

\$120,000 1st TD @ 10.00%, SFR, 57.14% LTV on BPO Value, 75.00% LTV on Purchase Price, NOO, 18 Mos. Term, 6 Mos. Guar. Int., \$40,000 Min. Inv., Twentynine Palms, CA 92277

74076 Casita Drive Twentynine Palms CA 92277



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Overview

Successful, previous Mortgage Vintage borrower and experienced "fix & flip" and "fix & rent" real estate investor is seeking a 1st TD Purchase Loan on this non-owner occupied, SFR investment property in Twentynine Palms, San Bernardino County, CA. Borrower is bringing in \$30K "skin in the game" cash to close plus investing additional personal funds and labor to complete minor cosmetic upgrades after purchase to fix & flip this investment property.

Exit strategy: sale of property. Investor guaranteed interest on this loan is 6 Months. Recent BPO "As Is" Value: \$210K. Borrower intends to list for \$260K after minor upgrades completed. Borrower is acquiring this SFR investment property off-market quick sale for \$150K.

This loan is a 57.14% LTV on Recent BPO value of \$210,000 and 75.00% LTV on Purchase Price of \$150,000. Loan structure features 6 months' guaranteed interest and 10.00% annualized investor return. Minimum investment is \$40,000.

What we like about this Trust Deed opportunity:

- Previous, successful Mortgage Vintage Borrower
- Experienced Fix & Flip Real Estate Investor
- 57.14% LTV on As Is BPO Value
- 10.00% Investor Rate
- 6 months Guaranteed Interest
- SFR Investment Property
- Borrower \$30k "skin in game" cash to close + all upgrade costs/labor
- Redfin As Is Value \$239k
- \$90k Gross Protective Investor Equity on BPO As Is Value before borrower cosmetic remodel completed

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

Offering Type : Debt
 Investor Yield: 10.00%
 Minimum Raise Amount: \$120,000
 Minimum Investment Amount: \$40,000
 Loan amount (\$): \$120,000
 Lien position: 1 TD
 Borrower Credit Score: 578.0
 LTV/CLTV: 57.14%
 Deal Type: Purchase
 Loan Term Length: 18
 Property Condition: Minor Rehab
 Lien Position: 1st TD
 Loan Type: Purchase
 Loan Amount: \$120,000
 LTV BPO Value / LTV Purchase Price : 57.14% / 75.00%
 Fractional Interests (3): \$40,000
 Lender Rate: 10.00%
 Monthly Payment to Lender: \$1,000
 Amortization/Term: Interest Only / 18 Mos.
 Gross Protective Equity over BPO Value: \$90,000
 Guaranteed Interest: 6 Months
 Borrower Credit: 578
 Exit Strategy: Fix & Flip: Sale of Property

Pledged 0%

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Loan amount (\$)	\$120,000
Estimated Closing Date	Oct 12, 2022
Investor Yield	10.00%
Min. Investment	\$40,000

Investors

Name	Amount
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Contact Sponsors



Sandy MacDougall CTD

[Send Message](#)
[Email Sandy](#)
 (949) 632-6145

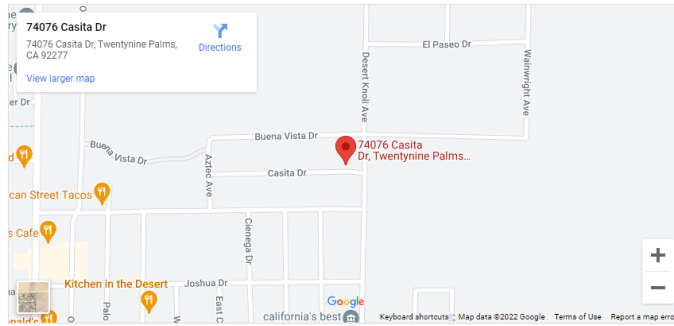


Nicole Smith

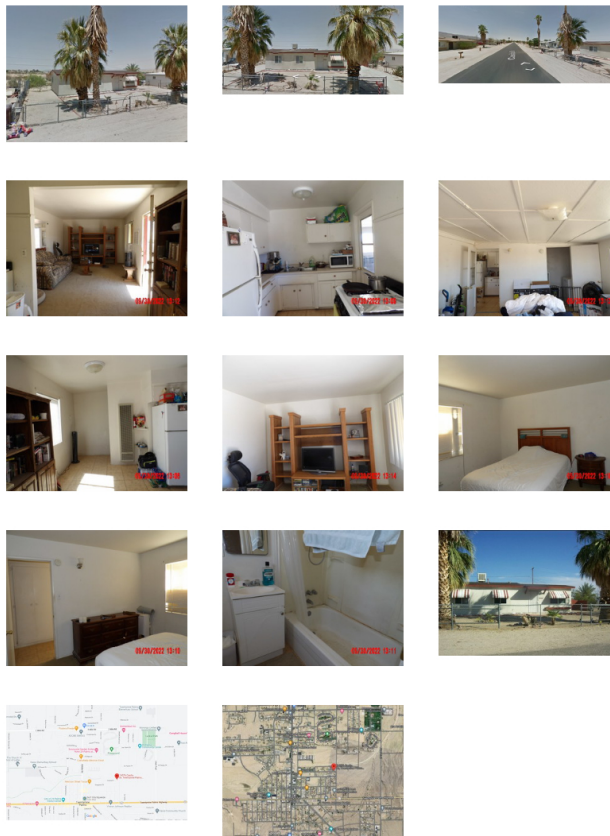
[Send Message](#)
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Property Highlights

Property Type: Single Family Residence
BPO Value: \$210,000
SFR SF: 1,075
BPO Value/SF: \$195.35
Lot Size: .19 acres
Total Rooms: 5
Bedrooms: 2
Bathrooms: 1
Stories: 1
Garage: Driveway
Exterior Wall: Wood & Stucco
Year Built: 1959
Style: Ranch
Occupancy: Non Owner Occ.
County: San Bernardino
Zoning: Residential



Photos



Documents

- [Perez_-_210K_BPO.pdf](#) (application/pdf, 3085134KB)
- [Perez_-_Preliminary_Report.pdf](#) (application/pdf, 793346KB)
- [Perez_-_Property_Profile.pdf](#) (application/pdf, 383360KB)
- [Perez_-_Redfin__239K.pdf](#) (application/pdf, 661030KB)
- [Perez_-_Zillow__193K.pdf](#) (application/pdf, 170499KB)

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