

**\$80,000 2nd TD @ 11.50%, SFR, 52.20% CLTV, 51.22% Net CLTV, CO, OO, 6 Mos. Guar., 6 Mos. Prepaid, Min. Inv. \$40,000 Min. Inv., 24 Mos., Sacramento, CA 95843**

2532 Ronald McNair Way Sacramento CA 95834



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### Overview

Successful business consultant is seeking a small \$80,000 2<sup>nd</sup> Trust Deed cash-out on this beautiful owner occupied SFR in Sacramento, CA. The loan proceeds will be put towards the borrower's consulting business, which has an increase in customer base. She plans to hire help as well as purchase more marketing materials to maximize revenue. The borrower's \$242,000 1st TD is a conventional loan, 30-year term @ 3.99% fixed rate which is current and in good standing. Exit strategy is a conventional refinance.

The subject property is a two story, Contemporary styled SFR in a well-established suburban neighborhood of Sacramento, CA. It is in great condition and features a total of 11 rooms including 4 bedrooms and 3.5 bathrooms as well as a deck and two patio areas. The home, which was built just 3 years ago, features an open floor plan and brand-new amenities. The home is 2,486 SF and sits on a 4,356 SF corner lot. The subject property is very well located, near many family friendly parks, churches, popular golf courses and public/private schools.

This is a 52.20% CLTV and 51.22% Net CLTV based on a recent Broker Price Opinion (BPO) value of \$615,000. Minimum investment for this Trust Deed is \$40,000 or 50.00%, yielding a 11.50% annualized return.

What we like about this Trust Deed opportunity:

- Successful business consultant who is growing her business
- Popular & Quiet Family friendly Suburban SFR in Sacramento, CA
- 11.50% Investor Yield
- Low CLTV: 52.20% / Net CLTV 51.22%
- \$294,000 Gross Investor Protective Equity
- 6 Months Guaranteed
- 6 Months Prepaid

Possible concerns:

- Borrower would like 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. Michael Veal**

**Mr. Sandy MacDougall CTD**

Pledged 0%

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Loan amount (\$)	\$80,000
Estimated Closing Date	Nov 25, 2022
Investor Yield	11.50
Min. Investment	\$40,000

### Investors

Name	Amount
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Contact Sponsors

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

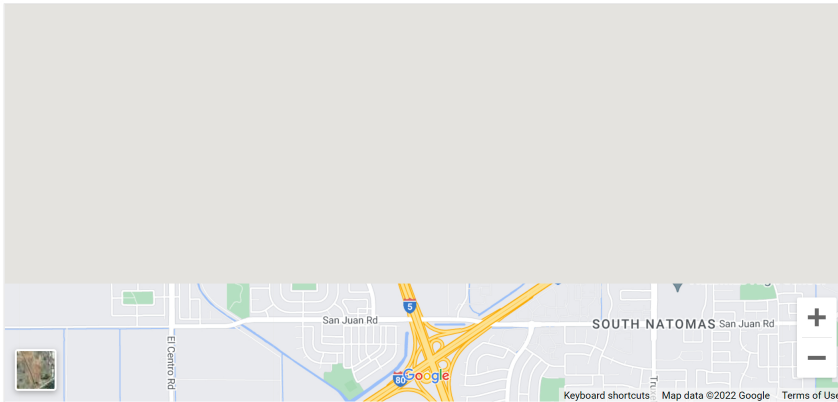
**Michael Veal**  
[Send Message](#)  
 Email Michael  
 (323) 797-0001

## Financial

Offering Type : Debt  
Investor Yield: 11.50  
Minimum Raise Amount: \$80,000  
Minimum Investment Amount: \$40,000  
Loan amount (\$): \$80,000  
Lien position: 2 TD  
Borrower Credit Score: 558.0  
LTV/CLTV: 52.2%  
Deal Type: Cash Out  
Loan Term Length: 24  
Property Condition: No Rehab  
Loan Type: Business Purpose Cash-Out  
New Loan Amount: \$80,000  
Lender Rate: 11.50%  
New Lien Position:: 2nd TD  
BPO Value: \$615,000  
Existing 1st Trust Deed: \$241,000  
Total Combined Liens: \$321,000  
CLTV on BPO Value / Net CLTV on BPO Value: 52.20% / 51.22%  
Fractional Interests (2): \$40,000  
Monthly Payment to Lender: \$766.67  
Guaranteed Interest: 6 mos.  
Prepaid Interest : 36Mos.  
Gross Protective Equity over BPO Value: \$294,000  
Amortization/Term: Interest Only Due in 24 Months  
Borrower FICO: 558  
Exit Strategy: Conventional Refinance

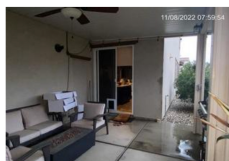
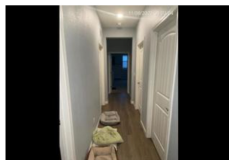
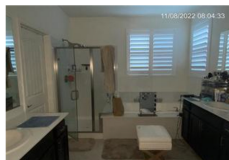
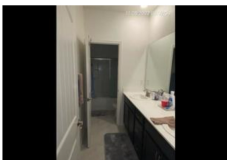
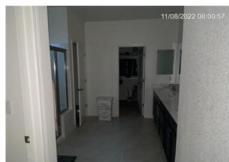
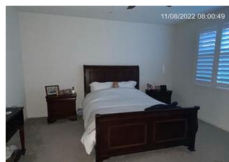
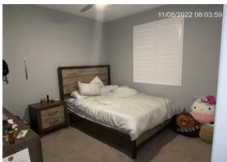
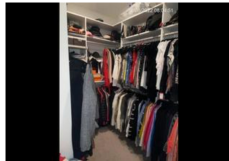
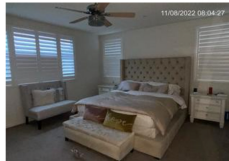
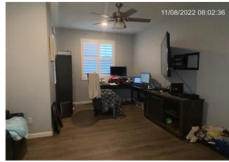
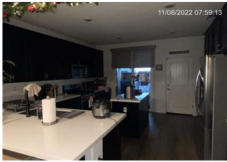
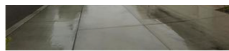
## Property Highlights

Property Type: SFR  
Broker Price Opinion Value: \$615,000  
Subject Bed/Bath: 4 Bed / 3.5 Bath  
Subject Living SF: 2,486 SF  
Subject Lot Size: .10 acres  
Subject Garage: 2-car  
Subject Exterior: Wood/Stucco  
Subject Architectural Style: Contemporary  
Subject Stories: Two  
Subject Year Built: 2019  
Subject Occupancy: Owner Occupied  
Subject Zoning: Residential  
County: Sacramento  
APN #: 225-3060-055-0000



## Photos







#### Documents

- [Tang\\_-\\_BPO\\_-\\_615k.pdf \( application/pdf, 6720614KB\)](#)
- [Tang\\_-\\_Preliminary\\_Report.pdf \( application/pdf, 222857KB\)](#)
- [Tang\\_-\\_Property\\_Profile.pdf \( application/pdf, 330065KB\)](#)
- [Tang\\_-\\_Value\\_-\\_Zillow\\_\\_638k.pdf \( inode/x-empty, 0KB\)](#)
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#### Investor Questions

Write your question here ...

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#### Contact Us

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