

**\$110,000 1st TD @ 11.00%, 44.00% LTV, 42.46% Net LTV, NOO, Duplex, CO, 36 Mos Term, 6 Mos. Guar Int, 3 Mos Prepaid Int, \$55,000 min inv, Newberry Springs, CA**

47584 National Trails Hwy, Newberry Springs CA 92365



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### Overview

705 credit score borrower and real estate investor is seeking a business purpose cash-out 1st TD on this owner occupied SFR property in Newberry Springs, CA in San Bernardino County. Funds from our loan will be used to fix up another investment property which a duplex located at 31411 Newberry Road, Newberry Springs, CA. Borrower owns at least 10 other properties in the area.

The subject property is 1,460 SF traditional style single family residence sitting on a 40,000 SF lot. The home has 5 total rooms with 3 BR/2 BA. The subject is located in a rural area outside of town just south of the 40 fwy, 4.13 from Newberry Springs elementary school, 13 miles from Yermo and 16 miles from Silver Valley High School. Rental income is \$1,600/ month. Exit strategy from our loan is to pay it off with sale of another investment property.

This loan is 44.00% LTV on the BPO value of \$250,000. Loan structure features 6 months' guaranteed interest, 3 months' prepaid interest and 11.00% annualized return. Minimum investment is \$55,000 or 50%.

What we like about this Trust Deed opportunity:

- 705 Credit Score
- Experienced Real Estate Investor
- 11.00% Annualized Return on an SFR
- 6 months Guaranteed Interest
- 3 months Prepaid Interest
- 1st Trust Deed

Possible concerns:

- Needs to close quickly

### 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: 11.00%  
 Minimum Raise Amount: \$110,000  
 Minimum Investment Amount: \$55,000  
 Loan amount (\$): \$110,000  
 Lien position: 1 TD  
 Borrower Credit Score: 705.0  
 LTV/CLTV: 44.0%  
 Deal Type: Cash Out  
 Loan Term Length: 36  
 Property Condition: No Rehab  
 Regulation Type: Not specified  
 Lien Position: 1st TD  
 Loan Type: Business Purpose Cash-Out Refi  
 Loan Amount: \$250,000  
 LTV on BPO Value: 44.00%  
 Net LTV on BPO Value: 42.46%  
 Fractional Interests (2): \$55,000 or 50.00%  
 Lender Rate: 11.00%  
 Monthly Payment to Lender: \$1,008.33  
 Amortization/Term: Interest Only / 36 Mos  
 Gross Protective Equity over BPO Value: \$140,000  
 Guaranteed Interest: 6 Months  
 Prepaid Interest: 3 months

Pledged 0%

Follow this offering

Loan amount (\$)	\$110,000
Estimated Closing Date	Aug 23, 2023
Investor Yield	11.00%
Min. Investment	\$55,000

### Investors

Name	Amount
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### Contact Sponsors

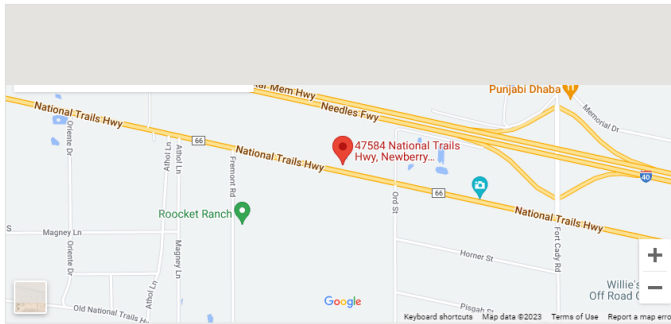


**Sandy MacDougall CTD**

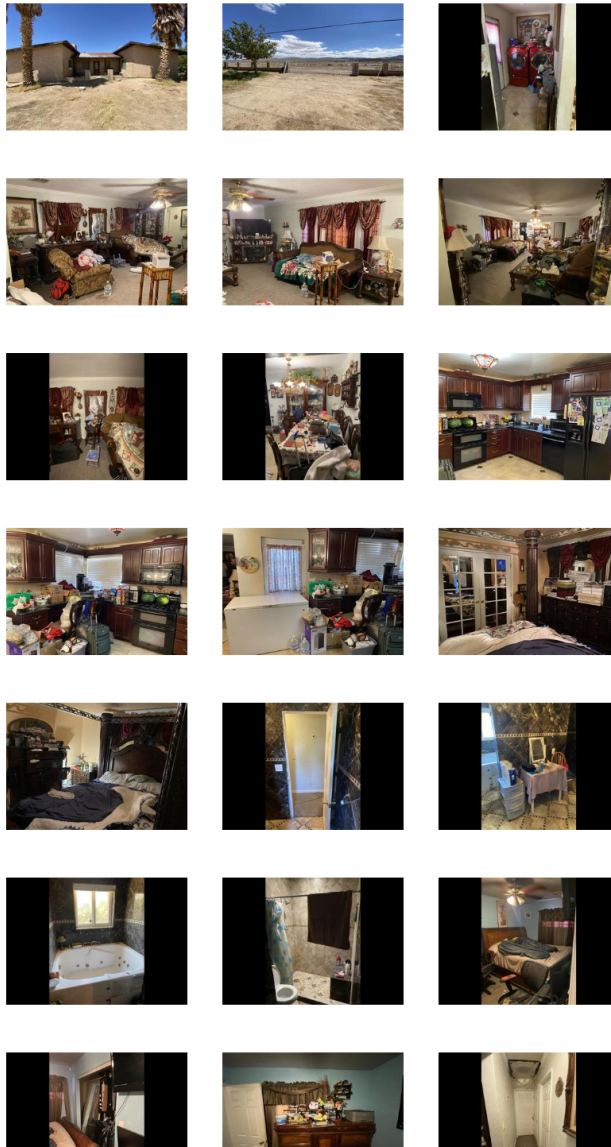
- [Send Message](#)
- [Email Sandy](#)
- [\(949\) 632-6145](#)

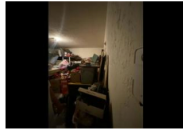
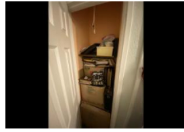
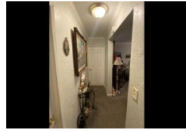
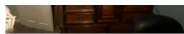
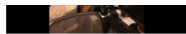
### Property Highlights


Property Type: Single Family Residence  
BPO Value: \$250,000  
Home sqft: 1,460  
BPO Value/sqft: \$171.23  
Lot Size sqft: 40,000 or .92 acre  
Total Rooms: 5  
Bedrooms: 3  
Bathrooms: 2  
Stories: 1  
Garage: none  
Exterior Wall: Stucco  
Year Built: 1989  
Style: Traditional  
Occupancy: Owner Occ.  
County: San Bernardino  
Zoning: Residential  
APN: 0528-161-10-0000

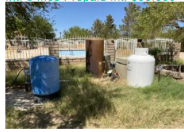



### Photos






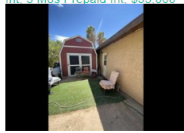
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#### Documents

- [📄 Sperry\\_-\\_BPO\\_Value\\_\\_250\\_000.pdf \( application/pdf, 2267374KB\)](#)
- [📄 Sperry\\_-\\_PreliminaryReport.pdf \( application/pdf, 270646KB\)](#)
- [📄 Sperry\\_-\\_Property\\_Profile.pdf \( application/pdf, 709373KB\)](#)
- [📄 Sperry\\_-\\_Value\\_-\\_Redfin\\_\\_186\\_154.pdf \( application/pdf, 2143977KB\)](#)
- [📄 Sperry\\_-\\_Value\\_-\\_Zillow\\_\\_278\\_900.pdf \( application/pdf, 7487313KB\)](#)

#### 🗨️ 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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