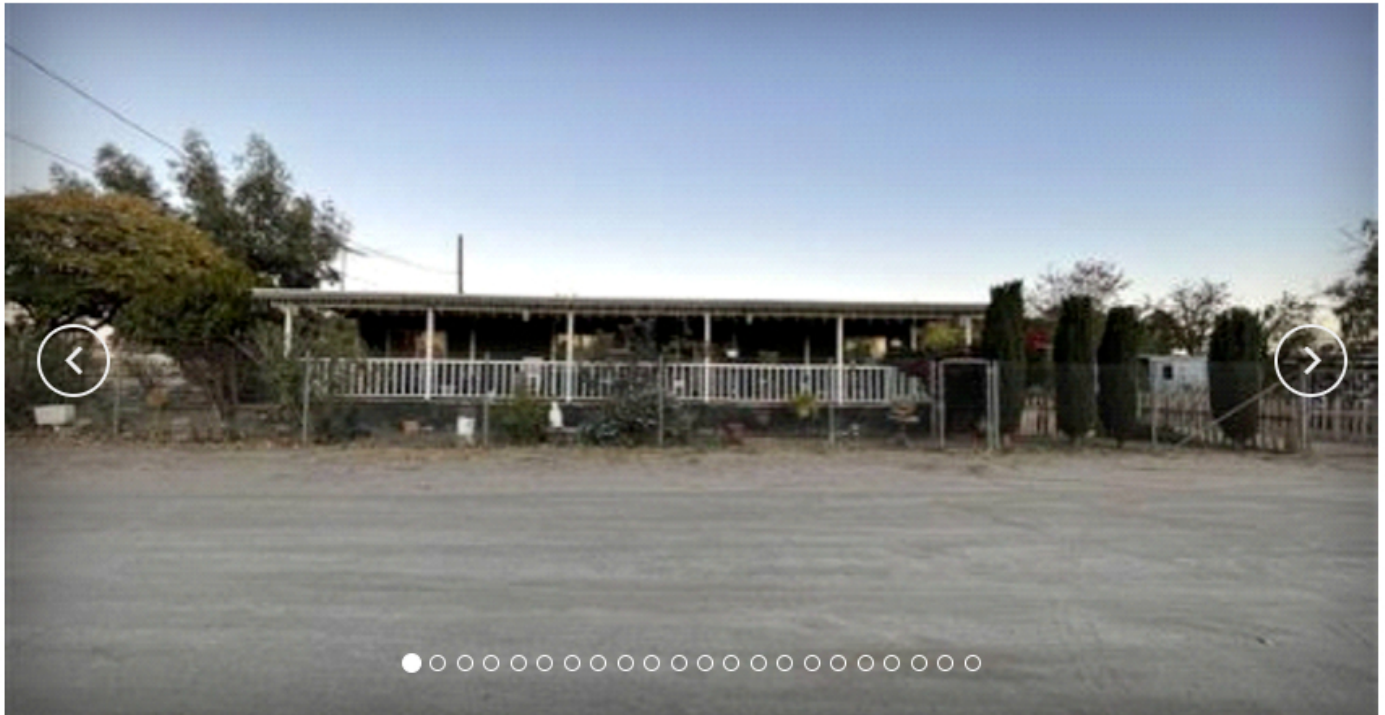


\$180,000 1st TD @ 10.00%, SFR & Land, NOO, Cash-Out, 60.00% LTV, 52.80% Net LTV, 24 Mos. Term, \$36,000 Min. Inv., 6 Mos. Guaranteed Int., 3 Mos. Prepaid Int., Nuevo, CA

20820 6th Street Nuevo CA 92567 United States



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

Overview

Long time successful real estate investor seeking a cash-out 1st TD on this unique Riverside County home to payoff an existing 1st TD and make numerous improvements to the property to increase its value, rental rate and appeal.

The subject property is a single story ranch style single family residence that sits on a large 1.07 acer lot. The home has 7 total rooms including 3 bedrooms and 2 bathrooms with a patio/deck and is a total of 1,344 square feet. The property is located in a unique part of Riverside County between Mystic Lake, Diamond Valley Lake and Canyon Lake. It is also conveniently located near the 215 freeway and close driving distance to restaurants, shopping parks and churches.

This is a 60.00% LTV, 52.80% Net LTV on the BPO value of \$300,000. Loan structure features 6 months' guaranteed interest, 12 months' prepaid interest and a 24 month term, yielding a 10.00% annualized return. Minimum investment is \$36,000 or 20%.

What we like about this Trust Deed opportunity:

1. Unique Riverside location
2. 6 months Guaranteed Interest
3. 1st TD with 10.00% annualized return
4. Long time rental owner
5. 52.80% Net LTV

Possible concerns:

1. Borrower would like 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

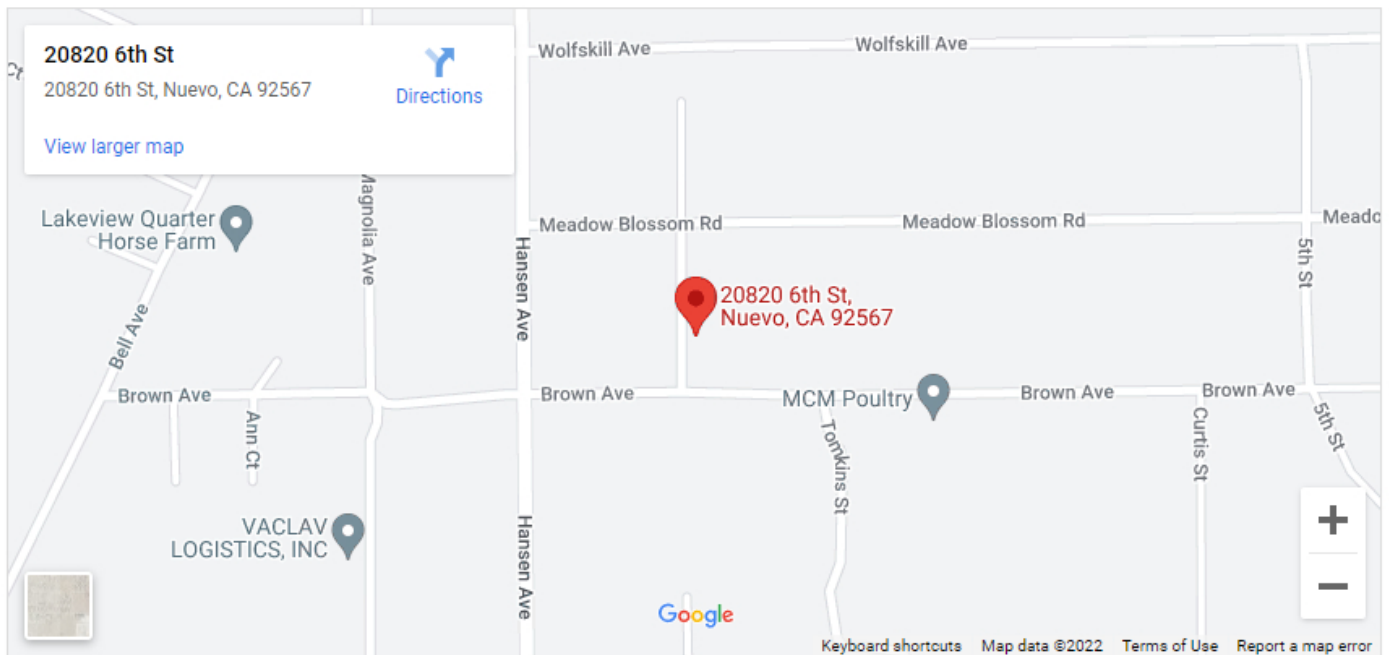
1. Offering Type: Debt
2. Investor Yield: 10.00%
3. Minimum Raise Amount: \$180,000
4. Minimum Investment Amount: \$36,000
5. Loan amount (\$): \$180,000
6. Lien position: 1st TD
7. Borrower Credit Score: 587.0
8. LTV/CLTV: 60.0%
9. Deal Type: Cash-Out Refinance
10. Loan Term Length: 24
11. Property Condition: Minor Rehab
12. Lien Position: 1st TD
13. Loan Type: Business Purpose Cash-Out Refi
14. Loan Amount: \$180,000
15. LTV on BPO Value: 60.00%
16. Fractional Interests (5): \$36,0000 or 20%
17. Lender Rate: 10.00%
18. Monthly Payment to Lender: \$1,500.00
19. Amortization/Term: Interest Only / 24 Months
20. Gross Protective Equity over BPO Value: \$120,000
21. Guaranteed Interest: 6 Months
22. Prepaid Interest: 12 Months
23. Borrower Credit: 587
24. Exit Strategy: Conventional Refinance

Property

1. Property Type: Single Family Residence & Land
2. BPO Value: \$300,000
3. Home sqft: 1,344

- 4. BPO Value/sqft: \$223.21
- 5. Lot Size sqft: 1.07 acers
- 6. Total Rooms: 7
- 7. Bedrooms: 3
- 8. Bathrooms: 2
- 9. Stories: 1
- 10. Exterior Wall: Aluminum and Vinyl
- 11. Year Built: 1979
- 12. Occupancy: Non-Owner Occupied
- 13. County: Riverside
- 14. Zoning: SFR
- 15. APN: 426-340-040
- 16. Est. Closing Date: 04/22/2022

Please see above for detailed property information



Photos



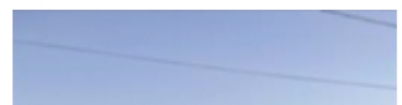
Front



Side View 1



Side View 2

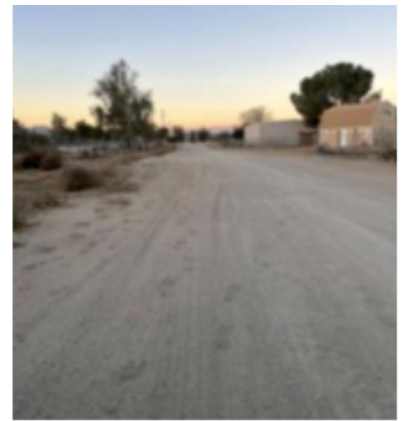




Side View 3



Street Scene 1



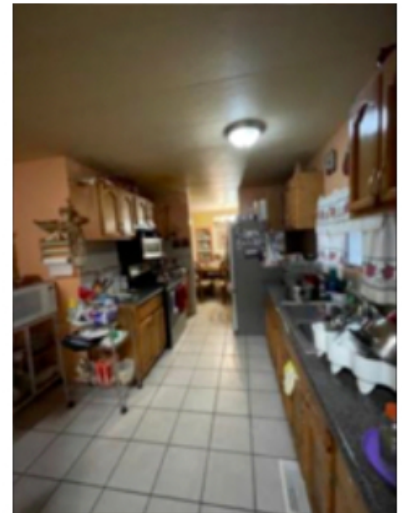
Street Scene 2



Rear View



Living Room



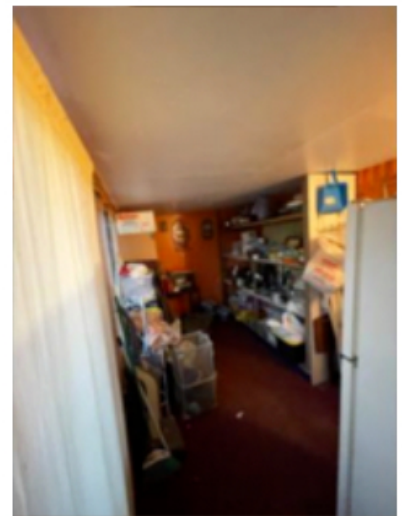
Kitchen 1



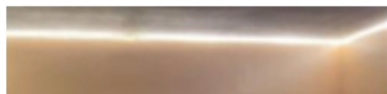
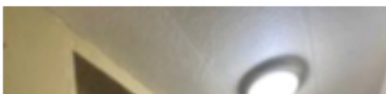
Kitchen 2



Kitchen 3

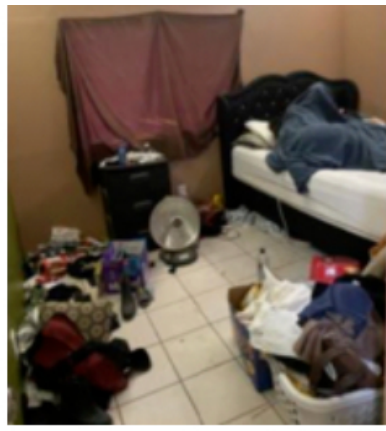


Pantry

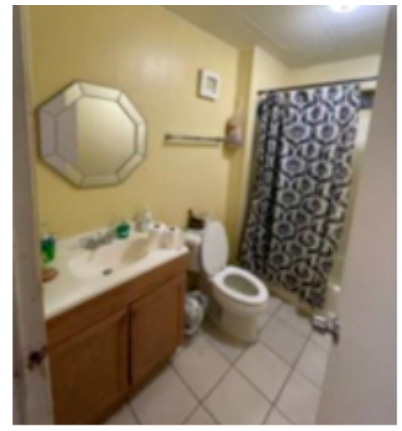




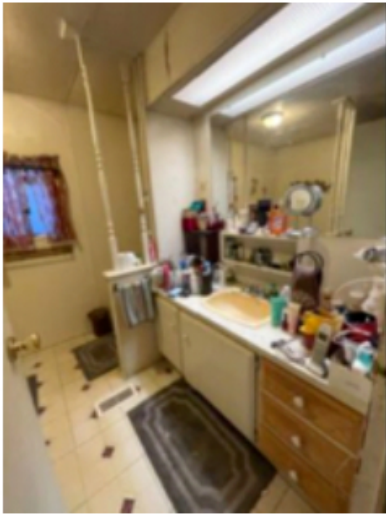
Laundry Room



Bedroom 1



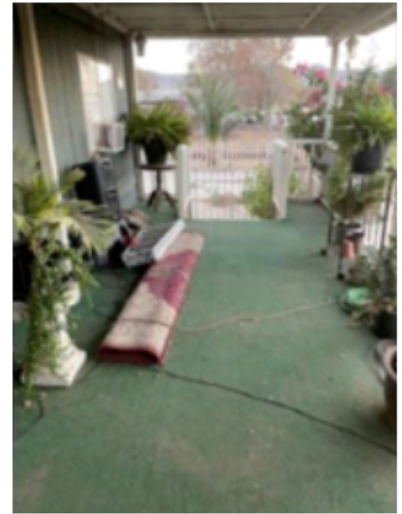
Bathroom 1



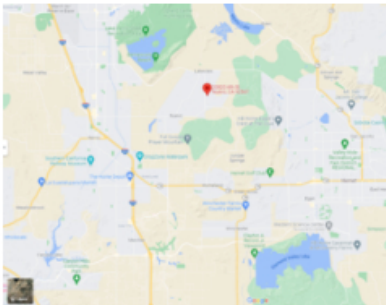
Bathroom 2



Bath



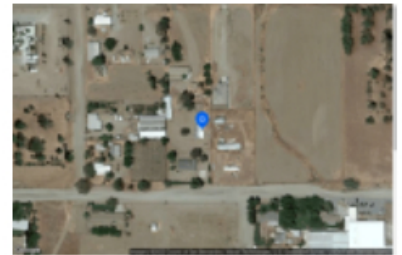
Patio



Google



Aerial



Drone






[Address Numbers](#)

Documents


 [Esparza_-_BPO_-_300k_-_12-6-21.pdf](#) (pdf, 3426KB)

 [Esparza_-_Preliminary_Report.pdf](#) (pdf, 314KB)

 [Esparza_-_Property_Profile.pdf](#) (pdf, 500KB)

 [Esparza_-_Value_Zillow__329k.pdf](#) (pdf, 7728KB)

 [Esparza_-_Value_Redfin__281k.pdf](#) (pdf, 5686KB)

 [Investor Questions](#)