

**\$405,550 Blanket 2nd TD @ 13.00%, SFR's, 66.50% CLTV, 66.03% Net CLTV, BPO's, Cash Out, 6 Mos., Min. Inv. \$40,555, Guar., 3 Mos. Prepaid, 18 Mos., Temecula, Montebello and Pico Rivera, Los Angeles and Riverside Counties, CA**

113 West Avenida de La Merced Montebello CA 90640



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**Overview**

701 FICO, successful repeat MVI borrower, 40+ years experienced real estate owner, general contractor and fix & flipper is seeking a Blanket business purpose cash-out 2<sup>nd</sup> TD on two SFRs investment properties in Temecula, Riverside County and Pico Rivera, Los Angeles County CA; blanket also includes a 3<sup>rd</sup> TD on borrower's primary owner-occupied SFR in Montebello, Los Angeles, CA. All of borrower's existing and in good standing trust deeds are on 30 years terms with low P&I rate loans ranging from conventional 2.00% - Non QM 6.50% (details on existing mortgages below).

All proceeds from this loan will be used to acquire another SFR investment property as well as marketing for borrower's existing successful Airbnb investment properties. Exit strategy: conventional refinancing.

The subject property in Temecula, CA is a single story, ranch style, SFR + Guesthouse in excellent, newly remodeled condition; this property features 2,300 SF of living space in the main house and 320 SF living space in the guesthouse. Total of 5 Bed and 4 Bath. The property sits on 5.1 acres with a large pool, new BBQ entertainment area. This property earns avg. \$10K a month on Airbnb and is used for weddings, corporate events, private parties.

The subject property in Pico Rivera, CA is a single story, ranch style, SFR in good condition; this property features 1,512 SF of living space with 3 Bed and 2 Bath. The property sits on .25 acres. This property earns \$2,700 a mo./rent.

The subject property in Montebello, CA is a single story, suburban, traditional style, SFR in good condition; this property features 1,488 SF of living space with 4 Bed and 2 Bath. The property sits on .15 acres. This property is

owner occupied by borrower.

All three SFR properties are well located within Los Angeles and Riverside Counties with easy access to schools, shopping and freeways.

This is a 66.50% CLTV and 66.03% Net CLTV based on a combined total BPO value of \$3.140M. Loan structure features 6 months Guar. Interest and 3 months Prepaid Interest. Minimum investment for this Trust Deed is \$40,555, yielding a 13.00% annualized return.

The existing, current 1st TD on Pico Rivera has a principal balance of \$394K w/ current 5.0% adjustable rate; 30 year term. The existing, current 1st TD on Temecula has a principal balance of \$875K w/ 6.25% fixed rate; 30 year term. The existing, current 1st TD on Montebello has a principal balance of \$190K w/ current 2.250% fixed rate; 30 year term and a 2nd TD HELOC of \$227K at 2.00% fixed rate.

What we like about this Trust Deed opportunity:

1. 701 FICO, Repeat, Successful MVI Borrower
2. 13.00% Investor Yield
3. SFR properties in LA and Riverside counties
4. 6 months Guaranteed Interest
5. 3 months Prepaid Interest
6. Gross Net Investor Protection: \$1,051,901 on SFRs
7. CLTV: 66.50%
8. Net CLTV: 66.03%

Possible concerns:

1. Borrower needs to close as soon as possible

## Management

President and Founder, 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**



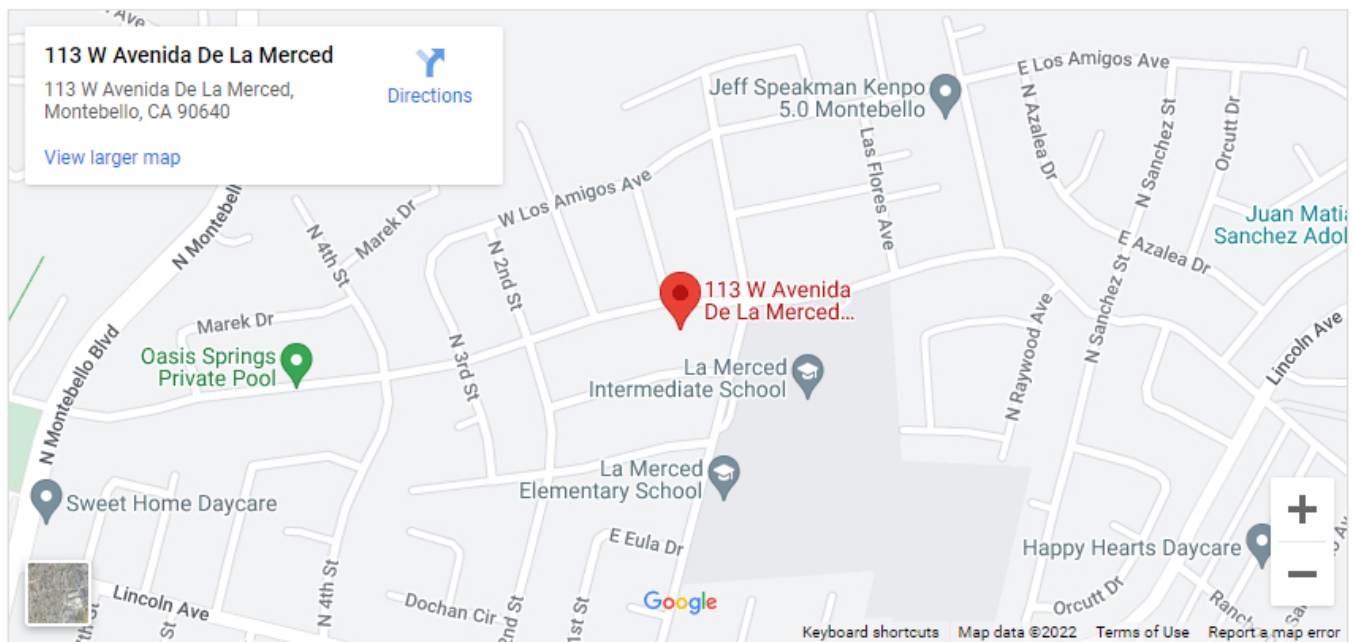
**Ms. Nicole Smith**

## Financial

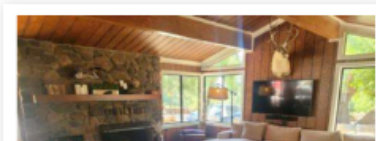
1. Offering Type : debt
2. Investor Yield: 13.00%
3. Minimum Raise Amount: \$405,550
4. Minimum Investment Amount: \$40,555
5. Loan amount (\$): \$405,550

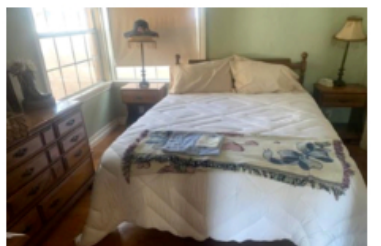
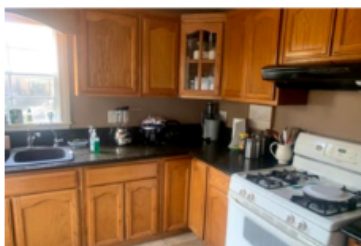
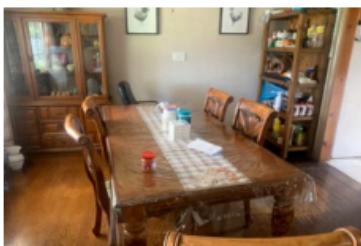
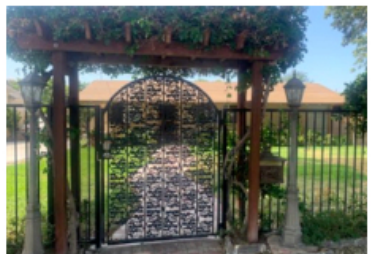
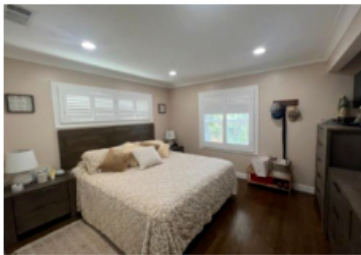
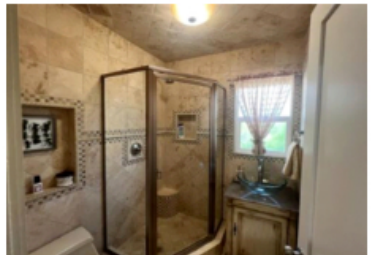


6. Lien position: 2 TD
7. Borrower Credit Score: 701.0
8. LTV/CLTV: 66.5%
9. Deal Type: Cash Out
10. Loan Term Length: 18
11. Property Condition: No Rehab
12. New Loan Amount: \$405,555
13. Lender Rate: 13.00%
14. New Lien Position on Temecula & Pico Rivera Subject Property: 2nd TD
15. New Lien Position on Montebello Subject Property: 3rd TD
16. Loan Type: Business Purpose Cash Out
17. Est. Existing Combined Liens : \$1,682,544
18. Total Combined Loan Amount : \$2,088,094
19. CLTV on Combined BPO Value: 66.50% LTV / 66.03% Net LTV
20. Fractional Interests (10): \$40,555
21. Lender Monthly Payment: \$4,393.51
22. Gross Protective Equity over BPO Value: \$1,351,000
23. Amortization/Term: Interest Only Due in 18 Months
24. Borrower FICO: 701
25. Exit Strategy: Refinance



## Photos







## Documents

[Banuelos\\_-\\_1.45M\\_BPO\\_44273\\_De\\_Luz\\_Road\\_Temecula.pdf](#) ( application/pdf, 3202520KB)

[Banuelos\\_-\\_BPO\\_-\\_880K\\_Montebello.pdf](#) ( application/pdf, 3708624KB)

[Banuelos\\_-\\_BPO\\_-\\_810K\\_Pico\\_Rivera.pdf](#) ( application/pdf, 4620628KB)


[Banuelos\\_-\\_Preliminary\\_Report\\_-\\_De\\_Luz.pdf](#) ( application/pdf, 374838KB)

[Banuelos\\_-\\_Preliminary\\_Report\\_-\\_Los\\_Angeles\\_County.pdf](#) ( application/pdf, 333363KB)

[Banuelos\\_-\\_Property\\_Profile\\_\(De\\_Luz\\_Road\).pdf](#) ( application/pdf, 685559KB)

[Banuelos\\_-\\_Property\\_Profile\\_\(Dork\\_Street\).pdf](#) ( application/pdf, 737293KB)

[Banuelos\\_-\\_Property\\_Profile\\_\(W\\_Avenida\).pdf](#) ( application/pdf, 729429KB)

 Investor Questions

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