

\$520,000 1st TD @ 9.50%, 27.96% LTV on ARV, 27.19% Net LTV, Cash-Out, NOO, SFR+ADU+JADU, 24 Mos. Term, 5 Mos. Guar. Int., 3 Mos. Prep. Int., \$52,000, Min. Inv., Santa Ana

Santa Ana, CA 92707



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Overview

- 1. Loan Purpose:** Successful Mortgage Vintage Borrower is seeking this 1st TD cash-out loan on this recently purchased Free and Clear SFR plus ADU and JADU in Santa Ana. Loan proceeds on this Free and Clear property will be used to complete the current renovation, adding an ADU and JADU to the existing single-family residence.
- 2. Property Description:** The property boasts a large 12,221 s.f. lot and is currently a 2,177 s.f. single-family residence. The General Contractor borrower with extensive experience in Fix and Flips in Santa Ana will be renovate the property and add an ADU and JADU for a total of 3,718 s.f. upon completion. The single-family residence will remain at 2,177 s.f. and consist of 5 bedrooms and 4 bathrooms. Three of the bedrooms will have their own exterior door access. The JADU will be 495 s.f. and will consist of 1 bedroom and 1 bathroom. The ADU (attached to the 3-car garage) will be a two-story unit with 1,046 of living space offering 3 bedrooms and 2.5 bathrooms. Upon completion, rental income for the property will be approximately \$10,000/month. The property is bound by the 22 Fwy to the North, the 405 Fwy to the South, the 261 Toll Road to the East, and Beach Blvd to the West.
- 3. Investment Summary:** This is a 27.96% CLTV and 27.19% Net CLTV on a recent After Completion Appraised Value of \$1,860,000. The loan features 5 months Guaranteed Interest and 3 months Prepaid Interest, yielding a 9.50% annualized return, 24-month term. Minimum investment is \$52,000 or 10%.
- 4. What We Like:**
 - Successful Mortgage Vintage Borrower
 - Experienced real estate investor
 - 679 Credit Score
 - Orange County Location
 - \$1,340,000 Protective Equity
- 5. Possible Concerns:**
 - Borrower would like to close as soon as possible
 - Construction at the property

Management

Mortgage Vintage, Inc. and CrowdTrustDeed are a fast and professional direct lender and trust deed investment providers specializing in bridge loans for real estate investors looking to capitalize on market and cash flow investment 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, and transparency.

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



Mr. Sandy MacDougall

Financial

Offering Type : Debt
 Sold Rate: 9.50%
 Minimum Raise Amount: \$52,000
 Minimum Investment Amount: \$52,000
 Loan amount: \$520,000
 Lien position: 1ST
 Borrower Credit Score: 679
 LTV/CLTV: 27.96%
 Deal Type: Cash Out
 Loan Term Length: 24
 Property Condition: Major Rehab
 Regulation Type: 10238 Multi Lender
 IRA Eligible: Yes
 Original Purchase Price: \$800,000
 LTV on Purchase Price: 65.00%
 Loan Type: Cash-Out
 ARV Appraisal Valuation: \$1,860,000
 LTV on ARV: 27.96%
 Net LTV on ARV: 27.19%
 Monthly Lender Payment: \$4,116/mo.
 Number of Fractional Interests (10): \$52,000 or 10.00%

Pledged 0%

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@ Loan amount	\$520,000
📅 Estimated Closing Date	Feb 05, 2025
📈 Sold Rate	9.50%
📦 Min. Investment	\$52,000
IRA Eligible	Yes

Investors

Number of pledges (0)

[Click to see the list of investors who pledged](#)

[View Loan Status](#)

Contact Sponsors



Sandy MacDougall

[Send Message](#)

[Email Sandy](#)

[\(949\) 632-6145](#)

Protective Equity: \$1,340,000
Amortization : Interest Only
Expected Rental Income/mo.: \$10,000
Guaranteed Interest: 5 months
Prepaid Interest: 3 months
Exit Strategy: Sale of Property or Refinance

Property Overview

2126 South Orange Ave., Santa Ana, CA 92707.

Property 1 Address

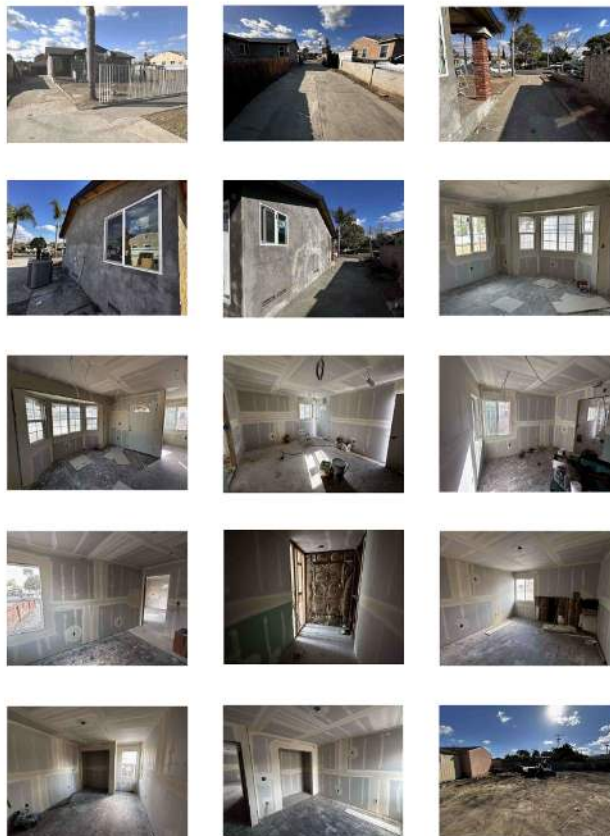
Street: 2126 South Orange Ave.
City: Santa Ana
County: Orange
Postal Code: 92707

Property 1 Highlights

Property Type: SFR + ADU + JADU
Appraised ARV Value: \$1,060,000
Total Rentable SF: 3,718.06 sf after ADU additions, 2,177 s.f. SFR today
Price per SqFt: \$500.26
Lot Size: 12,220 sf or .28 acres
Stories: 2
Total Room: 21
Bedrooms: 9
Bathrooms: 7
Garage: 3 car garage and 6 car driveway
Exterior Wall: Stucco
Year Built: Renovated in 2025
Occupancy: Non-Owner Occupied
County: Orange
Zoning: R1 - Residential
APN: 403-152-20



Photos





Documents
Espinoza_-_Appraisal__1_860_000.pdf (application/pdf, 4352736KB)
Espinoza_-_Preliminary_Report.pdf (application/pdf, 336999KB)
Espinoza_-_Property_Profile.pdf (application/pdf, 1296432KB)

Investor Questions

Write your question here

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