

**\$369,850 1st TD @ 10.50%, 65.00% LTV, 63.05% Net LTV, Non-Owner Occupied, SFR, Cash-Out, 24 Mos Term, 9 Mos. Guar Int, 3 Mos Prepaid Int, \$36,985 min inv, Antioch, CA 94509**

1126 W 18th Street Antioch CA 94509 United States




Pledged 0%

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Loan amount (\$)	\$369,850
Estimated Closing Date	Jun 01, 2022
Investor Yield	10.50%
Min. Investment	\$36,985

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**Sandy MacDougall**  
CTD

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### Overview

Business owner and real estate investor is seeking a new business purpose cash-out 1st TD on this non-owner occupied investment property in Antioch, CA in Contra Costa County. Funds from our loan will be used to payoff an existing matured 1st Trust Deed.

The subject property is 1,406 SF ranch style SFR sitting on a 6,930 SF lot. The home has 7 total rooms with 3 BR/2 BA and a 2-car attached garage. The property is close to Sherman Lake, HWY 4 and centrally located to schools, entertainment, restaurants, shopping, parks and medical facilities. Rental income is \$3,000/ month. Exit strategy from our loan is a conventional refinance.

This loan is 65.00% LTV on the BPO value of \$569k. Loan structure features 9 months' guaranteed interest, 3 months' prepaid interest and 10.50% annualized return. Minimum investment is \$36,985 or 12.5%.

What we like about this Trust Deed opportunity:

1. Non-owner Occupied Investment Property
2. 9 months Guaranteed Interest
3. 3 months Prepaid Interest
4. \$3,000/month rental income

Possible concerns:

1. Existing 1st has matured and filed a NOD

### 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.

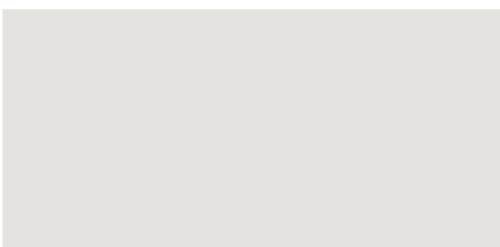
Mortgage Vintage sells their Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional high yield Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real estate secured investments.



Mr. Sandy MacDougall CTD

### Financial

1. Offering Type: Debt
2. Investor Yield: 10.50%
3. Minimum Raise Amount: \$369,850
4. Minimum Investment Amount: \$36,985
5. Loan amount (\$): \$369,850
6. Lien position: 1st TD
7. Borrower Credit Score: 604.0
8. LTV/CLTV: 65.0%
9. Deal Type: Cash Out
10. Loan Term Length: 24
11. Property Condition: No Rehab
12. Lien Position: 1st TD
13. Loan Type: Business Purpose Cash-Out
14. Loan Amount: \$369,850
15. LTV on BPO Value: 65.00%
16. Net LTV on BPO Value: 63.05%
17. Fractional Interests (10): \$36,985 or 10.00%
18. Lender Rate: 10.50%
19. Monthly Payment to Lender: \$3,236.19
20. Amortization Term: Interest Only / 24 Mos
21. Gross Protective Equity over Appraised Value: \$199,150
22. Guaranteed Interest: 9 Months
23. Prepaid Interest: 3 months
24. Borrower Credit: 591 & 604
25. Exit Strategy: Conventional Refinance



### Photos

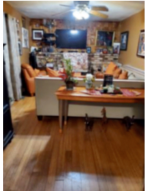


Front of House




Exterior Front


Address Numbers Closeup




Family Room




Kitchen



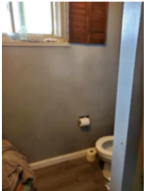
Hallway



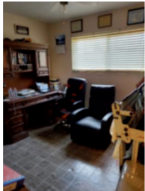
Sunroom




Bathroom 1



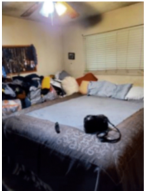
Bathroom 2




Bedroom 1




Bedroom 2




Bedroom 3




Garage




Rear Yard 1




Rear Yard 2




Side Yard




Side Yard 2



Street View




Google Map Aerial




Google Map


Documents




Gunter\_-\_BPO\_-\_569K\_-\_4-22-22.pdf (pdf, 3519KB)




Gunter\_-\_Preliminary\_Report\_-\_6\_Assessment.pdf (pdf, 80KB)



Gunter\_-\_Prelim\_Supplement\_Item\_\_14\_Removed.pdf (pdf, 49KB)



Gunter\_-\_Property\_Profile.pdf (pdf, 705KB)



Gunter\_-\_Value\_Redfin\_\_611\_428.pdf (pdf, 4707KB)

Investor Questions

Write your question here ...

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