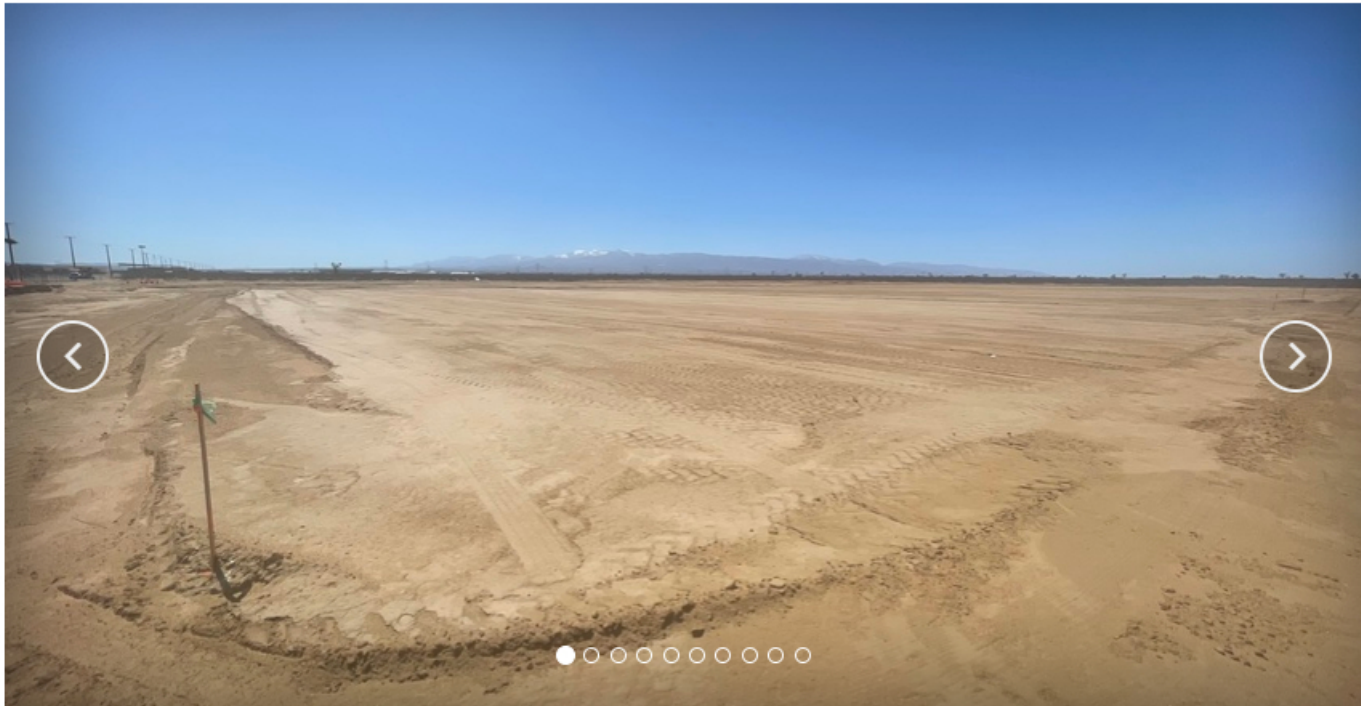


\$2,500,000 1st TD @ 14.50%, 8.33% Appraised LTV, NOO, Comm. Land Subdivision, Funds Control, 12 Mos. Term, 6 Mos. Guar., 6 Mos. Prepaid, \$100,000 Min. Inv., Adelanto, CA

0 Koala Road Adelanto CA 92301 United States



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Overview

798 FICO, repeat MVI borrower and successful real estate investor is seeking a 1st TD on this fully entitled, CUP permitted, city approved commercial 18 lot subdivide on Koala Road, in Adelanto, San Bernardino County, CA. The borrower is also cross collateralizing a fully entitled, CUP permitted, city approved commercial 12 lot subdivide on Jonathan Street, in Adelanto, San Bernardino County, CA with a combined As Is appraised value of \$30M. Funds from this loan will be used to refinance out of an existing and current MVI 1st TD \$1,375,000 and additional funds placed into Funds Control to install an on-site storm water retention tank-water tech, complete grading and padding for a prepaid 63,000 SF metal framed building arriving to subject property in 3 months. Borrower has already pre-leased half of this new building (31,500 SF x \$2.50 PSF) for \$78,750 per month, starting on October 1st, 2022 on a 5 year lease. Tenant has already paid borrower the \$100K deposit. (lease in investor dropbox)

Exit strategy from our 12-month loan will be a construction loan, interested equity partners and/or sale of any of the As Is 30 sub-divided lots.

\$3M of "skin in the game" has been invested into this cannabis campus development project since March 2020. Borrower's investment includes purchase of land, Pontius Architect, and J.E. Miller & Assoc. Civil Engineer well regarded firms' costs/fees for drawings and plans; costs/fees to the City of Adelanto for CUP/LDP, taxes, permits, licenses to build and cultivate.

Borrower city approved plans on Koala Road include approval to build nine (9) 63,000 SF two story commercial buildings for cannabis cultivation, warehouse, manufacturing, distribution, and non-storefront dispensary. Borrower is building the (9) 63,000SF buildings to sell or lease to cannabis related tenants for stable, lucrative rental income for \$1,890,000 (\$64K @ \$2.50 PSF) per annum per building. Current market sales value on each commercial building

once complete is \$12,600,00 (\$200 PSF).

The subject property on Koala Road is currently comprised of a single improved parcel, subdivided into 18 (1 acres) buildable, usable lots, situated on 20.0 acres (871,200 SF). The approved 18 lot subdivision has all CUP's for Cannabis Cultivation in place. The cross-collateral property on Jonathan Street is currently comprised of four contiguous unimproved parcels situated upon 15.4 acres (670,820 SF). Borrower has no immediate plans to develop Jonathan Street until after Koala Rd. is fully developed.

Both subject properties are very well located next to the Southern California Logistics Airport also known as "Victorville Airport" a large commercial use airport designed to provide major corporations with logistics needs, access to a global gateway to the Western United States. Located also near Interstate 15 fwy. and the city of Victorville.

This loan is a 8.33% LTV on combined appraised values of \$30,000,000. Koala Road: \$18,000,000 (\$1,000,000/AC or \$22.95/SF) and Jonathan Street appraised for \$12,000,000 (\$1,000,000/AC or \$22.95/SF).

Loan structure features 6 months' guaranteed interest, 6 months' prepaid interest and 14.50% annualized investor return. Minimum investment is \$100,000.

What we like about this Trust Deed opportunity:

1. 798 FICO & Current MVI Borrower
2. Fully entitled, city approved commercial subdivision with cannabis CUP permits/license approved for 18 (1 acres) lots on Koala Rd and 12 lots on Jonathan Street
3. 14.50% Investor Yield
4. 8.33% Appraised LTV
5. 6 months Prepaid Interest
6. 6 months Guaranteed Interest

Possible concerns:

1. Borrower would like to close as quickly as possible
2. Cannabis prices may fluctuate dramatically which may have an impact on business operations

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

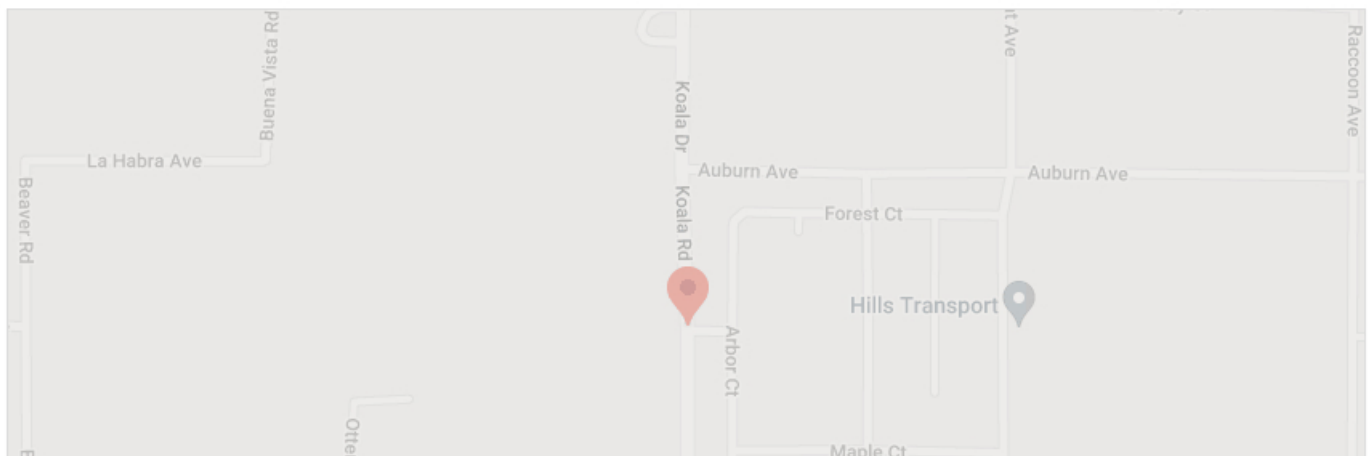
1. Offering Type: Debt
2. Investor Yield: 14.50%
3. Minimum Raise Amount: \$2,500,000
4. Minimum Investment Amount: \$100,000

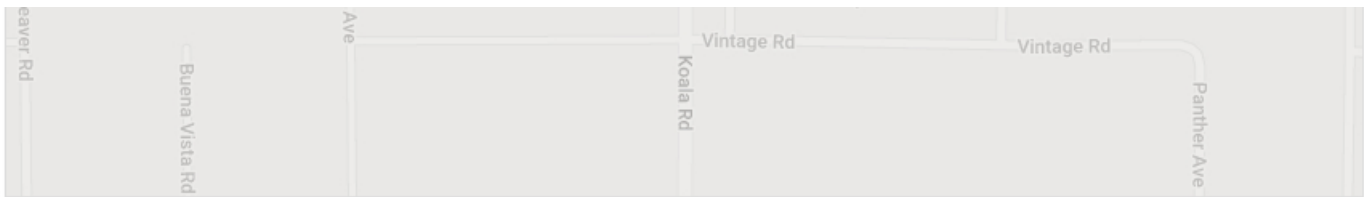
5. Loan amount (\$): \$2,500,000
6. Lien position: 1st TD
7. Borrower Credit Score: 798.0
8. LTV/CLTV: 8.33%
9. Deal Type: Cash-Out Refinance
10. Loan Term Length: 12
11. Property Condition: Major Rehab
12. Lien Position: 1st TD
13. Loan Type: Cash Out Refinance
14. Loan Amount: \$2,500,000
15. LTV on Appraised Value: 8.33%
16. Fractional Interests (25): \$100,000
17. Lender Rate: 14.50%
18. Monthly Payment to Lender: \$30,208.33
19. Amortization/Term: Interest Only / 12 Months
20. Gross Protective Equity over Appraised Value: \$27,500,000
21. Guaranteed Interest: 6 Months
22. Prepaid Interest: 6 Months
23. Borrower Credit: 798
24. Exit Strategy: Payoff from construction loan or sale of some lots

Property

1. Property Type: 20.0 Acres on Koala Rd and 15.4 Acres on Jonathan Rd of Commercial Subdivided Land for Cannabis Cultivation
2. Koala: Approved 18 lot commercial subdivision with CUP's in place for cannabis cultivation situated on 20 acres of buildable land
3. Jonathan: Four contiguous unimproved parcels situated upon 15.4 acres (670,820 SF).
4. Combined August 2021 As Is Appraised Value: \$30,000,000 (\$18 Mil on Koala and \$12 Mil on Jonathan)
5. Occupancy: Non-Owner Occ.
6. County: San Bernardino
7. Zoning: MI and Cannabis
8. APN: 3210-611-02-0000 (Koala Road) and 0459-053-70, 0459-053-71, 0459-053-72 & 0459-053-74 (Jonathan Street)
9. Est. Closing Date: 04/20/2022

See description above.

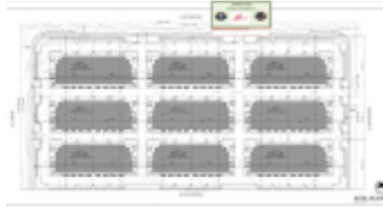




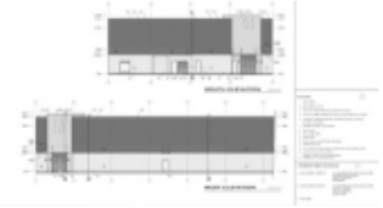
Photos



Grading Complete 3



approved site plan



approved commercial building plans



AerialView Koala Road



map Jonathan Street



Grading Complete 4



frontview Koala Road



Google Map Koala



Aerial Map Koala Rd





[Google Map Jonathan Street](#)

Documents

 [Liu_-_18M_Appraisal_-_0_Koala_Road.pdf](#) (pdf, 2269KB)

 [Liu_-_12M_Appraisal_-_After_Permits_0_Jonathan_Street.pdf](#) (pdf, 18649KB)

 [Liu_-_PreliminaryReport.pdf](#) (pdf, 375KB)


 [Liu_-_Property_Profile_0459-053-70-0000.pdf](#) (pdf, 782KB)

 [Liu_-_Property_Profile_0459-053-71-0000.pdf](#) (pdf, 779KB)

 [Liu_-_Property_Profile_0459-053-72-0000.pdf](#) (pdf, 779KB)

 [Liu_-_Property_Profile_0459-053-74-0000.pdf](#) (pdf, 387KB)

 [Liu_-_Property_Profile_3210-611-02.pdf](#) (pdf, 789KB)

 [Investor Questions](#)