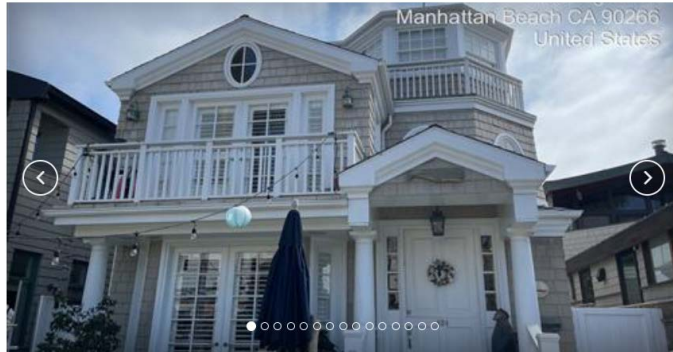


**\$295,000 2nd TD @ 10.50%, OO, SFR, CO, 36 Mos. Term, 44.00% CLTV, 43.86% Net CLTV, \$50,000 Min. Inv., 6 Mos. Guar. Int., 3 Mos Prepaid Int., Manhattan Beach, CA 90026**  
 404 4th St. Manhattan Beach CA 90036



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

### Overview

Successful and current Mortgage Vintage borrowers and 790 & 770 FICO score business owners are seeking a business purpose cash-out 2nd TD on this beautiful Manhattan Beach SFR. Funds from our new Mortgage Vintage loan will be used to refinance the maturing 2nd mortgage held by Mortgage Vintage and to invest back into borrower's video production company (Wholly Cow Productions).

The subject property is an SFR located in a prime Manhattan Beach location. It consists of a 3,294 SF tri-level Cape Cod style home with 7 total rooms, 4 BR & 5.5 BA and an attached 2 car garage. The property is walking distance to the beach, strand and the Manhattan Beach Village and Pier. Schools, shopping, dining, recreation and medical facilities are all located nearby. Pacific Coast Highway and the 405 Freeway are just a few minutes drive from the property.

CLTV is 44.00% based on a \$550M Broker Price Opinion value. Loan structure features 6 months guaranteed interest, 3 months prepaid interest and a 10.50% annualized return. Minimum investment is \$50,000 or 20%. Exit strategy is a new consolidating conventional 1st TD.

What we like about this Trust Deed opportunity:

- Manhattan Beach location
- Previous successful Mortgage Vintage borrower
- High Credit Scores
- Long-time business owner
- 10.50% annualized return
- 6 months Guaranteed Interest

Possible concerns:

- \$2.14 Mil 1st Trust Deed at 5.50%

### 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

- Offering Type: Debt
- Investor Yield: 10.50%
- Minimum Raise Amount: \$295,000
- Minimum Investment Amount: \$50,000
- Loan amount (\$): \$295,000
- Lien position: 2nd TD
- Borrower Credit Score: 790.0
- LTV/CLTV: 44.02%
- Deal Type: Cash-Out Refinance
- Loan Term Length: 36
- Property Condition: No Rehab
- Lien Position: 2nd TD
- Loan Type: Business Purpose Cash-Out Refi
- Loan Amount: \$250,000
- Existing 1st TD Loan: \$2,170,000
- Interest Rate on 1st Trust Deed: 5.50% (until Nov 2029)
- Combined Loan Amount: \$2,465,000
- CLTV on BPO Value: 44.02%
- Net CLTV on BPO Value: 44.00%
- Fractional Interests (5): \$50,000 or 20%
- Lender Rate: 10.50%
- Monthly Payment to Lender: \$1,604.17

Pledged 0%

[Follow this offering](#)

Loan amount (\$)	\$250,000
Estimated Closing Date	Oct 26, 2022
Investor Yield	10.50%
Min. Investment	\$50,000

### Investors

Name Amount

### Contact Sponsors



Sandy MacDougall CTD

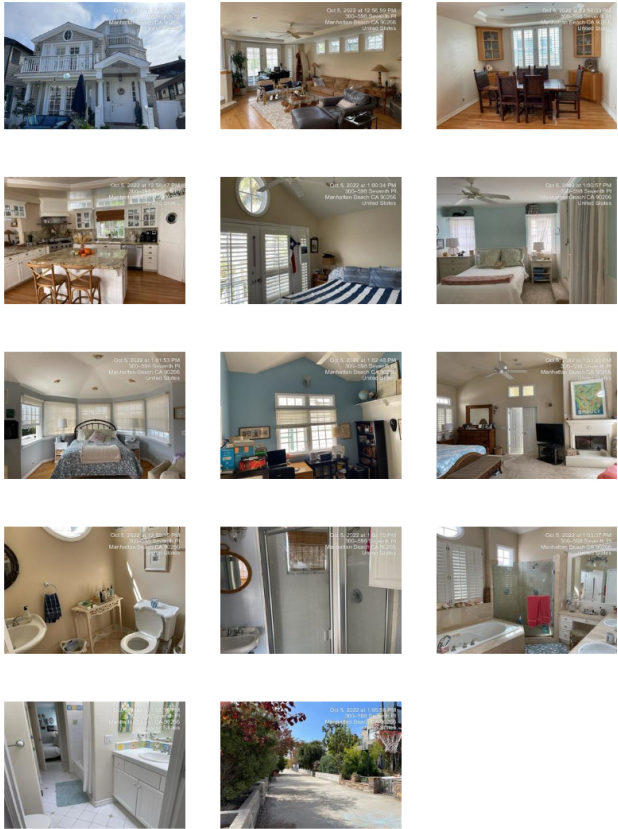
- [Send Message](#)
- [Email Sandy](#)
- [\(848\) 632-6145](#)

Amortization/Term: Interest Only / 36 Months  
Gross Protective Equity over BPO Value: \$3,080,000  
Guaranteed Interest: 6 Months  
Prepaid Interest: 3 Months  
Borrower Credit: 790 / 770  
Exit Strategy: Conventional Refinance

Property Highlights

Property Type: SFR  
BPO Value: \$5,500,000  
Gross Living Area: 3,294 s.f.  
BPO Value/sqft: \$1,183.97  
Lot Size sqft: 2,702 or .062 acres  
Total Rooms: 7  
Bedrooms: 4  
Bathrooms: 5.5  
Stories: 3  
Garage: 2-car attached  
Exterior Wall: Wood  
Year Built: 1997  
Architectural Style: Cape Cod  
Occupancy: Owner Occ.  
County: Los Angeles  
Zoning: Residential - MNRS  
APN: 4180-002-021

Photos



Documents

- [Silver\\_-\\_BPO\\_-\\_5.5\\_Mil\\_-\\_10-13-22.pdf](#) ( application/pdf, 3839482KB)
- [Silver\\_-\\_Preliminary\\_Report.pdf](#) ( application/pdf, 320249KB)
- [Silver\\_-\\_Property\\_Profile.pdf](#) ( application/pdf, 951350KB)
- [Silver\\_-\\_Value\\_-\\_Zillow\\_5\\_348\\_000.pdf](#) ( application/pdf, 103430KB)

 Silver\_-\_Value\_-\_Redfin\_\_3\_107\_333.pdf ( application/pdf, 1413458KB)

#### 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

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