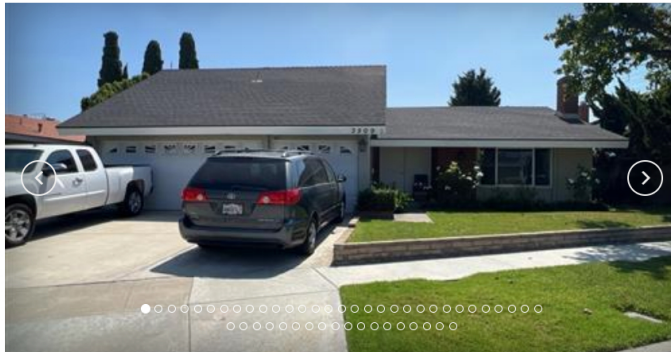


**\$325,000 @12.00%, 53.05% CLTV, 52.17% Net CLTV, SFR, Bus. Purpose Cash-Out, OO, 24 Month Term, 6 Mos. Guar. Int., 3 Mos. Prepaid Int., \$32,500 Min. Inv., Santa Ana, CA**  
 3509 S. Ross Street Santa Ana CA 92797



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

### Overview

Business owner is seeking this business purpose 2nd Trust Deed loan on this owner-occupied single-family residence in Santa Ana, Orange County, CA. 100% of the loan proceeds will be used towards the borrower's business, Harbor Sofas and Mattresses, to increase sales. Borrower states that he recently partnered with Wayfair to help sale furniture. The borrower's 1st mortgage is with Shellpoint and has a principal balance of \$338,137.50 with a fixed interest rate of 3.99%, and a PITI payment of \$3,031.85/month.

The subject property is a 2,540 SF traditional styled single-family residence which sits on a 6,650 SF lot. The home features 9 total rooms including 5 bedrooms and 2.5 bathrooms. There is also an attached 3 car garage. The subject property is conveniently located near major transportation and within 1 mile of school, shopping centers, parks, restaurants, banks, and medical offices.

This is a 53.05% CLTV and 52.17% Net CLTV on a recent BPO Value of \$1,250,000 with 6 months Guaranteed Interest and 3 months Prepaid Interest, yielding a 12.00% annualized return. Minimum investment is \$32,500 or 10.00%.

What we like about this Trust Deed opportunity:

- Business owners
- 12.00% Lender Rate
- 3 months Prepaid Interest
- 6 months Guaranteed Interest

Possible concerns:

- Borrower would like to close quickly

### 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, 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**

### Financial

Offering Type : Debt  
 Investor Yield: 12.00%  
 Minimum Raise Amount: \$325,000  
 Minimum Investment Amount: \$32,500  
 Loan amount (\$): \$325,000  
 Lien position: 2 TD  
 Borrower Credit Score: 578.0  
 LTV/CLTV: 53.05%  
 Deal Type: Cash Out  
 Loan Term Length: 24  
 Property Condition: No Rehab  
 Regulation Type: Not specified  
 Loan Type: Business Purpose Cash-Out  
 Property Type: Single Family Residence  
 BPO Valuation: \$1,250,000  
 Existing 1st TD: \$338,137  
 New 2nd TD Loan Amount: \$325,000  
 Combined Loan Amount: \$663,137  
 Lien Position: 2nd  
 CLTV: 53.05%  
 Net CLTV: 52.17%  
 Occupancy: Owner Occupied  
 Rate to Investor: 12.00%

Pledged 0%

Follow this offering

● Loan amount (\$)	\$325,000
○ Estimated Closing Date	Aug 29, 2023
📶 Investor Yield	12.00%
📦 Min. Investment	\$32,500

### Investors

Name	Amount

🔔 Contact Sponsors



**Sandy MacDougall**

CTD

✉ Send Message

Email Sandy

📞 (949) 632-6145

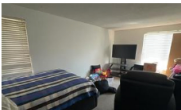
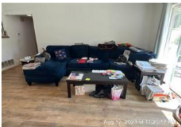
Fractional Interest (10): \$32,500  
Monthly Payment to Investor: \$3,250  
Amort./Term: Interest Only / 24 mos.  
Gross Protected Equity: \$586,863  
Guaranteed Interest: 6 Months  
Prepaid Interest: 3 Months  
Credit Score: 578  
Exit Strategy: Proceeds from business revenue

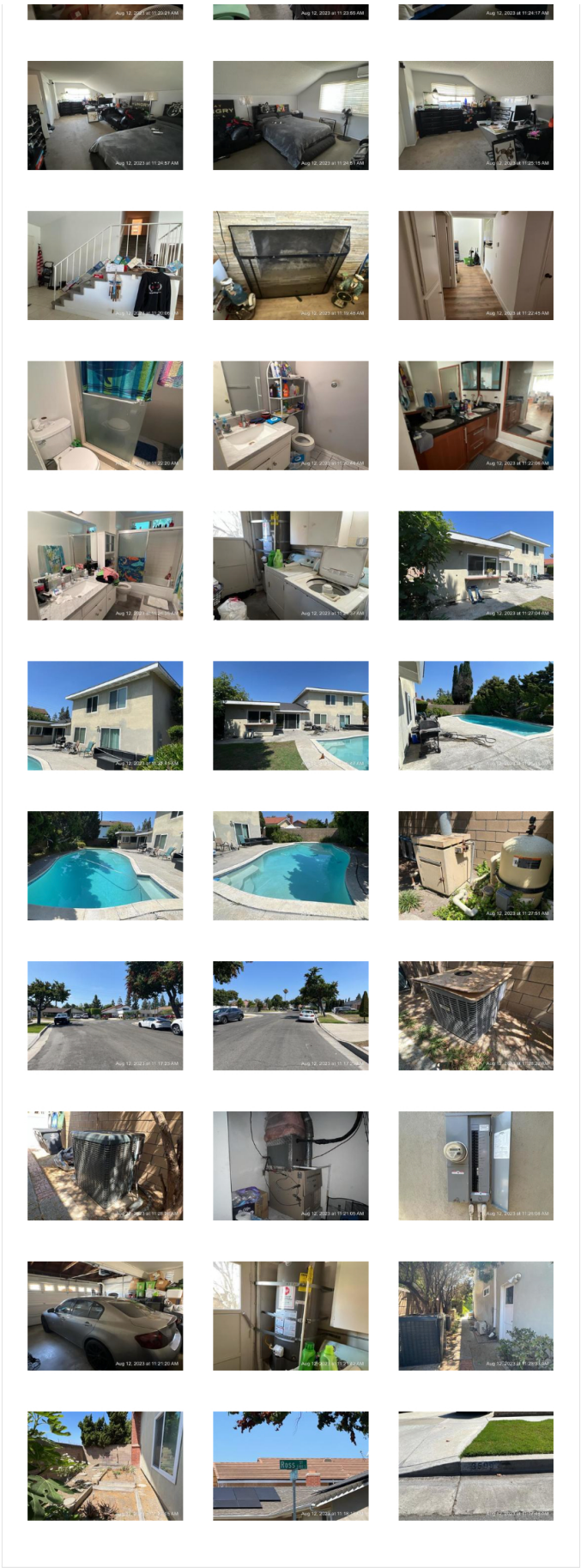
Property Overview

Property Highlights

Property Type: Single Family Residence  
BPO Value: \$1,250,000  
Property Living SF: 2,540  
BPO Value SF: \$492.13  
Lot Size: .15 acres (6,650 s.f.)  
Bedrooms: 5  
Bathrooms: 2.5  
Year Built: 1970  
Exterior: Stucco / Wood/Shingles  
County: Orange  
Occupancy: Owner Occupied  
Zoning: Residential Single Family

Photos





Documents	
<a href="#">Martinez_-_BPO_-_1.25_Mil_-_8-15-23.pdf</a>	( application/pdf, 2097296KB)
<a href="#">Martinez_-_Preliminary_Report.pdf</a>	( application/pdf, 334217KB)
<a href="#">Martinez_-_Property_Profile.pdf</a>	( application/pdf, 1162960KB)
<a href="#">Martinez_-_Value_-_Redfin__1_197_756.pdf</a>	( application/pdf, 3555560KB)
<a href="#">Martinez_-_Value_-_Redfin__1_197_756.pdf</a>	( application/pdf, 3555560KB)

📄 martinez\_-\_value\_-\_follow\_\_1\_240\_400\_.pdf ( application/pdf, 11353190KB)

#### 💬 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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