

**\$115,000 @ 2nd TD @ 12.00%, SFR, 60.01% CLTV, 58.54% Net CLTV, Cash-Out, OO, 24 Month Term, 6 Mos. Guar. Int., 9 Mos. Prepaid Int., \$57,500 Min. Inv., Chino, San Bernardino, CA**  
 6820 Piedmont Street Chino CA 91710



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### Overview

CEO/Owner of Metal Builders Group and real investor is seeking a small \$115,000 business purpose 2nd Trust Deed loan on this owner-occupied SFR in Chino, San Bernardino County, CA. The loan proceeds will be used on upgrades to borrower's other commercial investment property in Los Angeles, CA.

The borrower's 1st mortgage has a principal balance of \$382,838 with a fixed interest rate of 2.875%, with \$2,994.09/month payment, maturing 08/01/2043. The 1<sup>st</sup> TD lender impounds tax and insurance.

The subject property is a traditional, two story styled SFR in a nice suburban neighborhood in Chino, CA surrounded by similar SFRs. The subject property consists of 10 total rooms; 4 Bed / 3 bathroom with a 2-car attached garage. The subject property features fireplaces and backyard deck/patio. The subject property is close to Costco, Home Depot, other shopping, restaurants, schools and entertainment venues; south of the 60 FWY.

This is a 60.01% CLTV and 58.54% Net CLTV on a new BPO Value of \$829,000 with 6 months Guaranteed Interest and 9 months Prepaid Interest on a 24 month Term, yielding a 12.00% annualized return. Minimum investment is \$57,500 or 50.00%.

What we like about this Trust Deed opportunity:

- Good condition SFR in suburban neighborhood
- 12.00% Lender Rate
- 9 months Prepaid Interest
- 6 months Guaranteed Interest
- 640 FICO
- \$343,669 Net Investor Equity Protection

Possible concerns:

- Borrower would like to close quickly

### Management

President and Founder, Mortgage Vintage, Inc. and CrowdTrustDeedMortgage 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, Inc. 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**



**Ms. Nicole Smith**

### Financial

Offering Type : Debt  
 Investor Yield: 12.00%  
 Minimum Raise Amount: \$115,000  
 Minimum Investment Amount: \$57,500  
 Loan amount (\$): \$115,000  
 Lien position: 2 TD  
 Borrower Credit Score: 640.0  
 LTV/CLTV: 60.01%  
 Deal Type: Cash Out  
 Loan Term Length: 24  
 Property Condition: No Rehab  
 Regulation Type: 10238 Multi Lender  
 Loan Type: Business Purpose Cash-Out  
 Property Type: SFR  
 BPO Valuation: \$829,000  
 Existing 1st TD: \$382,838  
 New 2nd TD Loan Amount: \$115,000  
 Combined Loan Amount: \$497,838  
 Lien Position: 2nd

Pledged 0%

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Loan amount (\$)	\$115,000
Estimated Closing Date	Aug 11, 2023
Investor Yield	12.00%
Min. Investment	\$57,500

### Investors

Name	Amount
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### Contact Sponsors

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

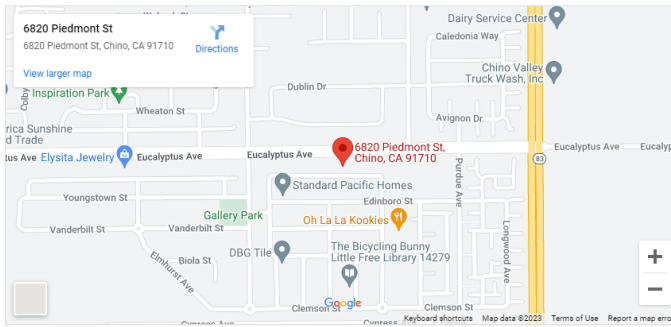
**Nicole Smith**  
[Send Message](#)  
[Email Nicole](#)  
 (949) 637-2977

CLTV: 60.01%  
Net CLTV: 58.54%  
Occupancy: Owner Occupied  
Rate to Investor: 12.00%  
Fractional Interest (2): \$57,500  
Monthly Payment to Investor: \$1,150  
Amort./Term: Interest Only / 24 mos.  
Net Protected Equity: \$343,669  
Guaranteed Interest: 6 Months  
Prepaid Interest: 9 Months  
Credit Score: 640  
Exit Strategy: Payoff loan from Business Profits or Refinance

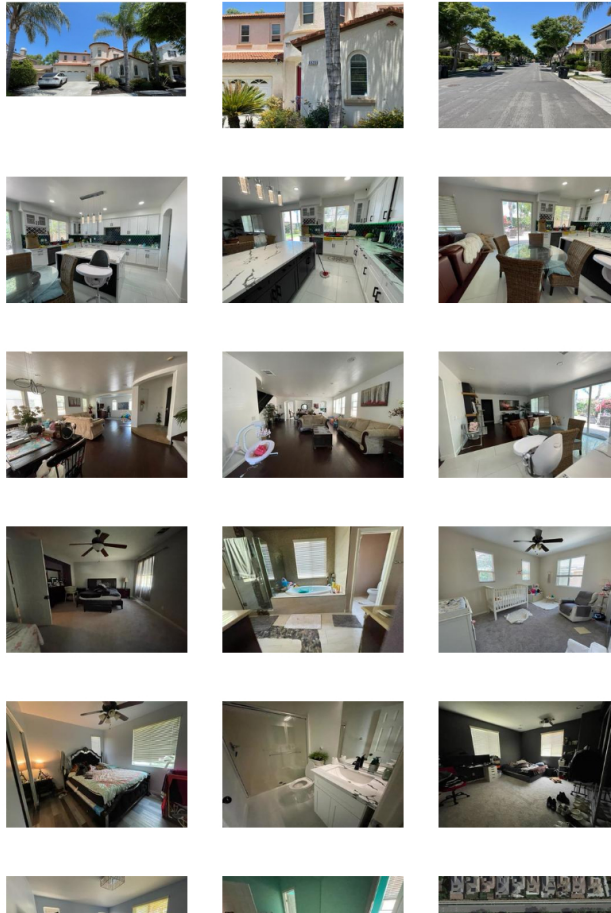
### Property Overview

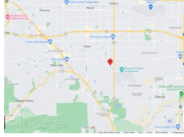
### Property Highlights

Property Type: SFR  
BPO Value: \$829,000  
Property Living SF: 3,005  
BPO Value SF: \$275.87  
Total Rooms: 10  
Bedrooms: 4  
Bathrooms: 3  
Year Built: 2007  
Exterior: Stucco  
County: San Bernardino  
Occupancy: Owner Occupied  
Zoning: Residential



### Photos





#### Documents

[Perez\\_-\\_829\\_900\\_BPO.pdf](#) ( application/pdf, 1042948KB)

[Perez\\_-\\_Preliminary\\_Report\\_.pdf](#) ( application/pdf, 326790KB)

[Perez\\_-\\_Property\\_Profile.pdf](#) ( application/pdf, 658574KB)

#### Investor Questions

Write your question here ...

Submit

#### Covering California

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#### Contact Us

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