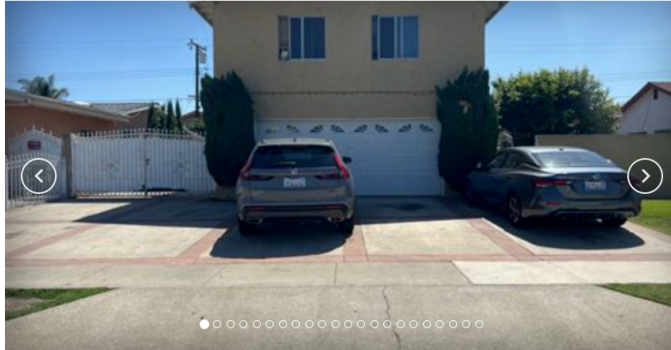


\$143,000 2nd TD @ 12.50%, SFR, 51.79% CLTV, 51.16% Net CLTV, Cash-Out, NOO, 24 Mos. Term, 3 Mos. Prepaid Int., 6 Mos. Guaranteed Int., \$35,750 Min. Investment, Santa Ana, CA

1932 W. Camden Place Santa Ana CA 92704



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

Overview

701 FICO Real Estate Investor & W2 Wage earner is seeking a cash-out 2nd TD on this non-owner occupied SFR in Santa Ana, Orange County, CA. The existing 1st TD is a conventional 30 year fixed with a balance of \$291,000 and a 2.25% rate. The loan is current and in good standing and has a total PITI payment of \$2,631.02/month and matures April 1, 2036. The exit strategy from our loan is a consolidated conventional refinance.

The subject property is traditional two-story SFR which sits on a 6,502 SF lot. The home consists of 1,643 SF and offers 8 total rooms including 4 BR/2 BA and an attached 2-car garage. The property is centrally located to schools, entertainment, restaurants, shopping, parks and medical facilities. The rental income is \$4,200/month.

This loan is 51.79% CLTV, 51.16% Net CLTV on the recent BPO value of \$840,000. Loan structure features 6 months' guaranteed interest, 3 months' prepaid interest and 12.50% annualized return. The minimum investment is \$35,750 or 25.00%.

What we like about this Trust Deed opportunity:

- Non-Owner Occupied SFR Investment Property
- 12.50% annualized return
- 6 months Guaranteed Interest
- 3 months Prepaid Interest
- \$4,200 rental income
- Borrower is also W2 employee

Possible concerns:

- Borrower would like 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: 12.50%
 Minimum Raise Amount: \$143,000
 Minimum Investment Amount: \$35,750
 Loan amount (\$): \$143,000
 Lien position: 2 TD
 Borrower Credit Score: 701.0
 LTV/CLTV: 51.79%
 Deal Type: Cash Out
 Loan Term Length: 24
 Property Condition: No Rehab
 Regulation Type: 10238 Multi Lender
 IRA Eligible: Yes
 Lien Position: 2nd TD
 Loan Type: Business Purpose Cash-Out
 Broker Price Opinion Valuation: \$840,000
 Loan Amount: \$143,000
 Existing 1st TD: \$292,000
 Combined Loan Amount: \$435,000
 CLTV on BPO Value: 51.79%
 Net CLTV on BPO Value: 51.16%
 Fractional Interests (4): \$35,750 or 25.00%
 Lender Rate: 12.50%
 Monthly Payment to Lender: \$1,489.58

Pledged 0%

Follow this offering

Loan amount (\$)	\$143,000
Estimated Closing Date	Sep 29, 2023
Investor Yield	12.50%
Min. Investment	\$35,750
IRA Eligible	Yes

Investors

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

Contact Sponsors



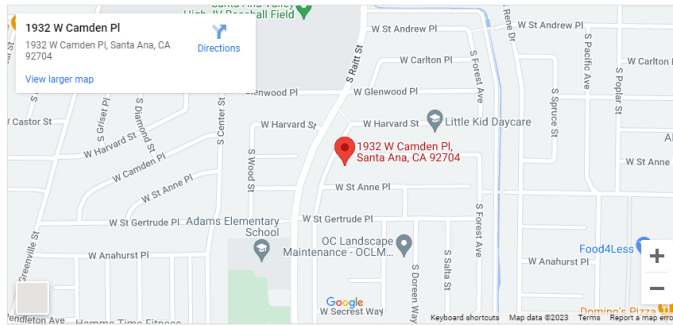
Sandy MacDougall CTD

- Send Message
- Email Sandy
- (949) 632-6145

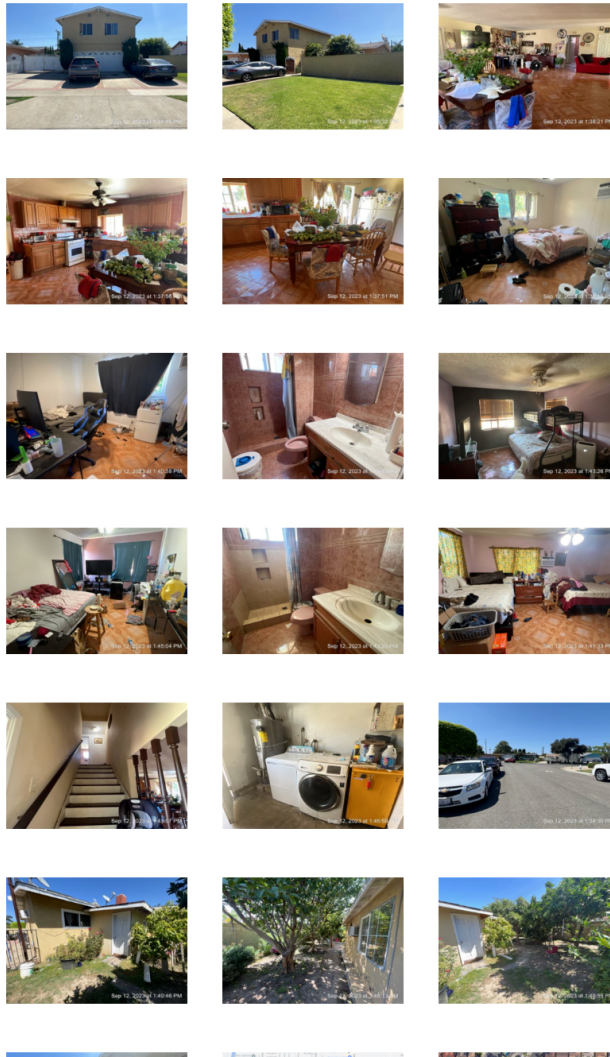
Amortization/Term: Interest Only / 24 Months
Gross Protective Equity over BPO Value: \$405,000
Rental Income: \$4,200/mo.
Guaranteed Interest: 6 Months
Prepaid Interest: 3 Months
Borrower Credit: 701
Exit Strategy: Refinance

Property Highlights

Property Type: Single Family Residence
BPO Value: \$840,000
Home sqft: 1,643
BPO Value/SF: \$511.26
Lot Sq Ft: 6,502 or 0.14 acres
Total Rooms: 8
Bedrooms: 4
Bathrooms: 2
Stories: 2
Garage: Attached 2-car garage
Exterior Wall: Stucco/Wood
Year Built: 1963
Architectural Style: Traditional
Occupancy: Non-Owner Occ.
County: Orange
Zoning: Residential
APN: 408-362-03



Photos





Documents

- [Garcia_-_840_000_BPO_-_1932_W_Camden_PL_Santa_Ana_CA.pdf \(application/pdf, 1893122KB\)](#)
- [Garcia_-_PreliminaryReport.pdf \(application/pdf, 356139KB\)](#)
- [Garcia_-_Property_Profile.pdf \(application/pdf, 983405KB\)](#)
- [Garcia_-_Value_-_ZILLOW_-_859_600_.pdf \(application/pdf, 5777576KB\)](#)
- [Garcia_-_Value_-_REDFIN_-_844_962_.pdf \(application/pdf, 1970610KB\)](#)

Investor Questions

Write your question here ...

Submit

Covering California

260 Newport Center Dr. Suite #404
Newport Beach, CA 92860

Contact Us

(949) 438-0591
info@crowdtrustdeed.com

Follow

