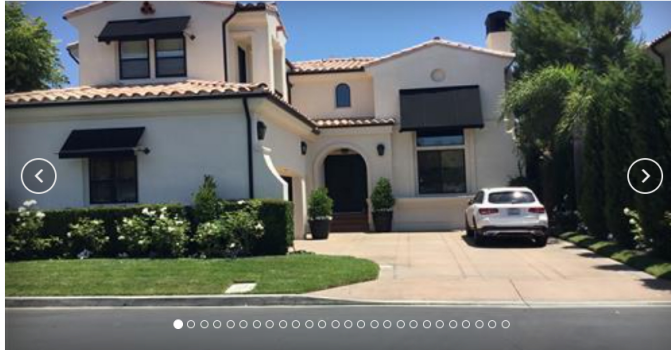


**\$400,000 2nd TD @ 11.00%, SFR, OO, 39.26% CLTV, 38.76% Net CLTV, 36 Mos. Term, \$40,000 Min. Inv., 6 Mos. Guar. Int., 3 Mos. Prepaid Int., San Juan Capistrano, CA**  
 San Juan Capistrano, CA, 92675



|                          |              |
|--------------------------|--------------|
| ● Loan amount (\$)       | \$400,000    |
| ○ Estimated Closing Date | Mar 25, 2024 |
| 📊 Investor Yield         | 11.00%       |
| 📦 Min. Investment        | \$40,000     |
| IRA Eligible             | Yes          |

**Investors**

| Name | Amount |
|------|--------|
|------|--------|

[View Loan Status](#)

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- [Management](#)
- [Financial](#)
- [Property](#)
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- [Questions](#)

**Overview**

Successful Mortgage Vintage borrower and long-time business owner is seeking a business purpose cash-out 2nd TD on this owner-occupied San Juan Capistrano SFR to refinance the existing 2nd and the cash-out funds will be used to invest back into his real estate finance business.

The subject property is a beautiful two-story Colonial style 3 BR/4.5 BA SFR located on a cul de sac street in San Juan Capistrano in Orange County. The home measures 3,807 sf of gross living area with a 3-car attached garage and is situated on a 7,009 sqft lot. The subject property is very close to the 5 freeway, shopping, restaurants, recreation and medical facilities. The 1st TD is held by First Horizon Bank with an interest rate of 8.00%. Monthly payment on the 1st is \$7,564.90 PITI.

This 2nd TD is at a 39.26% CLTV on the BPO Value of \$2,585,000 with 6 months Guaranteed Interest and 3 months Prepaid Interest, yielding an 11.00% annualized return. Minimum investment is \$40,000 or 10%. Exit Strategy will be a conventional refinance.

What we like about this Trust Deed opportunity:

- Orange County location
- 39.26% CLTV; 38.76% Net CLTV
- Long-time business owner
- Successful MVI Borrower

Possible concerns:

- Owner Occupied

**Contact Sponsors**

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

**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: 11.00%  
 Minimum Raise Amount: \$400,000  
 Minimum Investment Amount: \$40,000  
 Loan amount (\$): \$400,000  
 Lien position: 2 TD  
 Borrower Credit Score: 685.0  
 LTV/CLTV: 39.26%  
 Deal Type: Cash Out  
 Loan Term Length: 36  
 Property Condition: No Rehab  
 Regulation Type: 10238 Multi Lender  
 IRA Eligible: Yes  
 Lien Position: 2nd TD  
 Loan Type: Business Purpose Cash-Out Refi  
 Existing 1st TD Loan: \$621,425  
 New 2nd Loan Amount: \$400,000  
 Combined Loan Amount: \$1,021,425  
 CLTV on BPO Value: 39.26%  
 Fractional Interests (10): \$40,000 or 10%  
 Lender Rate: 11.00%  
 Monthly Payment to Lender: \$3,666.67  
 Amortization/Term: Interest Only / 36 Months  
 Gross Protective Equity over BPO Value: \$1,563,575  
 Guaranteed Interest: 6 Months

Prepaid Interest: 3 Months  
Borrower Credit: 685 & 543  
Exit Strategy: Conventional Refinance

### Property Overview

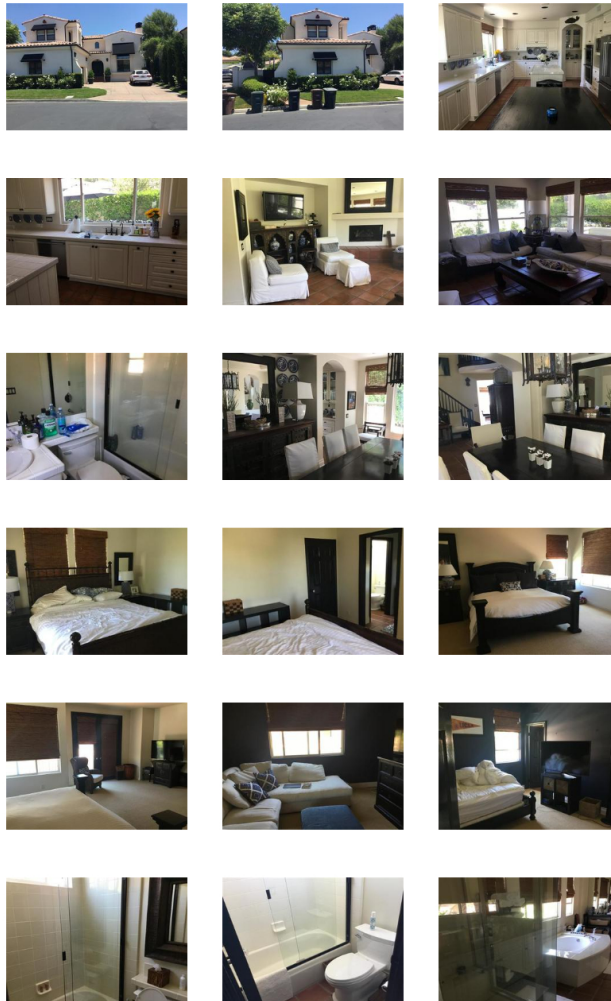
30862 Via Ultimo, San Juan Capistrano, Ca 92675

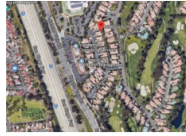
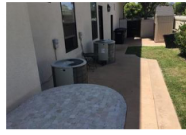
### Property Highlights

Property Type: Single Family Residence  
BPO Value: \$2,858,000  
Home sqft: 3,807  
BPO Value/sqft: \$679.01  
Lot Size sqft: 7,009 or .16 acre  
Total Rooms: 9  
Bedrooms: 3  
Bathrooms: 4.5  
Stories: 2  
Garage: 3-car attached garage  
Exterior Wall: Stucco  
Year Built: 1998  
Architectural Style: Colonial  
Occupancy: Owner Occ.  
County: Orange  
Zoning: Residential  
APN: 650-641-23



### Photos





### Documents

Gottlieb\_-\_2\_585\_000\_BPO\_3-15-24.pdf ( application/pdf, 779201KB)

Gottlieb\_-\_Preliminary\_Report.pdf ( application/pdf, 208846KB)

Write your question here ...

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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