

\$1,200,000 1st TD, 9.50%, 64.86% LTV, 63.08% Net LTV, Refinance, NOO, Multifamily 2-4 Units, 24 Mos. Term, 6 Mos. Guar. Int., \$40,000, Min. Inv., 3 Mos. Prep. Int., Santa Ana, CA

Santa Ana, CA 92706



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Overview

Investment Opportunity: 1st Trust Deed Refinance Loan

A highly qualified borrower with a **772 FICO score**, a proven track record as a repeat Mortgage Vintage investor, and extensive real estate experience is seeking a **1st Trust Deed refinance loan** for a newly built, non-owner-occupied multifamily property in **Santa Ana, Orange County, CA**. The loan proceeds will refinance existing **Mortgage Vintage** maturing construction loans.

Property Overview:

The subject property is a **newly constructed, fully occupied, two-story multifamily residence** in Santa Ana. It consists of **two buildings** (SFR, JADU, ADU) with a **net rentable area of 3,763 SF**, situated on a **11,154 SF lot**. Key features include:

- **16 rooms**, including **9 bedrooms** and **6 bathrooms**
- **Three-car garage**, solar panels
- **Fully occupied with three tenants** generating an official **\$11,200** in monthly rental income from the 3 rental units but, unofficially, the property generates **\$13,700/mo.** when incorporating the lock off unit.
- **Prime location** near parks, restaurants, schools, shopping centers, and easy access to the 5 and 55 freeways

Loan & Investment Details

- **Loan-to-Value (LTV):** 64.86%
- **Net LTV:** 63.08%
- **Appraised Value:** \$1,850,000
- **Investor Yield:** 9.60% annualized return
- **Guaranteed Interest:** 6 months
- **Prepaid Interest:** 3 months
- **Minimum Investment:** \$40,000
- **Exit Strategy:** Borrower plans to refinance into a **new DSCR loan**

Key Highlights

- ✓ **772 FICO Score** – Experienced, repeat Mortgage Vintage investor
- ✓ **1st Trust Deed** with a **9.75% investor yield**
- ✓ **Newly built multifamily property** in a strong rental market
- ✓ **Fully occupied** with stable rental income of **\$13,700/mo.** (including lock off unit)
- ✓ **Desirable location** in Santa Ana, Orange County

Potential Consideration

- Borrower is seeking an expedited closing process
- This investment offers a strong yield with secured collateral in a high-demand real estate market.

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: 9.50%
 Minimum Raise Amount: \$40,000
 Minimum Investment Amount: \$40,000
 Loan amount: \$1,200,000
 Lien position: 1ST
 Borrower: Trust Deed Refinance

Pledged 0%

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| | |
|--------------------------|--------------|
| @ Loan amount | \$1,200,000 |
| 🕒 Estimated Closing Date | Mar 17, 2025 |
| 📈 Sold Rate | 9.50% |
| 💰 Min. Investment | \$40,000 |
| IRA Eligible | Yes |

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors



Nicole Smith

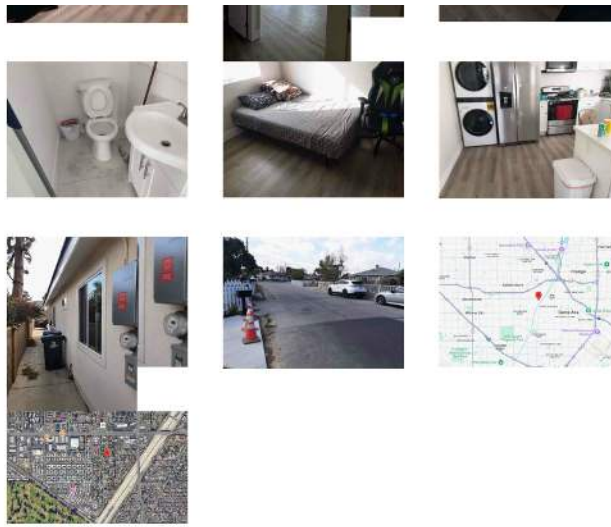
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Documents

- [Robles_-_1_850_000_Appraisal_-_1-25-25.pdf](#) (application/pdf, 3007345KB)
- [Robles_-_Preliminary_Report.pdf](#) (application/pdf, 271948KB)
- [Robles_-_Property_Profile_Report.pdf](#) (application/pdf, 689198KB)

Investor Questions

Write your question here ...

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