

**\$210,000 2nd TD, 11.50%, 56.09% CLTV, 55.83% Net CLTV, Cash-Out, OO, SFR, 36 Mos. Term, 6 Mos. Guar. Int., \$35,000, Min. Inv., 3 Mos. Prep. Int., San Juan Capistrano, CA**

San Juan Capistrano, CA 92675



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### Overview

**1. Loan Purpose:** 766 and 795 credit score borrower and business owner is seeking the 2nd Trust Deed cash-out loan to invest into their business, Citation Capital (website: <https://citationcp.com>). The existing first mortgage is with Morgan Stanley with a current balance of \$1,290,426.65, a current adjustable interest rate of 2.55%. The first mortgage matures December 1, 2050 and impounds taxes and insurance.

**2. Property Description:** The subject property is a single-family residence located in the gated community of Hunters Creek, in San Juan Capistrano. The property is located on a 1/4 acre lot and is 4,043 sq feet. The home features 5 bedrooms, 4.5 bathrooms and 4 car garage and a long driveway that can accommodate 8 cars. The home was built in 2000 and offers stone countertops in the kitchen, Subzero refrigerator, wine refrigerator, a private bedroom suite on the first floor, media room, a saline pool and spa, and a built-in barbecue. The home is located near walking and biking paths leading to the beach, hiking trails, nearby schools, both public and private (such as St Margaret's), equestrian facilities, and downtown.

**3. Investment Summary:** Exit strategy from our loan is payoff loan from business proceeds. This loan is a 56.06% CLTV on recent BPO value of \$2,675,000. Loan structure features 6 months guaranteed interest, 3 months prepaid interest, yielding a 11.50% annualized return. Minimum investment is \$35,000 or 16.67%.

**4. What We Like:**

- Business Owner
- Orange County Location
- 766 and 795 credit scores
- 56.06% CLTV

**Possible Concerns:**

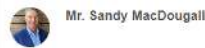
- Borrower needs to close quickly

### Management

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 Trust Deed Investments. Our mission is to provide the highest quality Trust Deed Investment opportunities with service, communication transparency.

Mortgage Vintage, Inc. sells Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real investments.



### Financial

- Offering Type - Debt
- Sold Rate: 11.50%
- Minimum Raise Amount: \$35,000
- Minimum Investment Amount: \$35,000
- Loan amount: \$210,000
- Lien position: 2ND
- Borrower Credit Score: 766.0
- LTV/CLTV: 56.09%
- Deal Type: Cash Out
- Loan Term Length: 36
- Property Condition: No Rehab
- Regulation Type: 10238 Multi Lender
- IRA Eligible: Yes
- Loan Type: Cash-Out
- BPO Valuation: \$2,675,000
- 1st TD Mortgage: \$1,290,426
- New 2nd TD Mortgage: \$210,000
- Combined Loan Amount: \$1,500,426
- CLTV: 56.09%
- NetCLTV: 55.83%

Pledged 0%

Follow this offering

@ Loan amount	\$210,000
🕒 Estimated Closing Date	Sep 18, 2024
📈 Sold Rate	11.50
🏠 Min. Investment	\$35,000
IRA Eligible	Yes

### Investors

Name	Amount
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[View Loan Status](#)

### Contact Sponsors

**Sandy MacDougall**

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

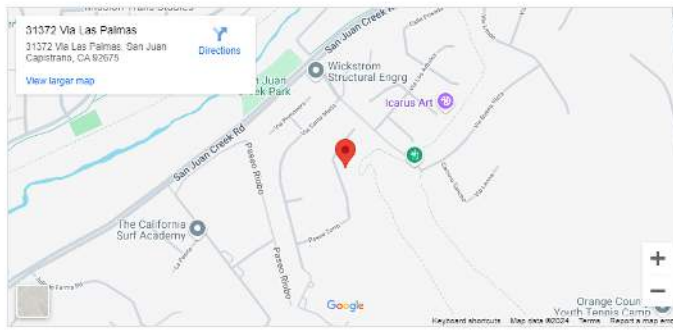
Number of Fractional Interests: 0.0  
Investment Amount: \$35,000 or 16.67%  
Monthly Lender Payment: \$2,100.00  
Protective Equity: \$1,174,573.95  
Guaranteed Interest: 6 months  
Prepaid Interest: 3 months  
Amortization/Term: Interest Only / 36 Months  
Exit Strategy: Payoff thru Business Proceeds

### Property Overview

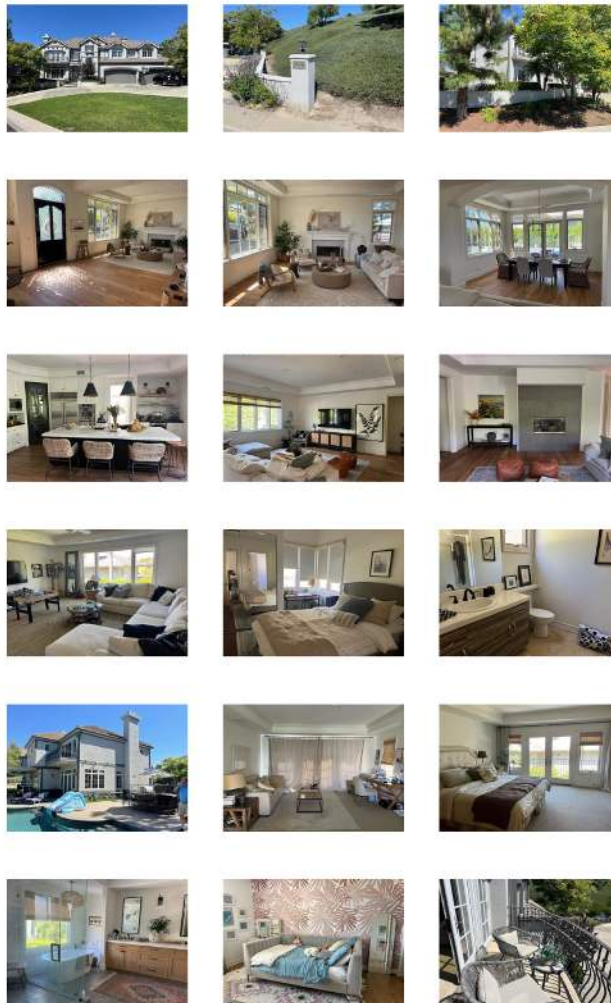
31372 Via Las Palmas, San Juan Capistrano, CA 92675;

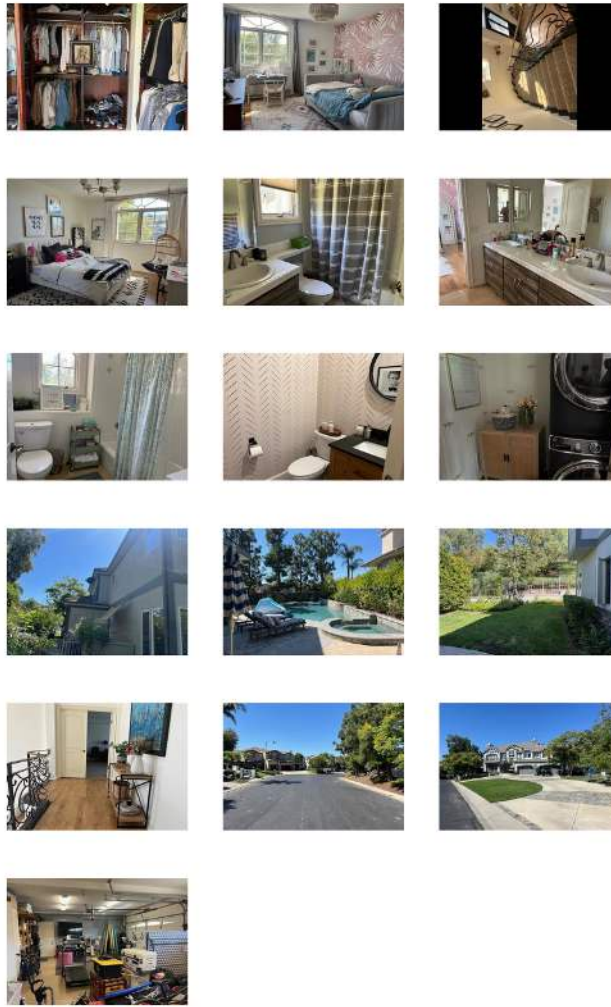
### Property Highlights

Property Type: SFR  
BPO Value: \$2,675,000  
Square Footage: 4,043  
BPO Value /SF: \$661.64  
Lot Size: 299,000 sf or .69 acres  
Bedrooms: 5  
Bathrooms: 4.5  
Exterior: Wood, Stucco  
Stories: 2  
Year Built: 2000  
Zoning: Residential  
Occupancy: Owner Occupied  
County: Orange  
APN: 064-191-22



### Photos





Documents

- [Bryan\\_-\\_BPO\\_-\\_2\\_675\\_Mil\\_0\\_31372\\_Via\\_Las\\_Palmas\\_San\\_Juan\\_Capistrano\\_CA.pdf \( application/pdf, 1626330KB\)](#)
- [Bryan\\_-\\_Preliminary\\_Report.pdf \( application/pdf, 327259KB\)](#)
- [Bryan\\_-\\_Property\\_Profile.pdf \( application/pdf, 947336KB\)](#)
- [Bryan\\_-\\_Value\\_-\\_Redfin\\_\\_3\\_228\\_015.pdf \( application/pdf, 1076168KB\)](#)
- [Bryan\\_-\\_Value\\_-\\_Zillow\\_\\_3\\_003\\_500.pdf \( application/pdf, 393599KB\)](#)

Investor Questions

Write your question here ...

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