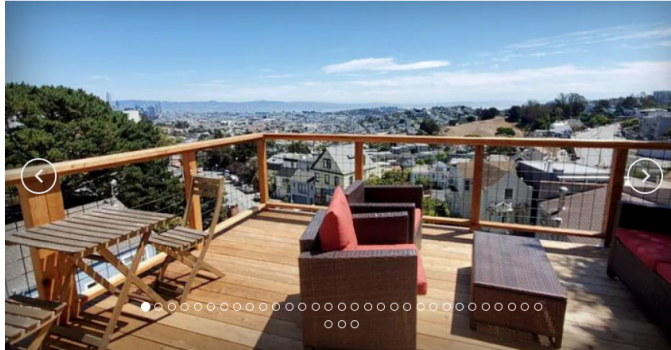


\$239,500 2nd TD @ 10.00%, NOO, Cash-Out, SFR, 24 Mos. Term, 65.00% CLTV, 64.74% Net CLTV, 6 Mos. Guar. Int., 3 Mos. Prepaid Int., \$47,900 Min. Inv., San Francisco, CA 94114
1344 Clayton St San Francisco CA 94114



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

Overview

735 FICO and longtime successful real estate investor seeking a business purpose cash-out 2nd TD on this non-owner occupied SFR in San Francisco, CA. Proceeds from our 2nd position loan will be used to do normal 'wear and tear' improvements on all his investment properties so that he can maximize rental income. The borrower has a total of 4 rental properties in the San Francisco area which bring in a gross monthly rental income of ~\$54,000+. Schedule E in the file.

The property has 3 levels and offers panoramic views all the way to East Bay from each. The total square footage of the home is 1,600 and sits on a 2,848 SF lot. There are 10 total rooms including 4 bedrooms and 3.5 bathrooms. The subject is in a desirable and convenient part of San Francisco in close proximity to schools, entertainment, shopping, restaurants and medical facilities. Total monthly rent for this unique SFR is \$6,950. The conventional 1st TD of approximately \$1,353,000 @ 4.99% has a monthly payment of \$5,489.00.

This new loan of \$239,500 is at a 65.00% CLTV on the Broker Price Opinion Value of \$2,450,000. Loan structure features 6 months' guaranteed interest, 3 months' prepaid interest and 10.00% annualized return for a 24 months. Minimum investment is \$47,900 or 20.00%. Exit Strategy will be to refinance.

What we like about this Trust Deed opportunity:

- Non-Owner Occupied Investment Property
- 10.00% annualized return
- \$6,950/month rental income
- 6 months Guaranteed Interest, 3 months prepaid interest

Possible concerns:

- 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



Mr. Michael Veal

Financial

Offering Type : Debt
Investor Yield: 10.00%
Minimum Raise Amount: \$239,500
Minimum Investment Amount: \$47,900
Loan amount (\$): \$239,500
Lien position: 2 TD
Borrower Credit Score: 735.0
LTV/CLTV: 65.0%
Deal Type: Cash Out
Loan Term Length: 24
Property Condition: No Rehab
Lien Position: 2nd TD
Loan Type: Business Purpose Cash-Out
Broker Price Opinion Value: \$2,450,000
Existing 1st TD Loan: \$1,353,000 @ 4.99%
New 2nd Trust Deed Loan Amount: \$239,500
Combined Loan Amount: \$1,592,500
CLTV on BPO Value: 65.00%
Net CLTV on BPO Value: 64.74%
Fractional Interests (5): \$47,900 or 20.00%
Lender Rate: 10.00%
Monthly Payment to Lender: \$1,995.83
Amortization/Term: Interest Only / 24 Months

Pledged 0%

[Follow this offering](#)

● Loan amount (\$)	\$239,500
📅 Estimated Closing Date	Oct 28, 2022
📈 Investor Yield	10.00%
🏠 Min. Investment	\$47,900

Investors

Name	Amount

🔔 Contact Sponsors



Sandy MacDougall

CTD

✉ Send Message

Email Sandy

📞 (949) 632-6145



Michael Veal

✉ Send Message

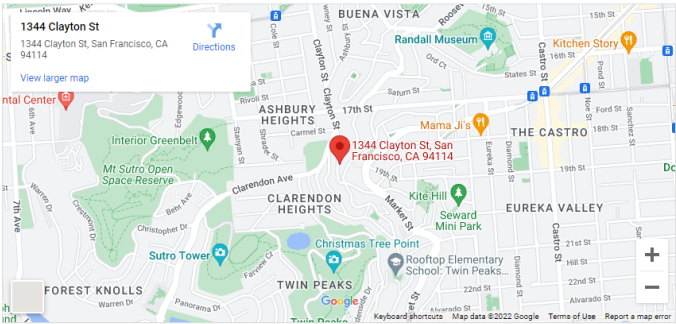
Email Michael



















📞 (323) 797-0001

Gross Protective Equity over BPO Value: \$857,500 Guaranteed Interest: 6 Months Prepaid Interest: 3 Months Borrower Credit: 735 Exit Strategy: Refinance
--

Property Overview

Property Highlights
Property Type: SFR Appraised Value: \$2,450,000 Gross Living Area: 1,600 SF Appraised Value/sqft: \$1,531.25 Lot Size sqft: 2,848 SF Total Rooms: 10 Bedrooms: 4 Bathrooms: 3.5 Stories: 3 Garage: Detached 2-car Exterior Wall: Stucco/Wood Year Built: 1926 Architectural Style: Traditional Occupancy: Non-Owner Occ. County: San Francisco Zoning: Residential APN: 2660-015



Photos
  
  
  
  
  
  



Documents

- [Roussel_-_BPO__2.45mm.pdf \(application/pdf, 2626158KB\)](#)
- [Roussel_-_PreliminaryReport.pdf \(application/pdf, 330281KB\)](#)
- [Roussel_-_Property_Profile.pdf \(application/pdf, 1080642KB\)](#)
- [Roussel_-_Zillow_-_Value__2.4mm.pdf \(application/pdf, 5887082KB\)](#)
- [Roussel_-_Redfin_-_Value__2.3mm.pdf \(application/pdf, 6502268KB\)](#)

Investor Questions

Write your question here ...

Submit

Covering California

260 Newport Center Dr. Suite #404
Newport Beach, CA 92660

Contact Us

(949) 438-0591
info@crowdtrustdeed.com

Follow

