

\$597,000 2nd TD, SFR, 12.00%, 65% CLTV, 63.97% Net CLTV, CO, OO, 24 Mos. Term, 6 Mos. Guar. Int., 6 Mos. Prep. Int., \$49,750, Min. Inv., "Covenant Hills" Ladera Ranch, Orange County, CA

Ladera Ranch, CA, 92694



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Overview

1. Loan Purpose: 780 and 718 FICO borrowers, President/CEO are seeking a 2nd Trust Deed on this owner occupied SFR located within the privately gated "Covenant Hills" suburban neighborhood in Ladera Ranch, Orange County, CA. The purpose of this loan is to pay off an existing and in good standing \$346K 2nd TD business purpose loan and the balance used to reinvest into the growth of borrowers' Orange County based real estate brokerage company. Borrower's 1st mortgage is current with a principal balance of \$1,938,000 with a fixed interest rate of 3.25%, P&I payment of \$12,321/mo., maturing November 2051. \$1,405,298 Net Equity Protection.

2. Property Description: The subject property is a traditional styled, two-story SFR in good condition with custom craftsmanship, in the desirable suburban privately gated community of "Covenant Hills", Ladera Ranch, CA. The subject offers a total of 5,189 SF on a .29 acres lot, consisting of a total of 13 rooms with 4 Bed / 4.5 Baths. The subject features a pool, spa, deck, fireplaces and a two-car attached garage. The subject property is very well located in Ladera Ranch with many amenities such as community pools, parks and clubhouses, surrounded by many schools, restaurants and shopping. The subject property is near Antonio Parkway, Crown Valley Parkway to the 6 FWY and Ortega HWY.

3. Investment Summary: This is a 65.00% CLTV and 63.97% Net CLTV on a 30 Day Quick Sale BPO Value of \$3,950,000 which this loan is based on. (The BPO Sale Price is \$4,100,000 would lower the Net CLTV to 60.85%) with 6 months Guaranteed Interest and 6 months Prepaid Interest, yielding a 12.00% annualized return, 24 month loan term. Minimum investment is \$49,750. Exit Strategy: refinance or business proceeds.

4. What We Like:

- 780 and 718 FICO Borrowers
- SFR in privately gated "Covenant Hills" Ladera Ranch, Orange County, CA
- Desirable suburban community
- 12.00% Investor Yield
- \$1,405,298 Net Equity Protection
- 6 months Prepaid Interest
- 6 months Guaranteed Interest

5. Possible Concerns:

- Borrower would like to close as soon as possible

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



Ms. Nicole Smith

Financial

Offering Type : Debt
 Sold Rate: 12.00%
 Minimum Raise Amount: \$49,750
 Minimum Investment Amount: \$49,750
 Loan amount: \$597,000
 Lien position: 2ND
 Borrower Credit Score: 719
 LTV/CLTV: 65.00%
 Deal Type: Cash Out
 Loan Term Length: 24
 Property Condition: No Rehab
 Regulation Type: Corp Code 25102F
 IRA Eligible: Yes
 Loan Type: Cash-Out
 1st TD Amount: \$1,938,000
 New 2nd TD: \$597,000
 Combined Loan Amount: \$2,535,000
 BPO Valuation: \$3,900,000 30 Day Quick Sale
 CLTV: 65.00%
 Guaranteed Interest: 6 months
 Prepaid Interest: 6 months
 Investor Rate : 12.00%
 Exit Strategy: Refinance Proceeds or Refinance

Pledged 0%

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Loan amount	\$597,000
Estimated Closing Date	Jan 27, 2026
Sold Rate	12.00%
Min. Investment	\$49,750
IRA Eligible	Yes

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors



Nicole Smith
[Send Message](#)
 Email Nicole
 (949) 637-2977



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

Protective Equity: \$1,385,000
Monthly Lender Payment: \$5,970.00

Property Overview

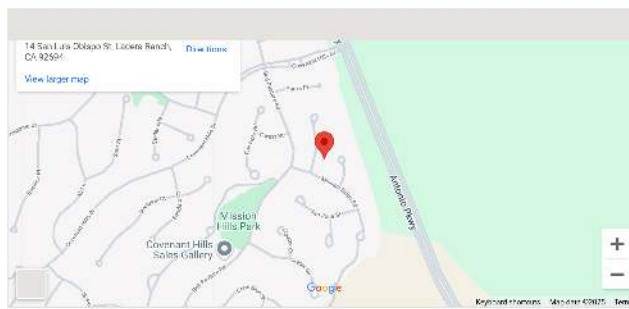
14 San Luis Obispo St, Mission Viejo, CA 92684

Property 1 Address

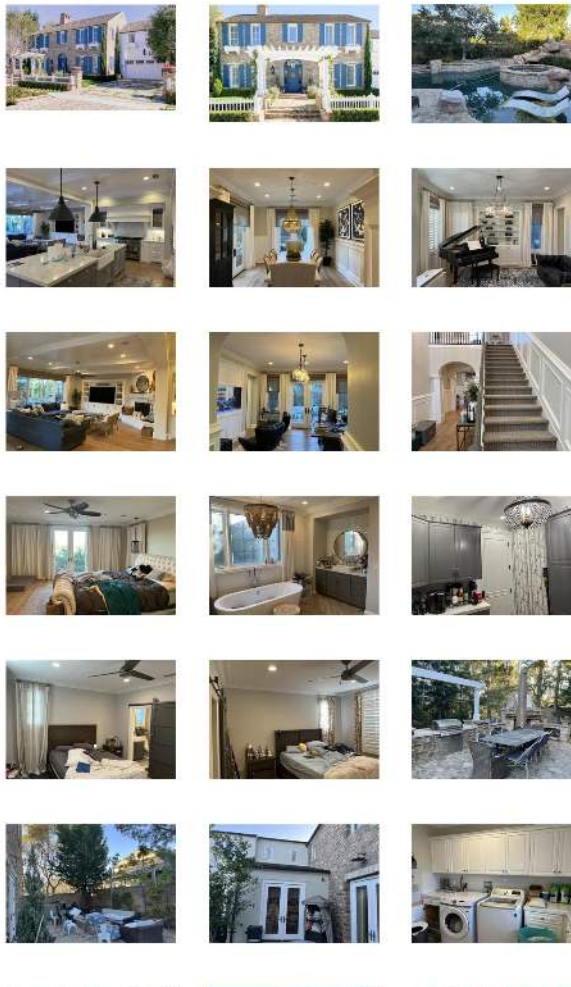
Street: 14 San Luis Obispo St
City: Ladera Ranch
County: Orange
Postal Code: 92684

Property 1 Highlights

Property Type: SFR
Appraised ARV Value: \$3,900,000 30 Day Quick Sale (\$4,100,000 BPO Sales Price)
Total Rentable SF: 5,189
Price per SF: \$715.59
Lot Size: 29 acres
Stories: 2
Total Room: 13
Bedrooms: 4
Bathrooms: 4.5
Exterior Wall: Stucco and Stone
Year Built: 2005
Occupancy: Owner Occupied
County: Orange
Zoning: R1
APN: 741-262-40
Est. Closing Date: January 27, 2025



Photos





Documents

- [Pacheco_-_Property_Profile.pdf \(application/pdf, 814425KB\)](#)
- [Pacheco_-_Preliminary_Report.pdf \(application/pdf, 455460KB\)](#)
- [Pacheco_-_3.9M_30_Day_Quick_Sale_BPO_Value.pdf \(application/pdf, 1439457KB\)](#)

Investor Questions

Write your question here ...

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