

**\$85,000 1st TD @ 8.50%, SFR, NOO, 100% Funds Control, 10.63% LTV, 9.97% Net LTV on Appraised ARV LTV, 18 Mos. Term, \$42,500 Min Inv., 6 mos. Guar. Int, 6 mos. Prepaid Int., Escondido, San Diego County, CA 92027**  
1437 Birch Avenue Escondido CA 92027 United States



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

## Overview

Borrowers are seeking a 1st Trust Deed to complete final minor construction on this SFR investment Non Owner Occupied property in Escondido, San Diego County, CA. 100% funds from this loan will go into Funds Control to lay concrete for driveway, finalize 433A Permanent install septic and certificate of occupancy. Borrowers have invested 445K personal "skin in the game": land purchase, property improvements, water, solar, foundation and city approved permits/fees. Exit strategy is a conventional loan.

The subject property will consist of a newly built prefab SFR with 1,782 SF of living space sitting on a 1.47 acres lot in Escondido, San Diego County. The subject property will consist of 7 total rooms, 3 Bed / 2 Bath. The subject property is surrounded by similar SFRs and is very well located just off the 15 & 78 freeways, near the San Diego Zoo and many schools, restaurants, shopping plazas.

This is a 10.63%% LTV, 9.97% Net LTV on recent After Repair Value of \$800,000. Loan structure features 6 mos. guaranteed and 6 mos. prepaid interest and yields a 8.50% annualized return. Min investment is \$42,500 or 50%.

What we like about this Trust Deed opportunity:

1. SFR in Escondido, San Diego County
2. 8.50% Annualized Return
3. 6 months Guaranteed Interest
4. 6 months Prepaid Interest
5. \$445K "skin in the game"
6. 100% Funds control
7. 670 & 651 FICO

## 8. \$715K Gross Protective Investor Equity

Possible concerns:

1. The 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: 8.50%
3. Minimum Raise Amount: \$85,000
4. Minimum Investment Amount: \$42,500
5. Loan amount (\$): \$85,000
6. Lien position: 1st TD
7. Borrower Credit Score: 670.0
8. LTV/CLTV: 10.63%
9. Deal Type: Construction
10. Loan Term Length: 18
11. Property Condition: Minor Rehab
12. Lien Position: 1st TD
13. Loan Type: Construction Loan on Investment Property
14. Loan Amount: \$85,000
15. LTV on Appraised After Repair Value: 10.63%
16. Fractional Interests (10): \$42,500 or 50%
17. Lender Rate: 8.50%
18. Monthly Payment to Lender: \$637.50
19. Amortization/Term: Interest Only / 18 Months
20. Gross Protective Equity over Appraisal After Repair Value: \$715,000
21. Guaranteed Interest: 6 Months
22. Prepaid Interest : 6 Months
23. Borrower Credit: 670 & 651
24. Exit Strategy: Conventional Refi

## Property

1. Property Type: Single Family Residence
2. Appraised After Repair Value: \$800,000
3. New Home SF: 1,782
4. After Completion Appraised Value/SF: \$448.93
5. Lot Size SF: 1.47 acres
6. Total Rooms: 7
7. Bedrooms: 3
8. Bathrooms: 2
9. Stories: 1
10. Exterior Wall: Stucco/Wood
11. Year Built: 2022
12. Architectural Style: Prefab Home
13. Occupancy: Non-Owner Occ.
14. County: San Diego
15. Zoning: Residential
16. Est. Closing Date: 04/20/2022

Please see above description for property detail



## Photos



rearview



sideview2

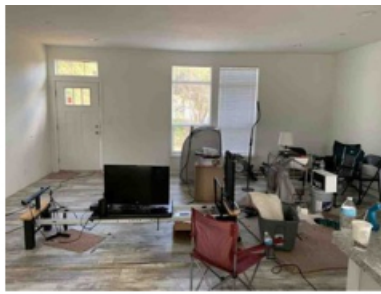


streetview





kitchen



living room



dining room



gameroom



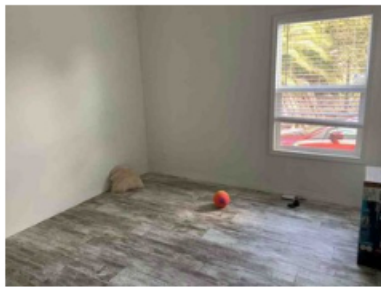
bathroom1



bedroom1



laundry room



bedroom2



heater



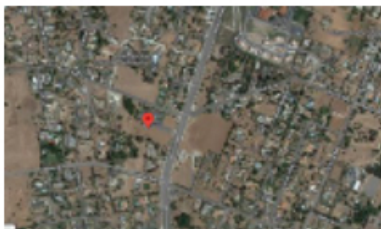
sideview



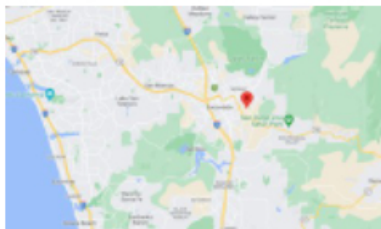
frontentrance



backyard




aerial map





google maps

## Documents

 Johnson\_-\_800K\_ARV\_1437\_Birch\_Ave\_Escondido\_CA\_92027.pdf (pdf, 3573KB)

 Johnson\_-\_Preliminary\_Report\_updated\_2-22-22.pdf (pdf, 212KB)

 Johnson\_-\_Property\_Profile.pdf (pdf, 438KB)

 Investor Questions

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