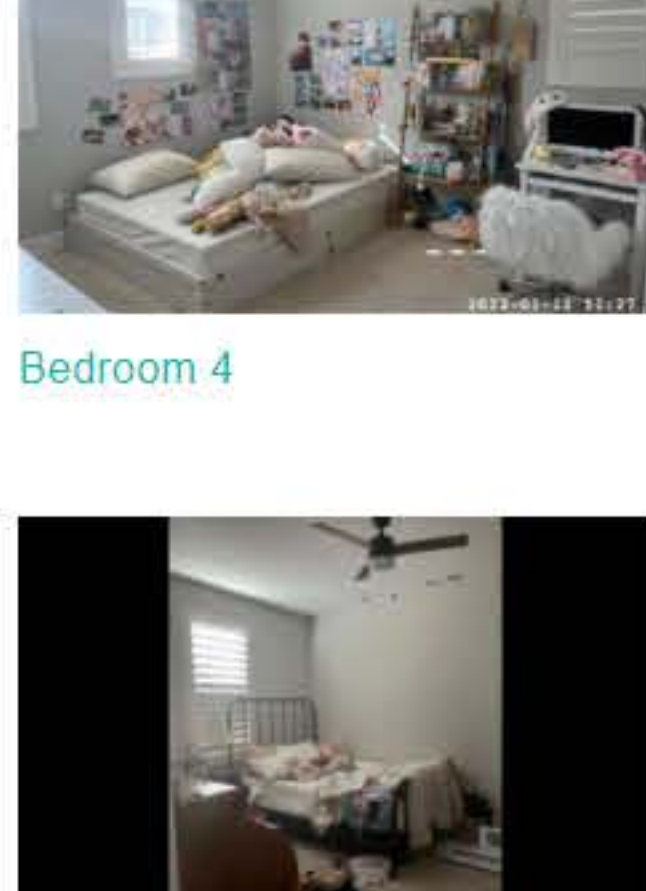
Family Room



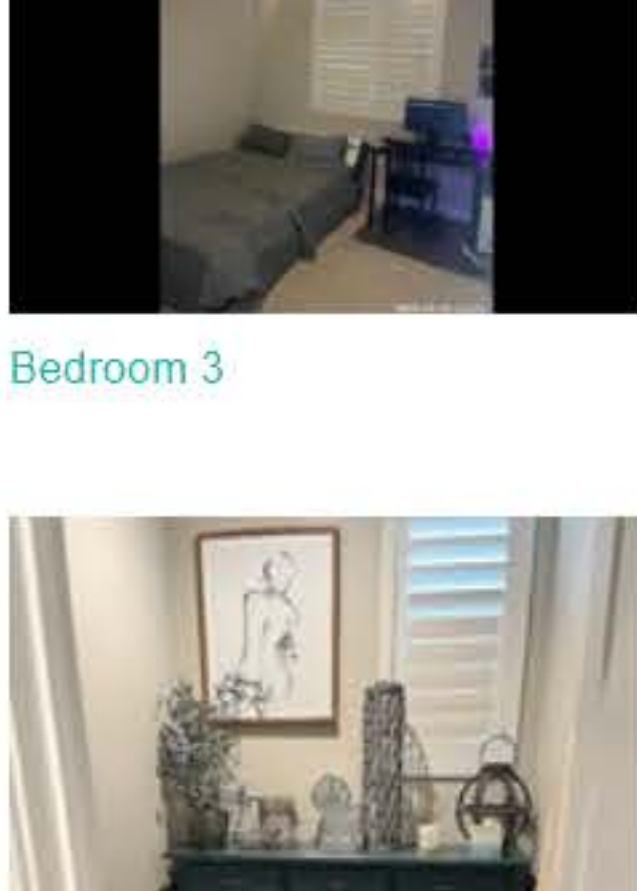
Family Room 2



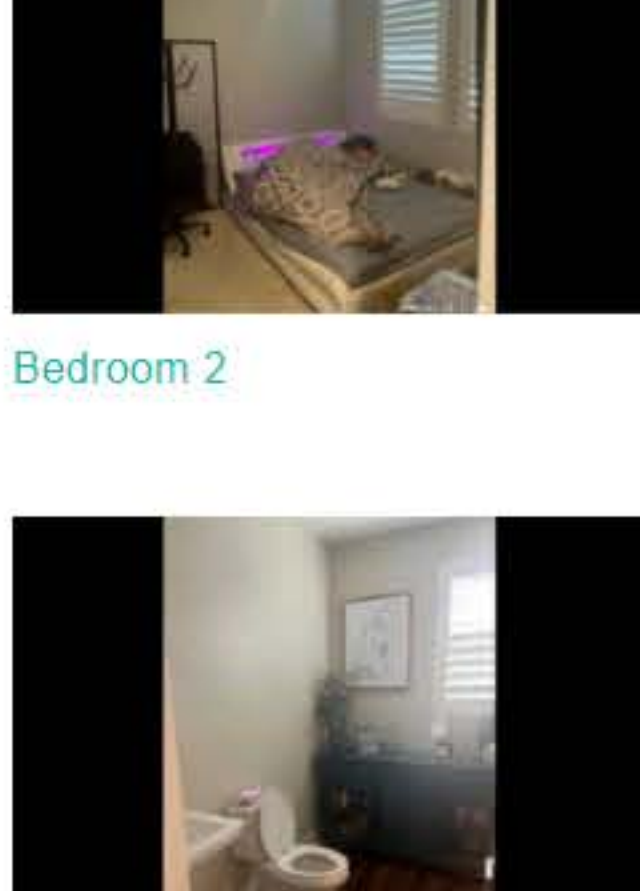
Office



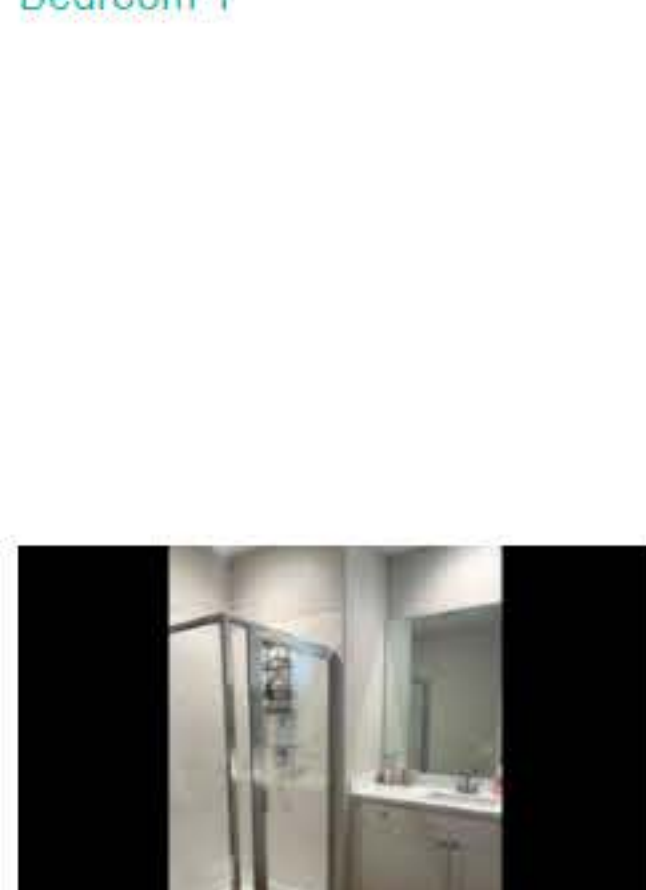
Master Bedroom



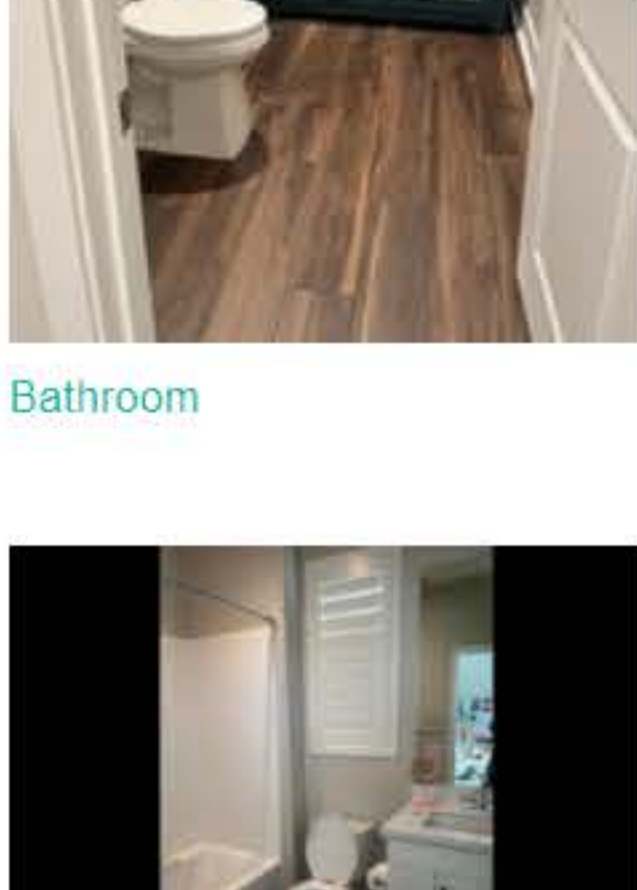
Master Bathroom



Master Patio



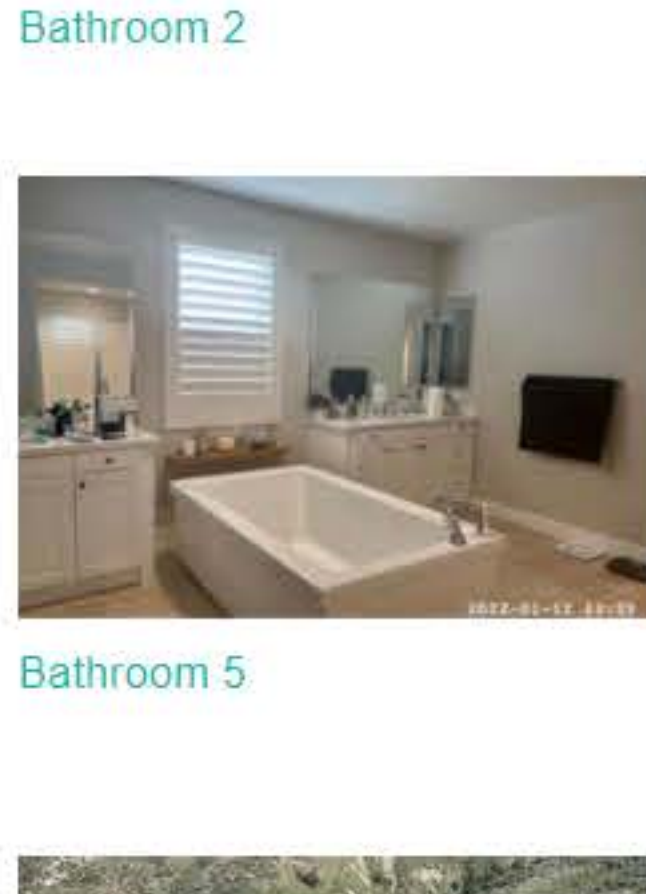
Bedroom 4



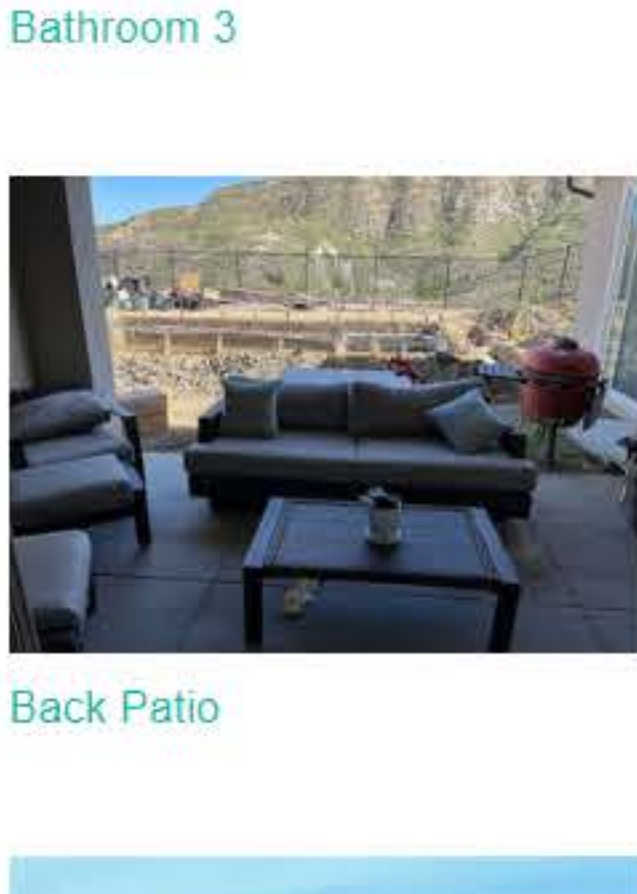
Bedroom 3



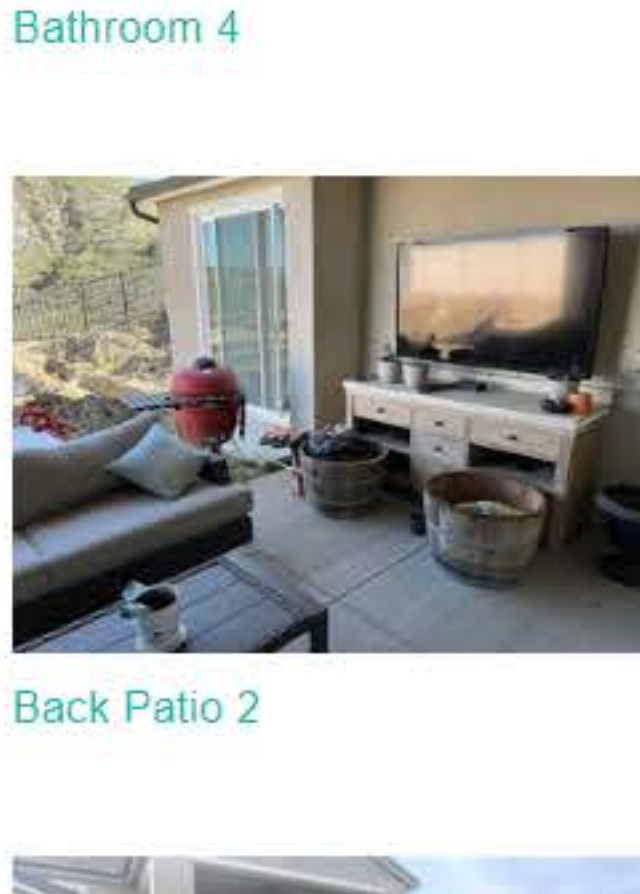
Bedroom 2



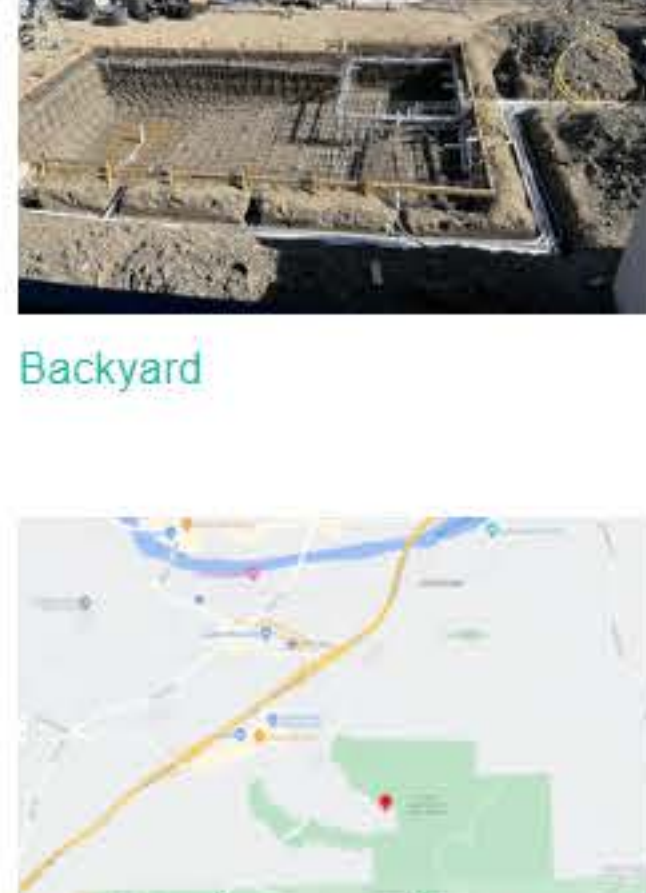
Bedroom 1



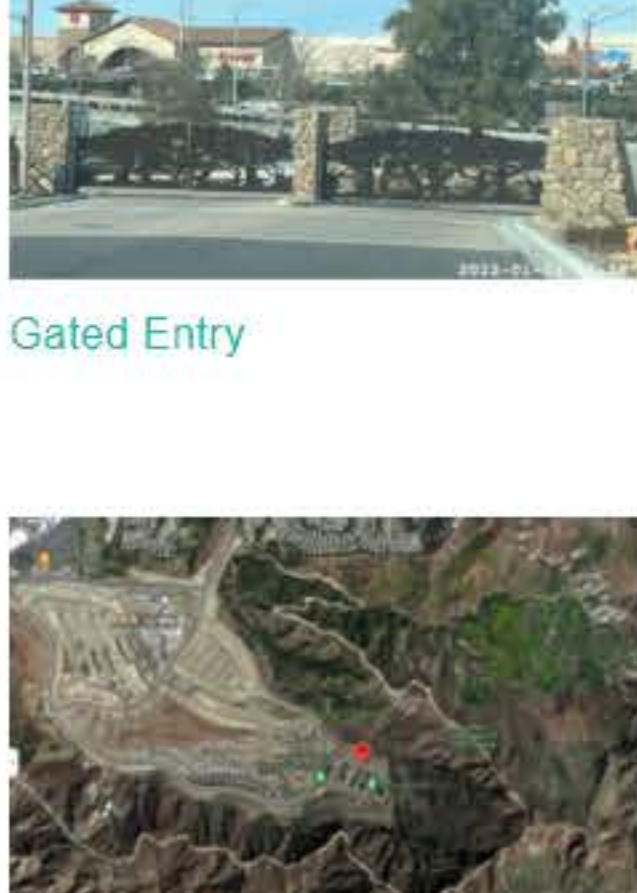
Bathroom



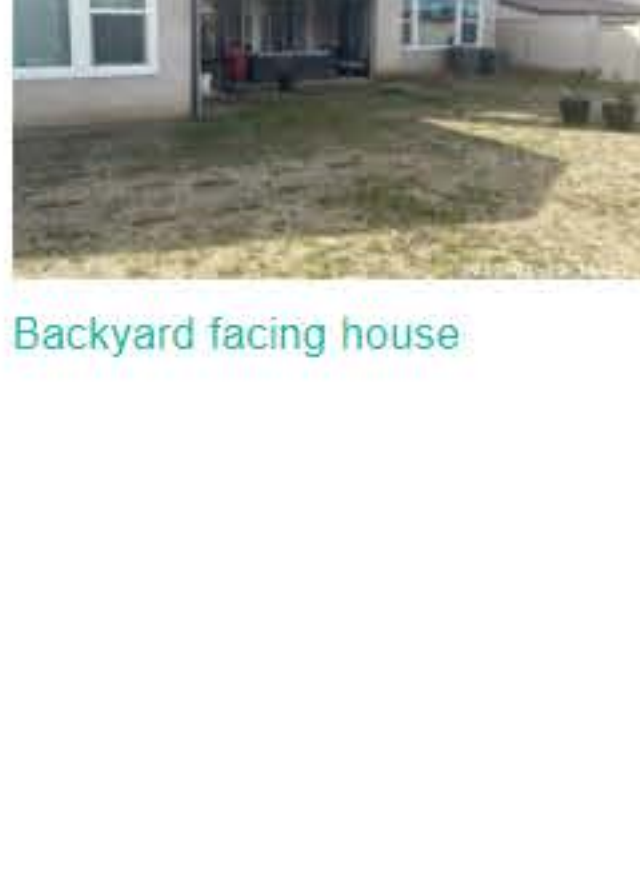
Bathroom 1



Bathroom 2



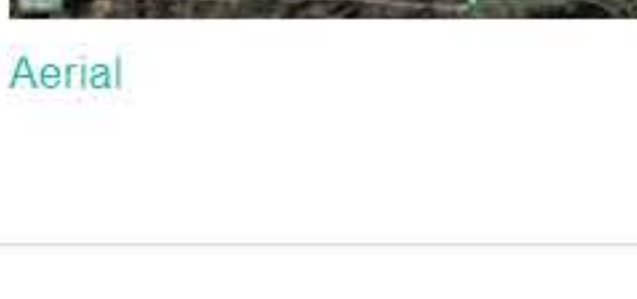
Bathroom 3



Bathroom 4



Bathroom 5



Back Patio



Back Patio 2

Backyard

Gated Entry

Backyard facing house

Google

Aerial