

[\\$434,000 1st TD @ 12.00%, NOC, SFR, Refinance, 62.00% LTV, 59.91% CLTV, 24 Mos. Term, 3 Mos. Prepaid Interest, 6 Mos. Guar. Int., \\$43,400 Min. Inv., Fullerton](#)
Fullerton, CA, 92832



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Overview

Real estate investor and Company Owner is seeking a refi cash-out 1st TD on this non-owner-occupied SFR in Fullerton, CA in Orange County. Funds from our loan will be used to payoff an existing mortgage and to finish the renovation of the property.

The subject property is a traditional style SFR sitting on a 5,850 SF lot. The home has 5 total rooms with 3 BR/2 BA and a 1-car detached garage. The property is in a great location just 1 block from a large shopping center and one block from the downtown Fullerton, which has popular shopping and dining as well. The property is just north of the 91 fwy and just west of the 57 fwy and is centrally located to schools, entertainment, restaurants, shopping, parks and medical facilities. Potential rental income upon completion is \$3,500/ month. Exit strategy from our loan is a conventional refinance or the sale of the property. The borrowers Mother lived in the property and she passed away in 2022. The son, our borrower, is now fixing up the house and plans to add an ADU and will rent out the SFR and ADU.

This loan is 62.00% LTV on the BPO as-is value of \$700k. Loan structure features 6 months' guaranteed interest, 3 months' prepaid interest and a 12.00% annualized return. Minimum investment is \$43,400 or 10%.

What we like about this Trust Deed opportunity:

- Fullerton, Orange County location
- Non-Owner Occupied SFR Investment Property
- 12.00% annualized return
- 6 months Guaranteed Interest
- \$3,500 potential rental income

Possible concerns:

- Credit

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: 12.00%
 Minimum Raise Amount: \$434,000
 Minimum Investment Amount: \$43,400
 Loan amount (\$): \$434,000
 Lien position: 1 TD
 Borrower Credit Score: 482.0
 LTV/CLTV: 62.0%
 Deal Type: Cash Out
 Loan Term Length: 24
 Property Condition: Minor Rehab
 Regulation Type: Not specified
 IRA Eligible: Not defined
 Lien Position: 1st TD
 Loan Type: Business Purpose Cash-Out Refi
 Loan Amount: \$434,000
 LTV on BPO Value: 62.00%
 Net LTV on BPO Value: 59.91%
 Fractional Interests (10): \$43,400 or 10%
 Lender Rate: 12.00%
 Monthly Payment to Lender: \$4,340
 Amortization/Term: Interest Only / 24Months

Pledged 0%

Follow this offering

Loan amount (\$)	\$434,000
Estimated Closing Date	Oct 18, 2023
Investor Yield	12.00%
Min. Investment	\$43,400
IRA Eligible	Not defined

Investors

Name	Amount
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Contact Sponsors



Sandy MacDougall CTD

Send Message
 Email Sandy
 (949) 632-6145

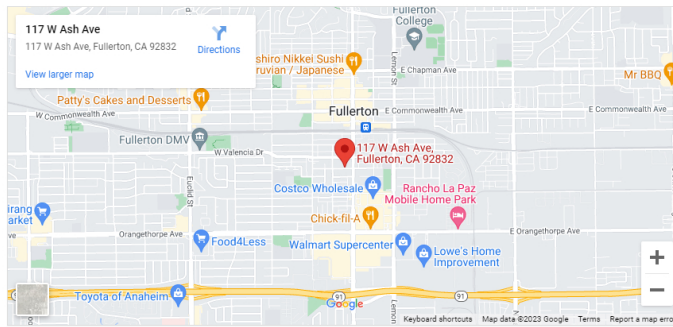
Gross Protective Equity over BPO Value: \$266,000
Rental Income: \$3,500/mo
Guaranteed Interest: 6 Months
Prepaid Interest: 3 Months
Borrower Credit: 482
Exit Strategy: Conventional Refi or Sale of Property

Property Overview



Property Highlights

Property Type: Single Family Residence
BPO Value: \$700,000
Home sqft: 1,236
BPO Value/SF: \$566.34
Lot Size: 5,850 or .13 acres
Total Rooms: 5
Bedrooms: 3
Bathrooms: 2
Stories: 1
Garage: 1-car detached garage
Exterior Wall: Stucco
Year Built: 1930
Architectural Style: Ranch
Occupancy: Non-Owner Occ.
County: Orange County
Zoning: Residential
APN: 032-272-17



Photos





Documents

- [Martinez_-_700_000_-_BPO_9-18-23.pdf \(application/pdf, 1233281KB\)](#)
- [Martinez_-_PreliminaryReport.pdf \(application/pdf, 393603KB\)](#)
- [Martinez_-_Property_Profile.pdf \(application/pdf, 1167120KB\)](#)
- [Martinez_-_Value_-_REDFIN__721_219_.pdf \(application/pdf, 2539181KB\)](#)
- [Martinez_-_Value_-_ZILLOW__797_200_.pdf \(application/pdf, 5170255KB\)](#)

Investor Questions

Write your question here ...

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Contact Us

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