

**\$120,000 1st TD @ 11.50% SFR, 54.55% LTV, 52.57 Net LTV, Cash-Out, NOO, 24 Mos. Term, 3 Mos. Prepaid Int., 6 Mos. Guaranteed Int., \$40,000 Min. Investment, San Jacinto, CA**  
 675 S. San Marcos Place San Jacinto CA 92583



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

### Overview

727 mid FICO score Borrower is seeking a cash-out 1st TD on this free and clear non-owner occupied SFR in San Jacinto, CA in Riverside County. Funds from our loan will be used to make repairs to the rental property.

The subject property is traditional style SFR sitting on a 9,147 SF lot. The home consists of 1,390 sf and offers 5 total rooms with 3 BR/2 BA and a 2-car detached garage. The property is East of the 215 fwy just North of Hemet. The property is centrally located to schools, entertainment, restaurants, shopping, parks and medical facilities. Rental income is \$1,400/ month. Exit strategy from our loan is a conventional refinance.

This loan is 54.55% LTV on the BPO value of \$220k. Loan structure features 6 months' guaranteed interest, 3 months' prepaid interest and 11.50% annualized return. Minimum investment is \$40,000 or 33.33%.

What we like about this Trust Deed opportunity:

- Strong Credit Score
- Non-Owner Occupied SFR Investment Property
- 11.50% annualized return
- 6 months Guaranteed Interest
- \$1,400 rental income
- Borrower is W2 fully employed worker at a Logistics Co.

Possible concerns:

- Deferred maintenance

### 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: 11.50%  
 Minimum Raise Amount: \$120,000  
 Minimum Investment Amount: \$40,000  
 Loan amount (\$): \$120,000  
 Lien position: 1 TD  
 Borrower Credit Score: 727.0  
 LTV/CLTV: 54.55%  
 Deal Type: Cash Out  
 Loan Term Length: 24  
 Property Condition: Not specified  
 Lien Position: 1st TD  
 Loan Type: Business Purpose Cash-Out Refi  
 Loan Amount: \$120,000  
 LTV on BPO Value: 54.55%  
 Net LTV on BPO Value: 52.57%  
 Fractional Interests (3): \$40,000 or 33.33%  
 Lender Rate: 11.50%  
 Monthly Payment to Lender: \$1,100.00  
 Amortization/Term: Interest Only / 24 Months  
 Gross Protective Equity over BPO Value: \$100,000  
 Rental Income: \$1,400/mo.  
 Guaranteed Interest: 6 Months  
 Prepaid Interest: 3 Months  
 Borrower Credit: 727  
 Exit Strategy: Conventional Refi

Pledged 0%

Follow this offering

Loan amount (\$)	\$120,000
Estimated Closing Date	Apr 19, 2023
Investor Yield	11.50%
Min. Investment	\$40,000

### Investors

Name	Amount

### Contact Sponsors



**Sandy MacDougall**

CTD

[Send Message](#)

[Email Sandy](#)

[\(949\) 632-6145](#)

## Property Overview

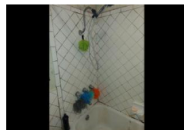
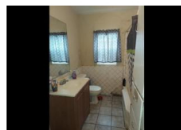
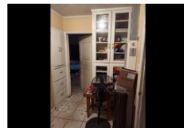
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## Property Highlights

Property Type: Single Family Residence  
BPO Value: \$220,000  
Home sqft: 1,390  
BPO Value/SF: \$158.27  
Lot Sq Ft: 9,147 or .21 acres  
Total Rooms: 5  
Bedrooms: 3  
Bathrooms: 2  
Stories: 1  
Garage: 2-car detached garage  
Exterior Wall: Stucco  
Year Built: 1952  
Architectural Style: Ranch  
Occupancy: Non-Owner Occ.  
County: Riverside  
Zoning: Residential  
APN: 437-092-007



## Photos



Documents
<a href="#">Gonzalez_-_San_Jacinto_Construction_estimate_4-13-23.pdf ( application/pdf, 422382KB)</a>
<a href="#">Gonzalez_-_BPO_-_3-29-23_-_220k.pdf ( application/pdf, 3310844KB)</a>
<a href="#">Gonzalez_-_Preliminary_Report.pdf ( application/pdf, 332232KB)</a>
<a href="#">Gonzalez_-_Value_-_Redfin__351_262.pdf ( application/pdf, 1448555KB)</a>

Investor Questions

Write your question here ...

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