

\$500,000 1st TD @ 9.00%, 18.87% LTV, 18.37% Net LTV, NOO, Condo, CO, 36 Mos Term, 6 Mos. Guar Int, 3 Mos Prepaid Int, \$50,000 min inv, Dana Point, CA

23294 Atlantis Way Dana Point CA 92629



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

Overview

738 credit score borrower and business owner is seeking a business purpose cash-out 1st TD on this free and clear owner-occupied condo in Dana Point, CA in Orange County. Funds from our loan will be used to payoff a business judgment.

The subject property is 1,858 condo. The home has 6 total rooms with 3 BR/2.5 BA and a 1-car attached garage. The subject is located in a small gated community of Monarch Bay Villas. The subject property is an end unit which affords stunning unobstructed views of the ocean, Waldorf Astoria Hotel and golf course, city lights, coastline, and waves breaking at Salt Creek beach. The spacious upgraded kitchen features high-end stainless-steel appliances, with quartz countertops ad newer white shaker cabinets. The private community has many amenities, including pool, spa, gym, sauna, Clubhouse, Billiard room, and bar-b-ques areas. This perfect location is close to Dana Point Harbor, Mission San Juan Capistrano, Laguna Beach, Fine dining and so much more.

This loan is 18.87% LTV on the BPO value of \$2,650,000. Loan structure features 6 months' guaranteed interest, 3 months' prepaid interest and a 9.00% annualized return. Minimum investment is \$50,000 or 10%.

What we like about this Trust Deed opportunity:

- Dana Point, Orange County Location
- 738 Credit Score
- 18.87% LTV
- 9.00% Annualized Return
- 6 months Guaranteed Interest
- 3 months Prepaid Interest

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: 9.00%
 Minimum Raise Amount: \$500,000
 Minimum Investment Amount: \$50,000
 Loan amount (\$): \$500,000
 Lien position: 1 TD
 Borrower Credit Score: 738.0
 LTV/CLTV: 18.87%
 Deal Type: Cash Out
 Loan Term Length: 36
 Property Condition: No Rehab
 Regulation Type: 10238 Multi Lender
 Lien Position: 1st TD
 Loan Type: Business Purpose Cash-Out
 Loan Amount: \$500,000
 LTV on BPO Value: 18.87%
 Net LTV on BPO Value: 18.37%
 Fractional Interests (10): \$50,000 or 10.00%
 Lender Rate: 9.00%
 Monthly Payment to Lender: \$3,750
 Amortization/Term: Interest Only / 36 Mos
 Gross Protective Equity over BPO Value: \$2,150,000

Pledged 0%

Follow this offering

Loan amount (\$)	\$500,000
Estimated Closing Date	Aug 14, 2023
Investor Yield	9.00%
Min. Investment	\$50,000

Investors

Name	Amount
------	--------

Contact Sponsors



Sandy MacDougall
CTD

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

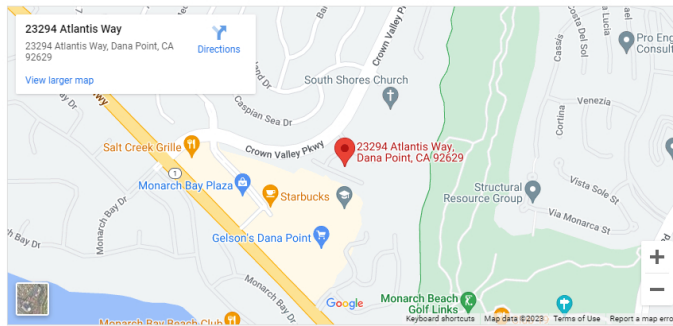
Guaranteed Interest: 6 Months
Prepaid Interest: 3 months
Borrower Credit: 738
Exit Strategy: Conventional Refinance

Property Overview

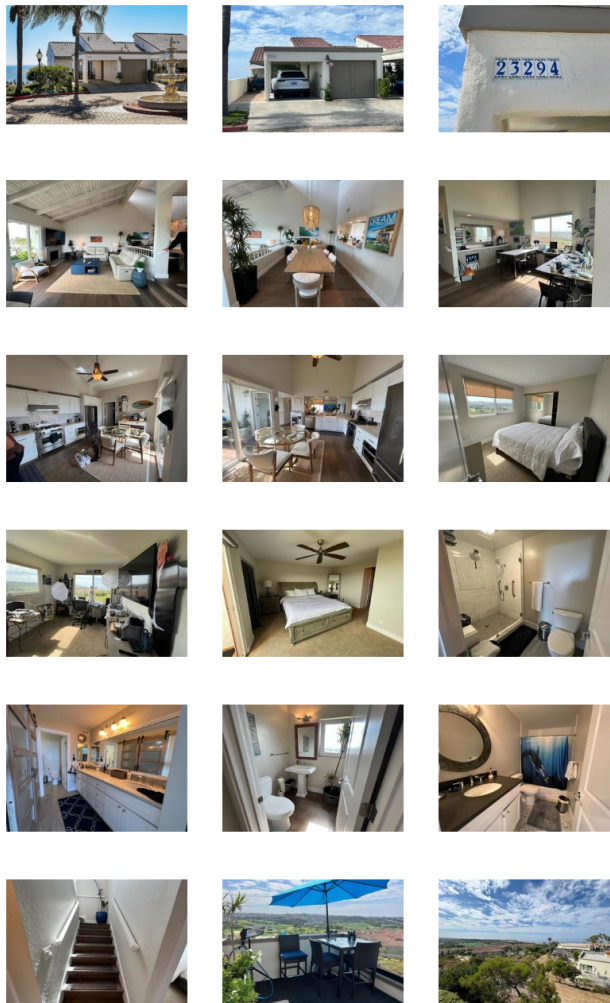
[See Previous](#)

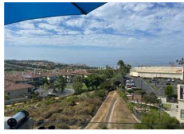
Property Highlights

Property Type: SFR
BPO Value: \$2,650,000
Home sqft: 1,858
BPO Value/sqft: \$1,426.26
Total Rooms: 6
Bedrooms: 3
Bathrooms: 2.5
Stories: 2
Garage: 1 car attached garage and carport
Exterior Wall: Stucco
Year Built: 1973
Style: Traditional
Occupancy: Owner Occ.
County: Orange County
Zoning: Residential
APN: 932-900-33



Photos





Documents

[Immel_-_BPO_-_2_65_Mil_-_8-9-23.pdf](#) (application/pdf, 1109155KB)

[Immel_-_PreliminaryReport.pdf](#) (application/pdf, 281033KB)

[Immel_-_Property_Profile.pdf](#) (application/pdf, 610372KB)

[Immel_-_Value_-_Zillow__2_315_700.pdf](#) (application/pdf, 161586KB)

[Immel_-_Value_-_Redfin__1_868_548.pdf](#) (application/pdf, 1774386KB)

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

Follow

