

\$1,235,000 1st TD, 9.50%, 65.00% LTV, Refi, NOO, Mixed Use, 24 Mos. Term, 6 Mos. Guar. Int., \$49,400 Min. Inv., Santa Ana, CA 92701

Santa Ana, CA, 92701



[Overview](#) | [Management](#) | [Financial](#) | [Property](#) | [Map](#) | [Photos](#) | [Documents](#) | [Questions](#)

Overview

1. Loan Purpose: 760 and 739 FICO, Successful Repeat Mortgage Vintage borrowers and real estate investors are seeking a \$1,235,000 1st Trust Deed Rate and Term Refinance loan on this non-owner occupied, Mixed Use property off S. Main and Edinger in Santa Ana, Orange County, CA. The funds from the loan will be used to pay off existing, Mortgage Vintage maturing loans.

2. Property Description: The subject property is a fully occupied 2-story mixed-use commercial/residential property in Santa Ana, Orange County, CA. The subject property was significantly renovated in 2021. The subject's net rentable space is 4,209 SF and subject's site totals 7,870 SF, and is located on S. Main St. which is a commercial/retail street that bisects Santa Ana with 4 paved lanes (2 in each direction). The commercial building offers 3 retail suites, each offering street frontage along South Main Street. One of the suites is located on the second floor. Each suite provides a restroom, retail showroom, front entrances, recessed lighting, and a security/fire alarm system. The interior build-out is considered to be good quality.

Behind the commercial building are two residential units that comprise of 1, three bedroom/two bathroom unit and 1, one-bedroom/one-bathroom unit. On-site parking consists of 9 on-site asphalt paved parking spaces. In addition, public parking is available along South Main Street. The site is basically rectangular and fully level at street grade. The subject property is fully occupied earning \$18,800 a month and that income at a 8.25% Cap Rate provides the \$1.9 Mil value. The subject is well located in the bustling downtown Santa Ana neighborhood near similar mixed-use properties, next to the Post Office, St. Anne Catholic Church, local restaurants, schools and shopping with easy access to the 5 FWY and 56 FWY.

3. Investment Summary: This is a 65.00% LTV on a recently Appraised Value of \$1,900,000. The loan features 6 months of Guaranteed Interest, yielding a 9.50% annualized return. Minimum investment is \$49,400. Exit strategy: refinance into a new conventional loan.

4. What We Like:

- 760 and 739 FICO Scores
- 1st Trust Deed with an Investor Yield of 9.50%
- Repeat, Successful, MVI Borrowers
- Fully Occupied Subject in Santa Ana, Orange County, CA
- \$16,800 Monthly Rental Income
- Property Significantly Renovated in 2021

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. Alexander MacDougall



Ms. Nicole Smith

Financial

Offering Type - Debt
 Sold Rate - 9.50%
 Minimum Raise Amount: \$1,235,000
 Minimum Investment Amount: \$49,400
 Loan amount: \$1,235,000
 Lien position: 1ST
 Borrower Credit Score: 760
 LTV/CLTV: 65.00%
 Deal Type: Rate and Term Refinance
 Loan Term Length: 24
 Property Condition: No Rehab
 Regulation Type: Corp Code 25102F
 IRA Eligible: Yes

Pledged 0%

Follow this offering

@ Loan amount	\$1,235,000
📅 Estimated Closing Date	Mar 03, 2025
📈 Sold Rate	9.50%
💰 Min. Investment	\$49,400
IRA Eligible	Yes

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors



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Alexander MacDougall
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Loan Type: Rate and Term Refinance
Guaranteed Interest: 6 months
Appraised Valuation: \$1,900,000
LTV: 65.00%
Expected Rental Income/Mo: \$16,800
Number of Fractional Interests: 25
Exit Strategy: Conventional Refinance
Protective Equity: \$665,000
Monthly Lender Payment: \$9,777.06

Property Overview

1421 & 1423 South Main Street, Santa Ana, CA 92701;

Property 1 Address

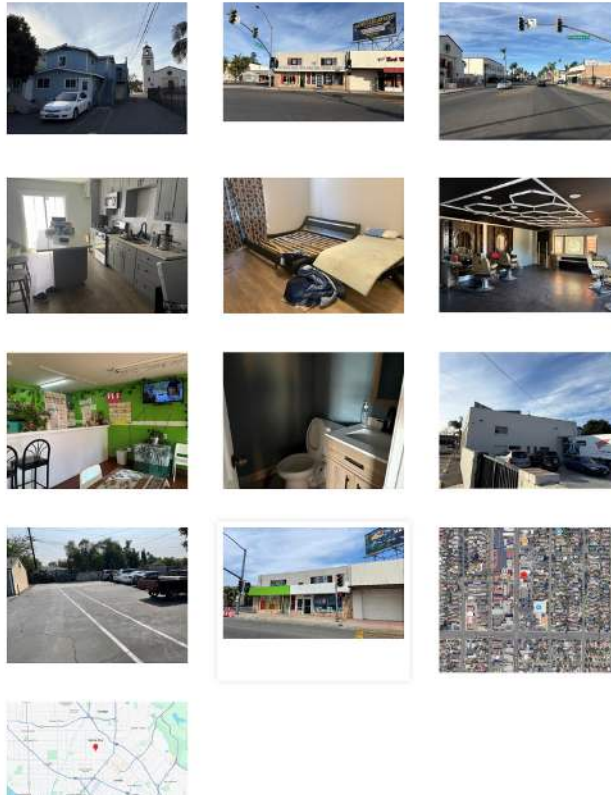
Street: 1421 & 1423 South Main Street
City: Santa Ana
County: Orange
Postal Code: 92701

Property 1 Highlights

Property Type: Mixed Use
Appraised Value: \$1,900,000
Total Rentable SF: 4,209
Price per SF: \$451.41
Lot Size: 7,870 SF
Stories: Two
Total Commercial Suites: 3
Total Residential Units: 2
Bathrooms: 6
Exterior Wall: Stucco
Year Built: 1925 / Year Renovated: 2021
Occupancy: Non-Owner Occupied
County: Orange
Zoning: CSM - Commercial Mixed Use
APN: 014-032-43
Est. Closing Date: March 3, 2025



Photos





- [Jimenez - 1.9M Appraisal_1421_South_Main_Street_Santa_Ana_CA.pdf \(application/pdf, 2255353KB\)](#)
- [Jimenez - Preliminary_Report.pdf \(application/pdf, 270387KB\)](#)
- [Jimenez - Property_Profile.pdf \(application/pdf, 1048576KB\)](#)

Investor Questions

Write your question here ...

Write your question here ...

Submit

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