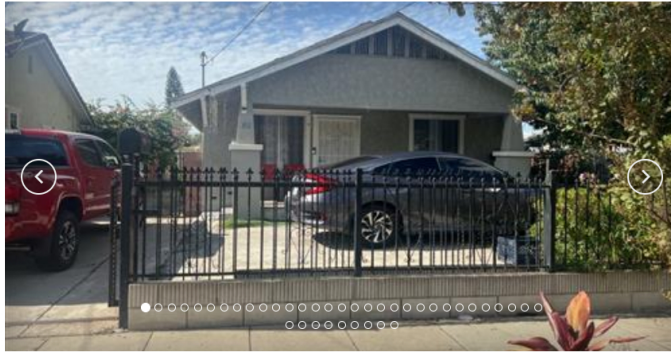


**\$355,000 1st TD @ 10.00%, SFR, NOO, 40.34% LTV, Cash-Out Refi, 24 Month Term, \$35,500 Min. Inv., 6 mos. Guaranteed Int., Santa Ana, CA**  
 Santa Ana, CA, 92703



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

### Overview

Previous successful Mortgage Vintage borrower and experienced real estate investor is seeking a business purpose 1<sup>st</sup> Trust Deed on this investment property in Santa Ana. Borrower owns multiple multi-family investment properties in and around Santa Ana in Orange County.

Subject Property is a single-story, 4 BR / 2 BA bungalow style SFR in Santa Ana, CA. The home has 1,400 sf of living space and is situated on 5,280 sf lot. Property features bonus room, eat-in kitchen, back yard and fruit trees. This home is in a well established neighborhood and is conveniently located to all public services including: schools, shopping centers, banks, restaurants, places of worship, parks and medical offices. Current rental income is \$4,500

This is a 40.34% Loan To Value (LTV) on BPO Value of \$880,000 with 6 months guaranteed interest yielding a 10.00% annualized return. Minimum investment of \$35,500 or 10.00%.

What we like about this Trust Deed opportunity:

- Previous successful MVI borrower
- Borrower is an experienced real estate investor, rehabber and flipper
- Recent BPO valuation of \$880k
- Rental Income of \$4,500
- 40.34% LTV

Possible Concerns:

- 586 FICO - though borrower has been a good payer in the past

### 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: 10.00%  
 Minimum Raise Amount: \$355,000  
 Minimum Investment Amount: \$35,500  
 Loan amount (\$): \$355,000  
 Lien position: 1 TD  
 Borrower Credit Score: 586.0  
 LTV/CLTV: 40.34%  
 Deal Type: Cash-Out Refinance  
 Loan Term Length: 24  
 Property Condition: No Rehab  
 Regulation Type: Not specified  
 IRA Eligible: Not defined  
 Loan Amount: \$355,000  
 Lien Position: 1st TD  
 Loan Type: Business Purpose Purchase  
 LTV on BPO: 40.34%  
 Lender Rate: 10.00%  
 Fractional Interest (10) : \$35,500 or 10%  
 Monthly Payment to Lender: \$2,958.33  
 Amortization/Term: Interest Only due in 24 Months  
 Gross Protective Equity over Purchase Price: \$405,000  
 Guaranteed Interest: 6 months  
 Borrower FICO : 586  
 Exit Strategy: Conventional Refinance or Sale

Pledged 0%

Follow this offering

Loan amount (\$)	\$355,000
Estimated Closing Date	Oct 19, 2023
Investor Yield	10.00%
Min. Investment	\$35,500
IRA Eligible	Not defined

### Investors

Name	Amount

Contact Sponsors



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

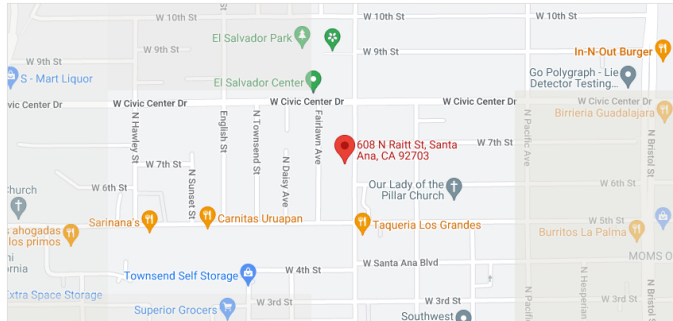
## Property Overview

See Prior

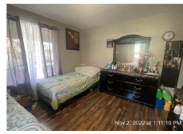
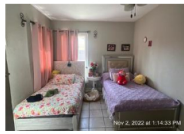
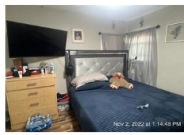
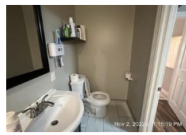
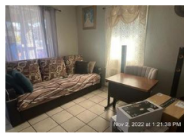
**Property Highlights**

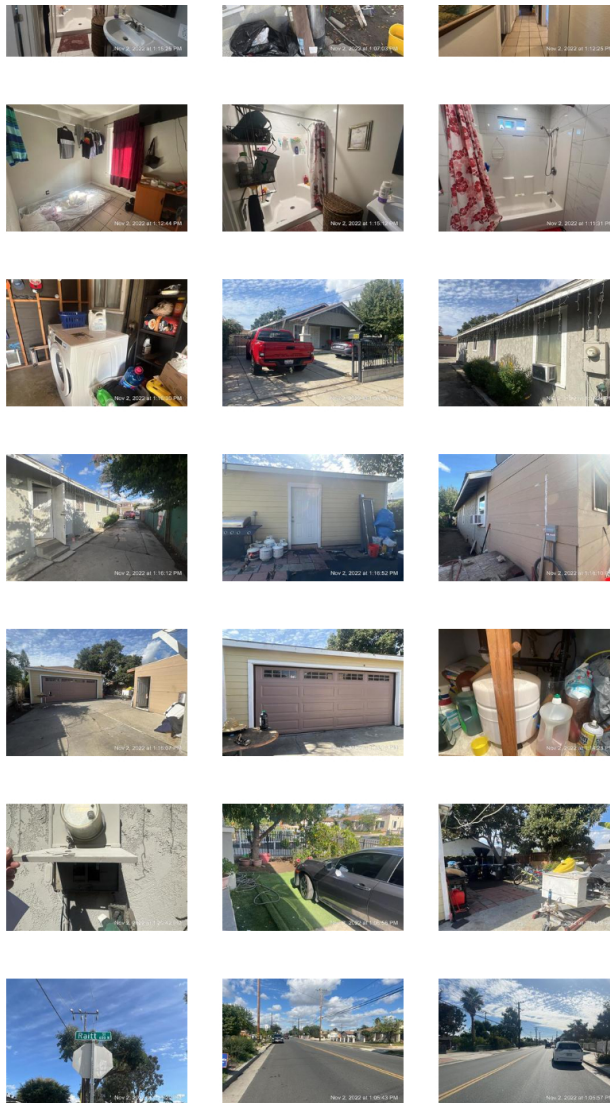
Property Type: Single Family Residence  
BPO Value: \$880,000  
Home sqft: 1,400  
BPO Price/sqft: \$628.57  
Lot Size sqft: 5,280  
Total Rooms: 8  
Bedrooms: 4  
Bathrooms: 2  
Stories: 1  
Garage: detached 2 car  
Architectural Style: Bungalow  
Exterior Wall: Wood frame & stucco  
Year Built: 1921  
Occupancy: Non-Owner Occ.  
County: Orange  
Zoning: Residential  
APN: 007-051-09

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Photos





#### Documents

- [Navarro\\_-\\_880\\_000\\_BPO\\_-\\_Oct\\_2\\_\\_2023.pdf](#) ( application/pdf, 1324352KB)
- [Navarro\\_-\\_Preliminary\\_Report.pdf](#) ( application/pdf, 343372KB)
- [Navarro\\_-\\_Property\\_Profile\\_-\\_Navarro.pdf](#) ( application/pdf, 937882KB)
- [Navarro\\_-\\_Value\\_-\\_REDFIN\\_\\_710\\_090\\_.pdf](#) ( application/pdf, 2942670KB)
- [Navarro\\_-\\_Value\\_-\\_ZILLOW\\_\\_438\\_551\\_.pdf](#) ( application/pdf, 5523700KB)

#### Investor Questions

Write your question here ...

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#### Covering California

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Newport Beach, CA 92660

#### Contact Us

(949) 438-0591  
info@crowdtrustdeed.com

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