

**\$288,000 1st TD, 12.00%, SFR, 51.25% LTV, 24.34% Net LTV, Cash-Out Refi, F/C, NOO, 18 Mos. Term, 6 Mos. Guar. Int., 5 Mos. Prepaid Int., \$36,000, Min. Inv., Paradise, CA**  
 Paradise, CA, 95969



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

### Overview

**1. Loan Purpose:** Experienced real estate investor and builder is seeking a 1st Trust Deed on this investment, non-owner occupied brand-new construction SFR located in a Paradise, Butte County, CA. The purpose of this loan is to pay off an existing and in good standing \$100K 1st TD maturing and the balance placed into \$145K Funds Control to complete build out of SFR. The exit: sale of property upon completion. An independent construction feasibility study confirmed \$145K is sufficient to complete the SFR with a recent \$562,000 After Completion value appraisal. Borrower has \$55K cash into project of personal funds. All plan, permits and licensed, experienced General Contractor in place. This will be the 9th successful ground up construction SFR project to sell upon completion for borrower. Net LTV after 5 months prepaid and Funds Control, only 24.34% Net LTV on this 1st Trust Deed investment SFR loan.

**2. Property Description:** The subject property is a brand-new construction ranch styled, one-story SFR in Paradise, Butte County, CA, a bedroom community for Chico, CA. The subject offers a total of 2,054 SF on a 14,810 SF lot, consisting of a total of 6 rooms with 3 Bed / 2.50 Baths. The subject features a deck/patio, fencing around perimeter and two-car-attached garage. Subject property is centrally located within a mile radius to schools, shopping centers, hiking, trails and parks. Subject is East of the 5 FWY.

**3. Investment Summary:** This is a 1st Trust Deed with a 51.25% LTV and 24.34% Net LTV with Funds Control on a recent After Completion Value appraisal of \$562,000 with 6 months Guaranteed Interest and 5 months Prepaid Interest, yielding a 12.00% interest yield, 18-month loan term. The minimum investment is \$36,000.

#### 4. What We Like:

- 1<sup>st</sup> TD on a brand-new construction investment SFR
- Low 51.25% LTV and 24.34% Net LTV on new appraisal
- 12.00% Investor Yield
- Experienced Builder, 688 FICO
- 5 months Prepaid Interest
- 6 months Guaranteed Interest

#### 5. Possible Concerns:

- Borrower would like to close as soon as possible and quickly finish SFR to sell subject and pay off this new loan

### 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: \$288,000  
 Minimum Investment Amount: \$36,000  
 Loan amount: \$288,000  
 Lien position: 1ST  
 Borrower Credit Score: 688  
 LTV/CLTV: 51.25%  
 Deal Type: Cash-Out Refinance  
 Loan Term Length: 18  
 Property Condition: Major Rehab  
 Regulation Type: 10238 Multi Lender  
 IRA Eligible: Yes  
 Loan Type: Cash-Out Refi with Funds Control for Final Build Out

Pledged 0%

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@ Loan amount	\$288,000
📅 Estimated Closing Date	Mar 18, 2025
📈 Sold Rate	12.00%
📦 Min. Investment	\$36,000
IRA Eligible	Yes

### Investors

Number of pledges (0)

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

[View Loan Status](#)

### Contact Sponsors



Nicole Smith

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



Sandy MacDougall

[Send Email Message](#)  
 📞 (949) 632-8145

Guaranteed Interest: 6 months  
Prepaid Interest: 6 months  
After Completion Valuation: \$562,000  
LTV: 61.26%  
Net LTV: 24.34%  
Number of Fractional Interests: 8.0  
Exit Strategy: Sale of Property  
Protective Equity: \$274,000  
Monthly Lender Payment: \$2,880

#### Property Overview

1547 Gate Lane, Paradise CA 95969

#### Property 1 Address

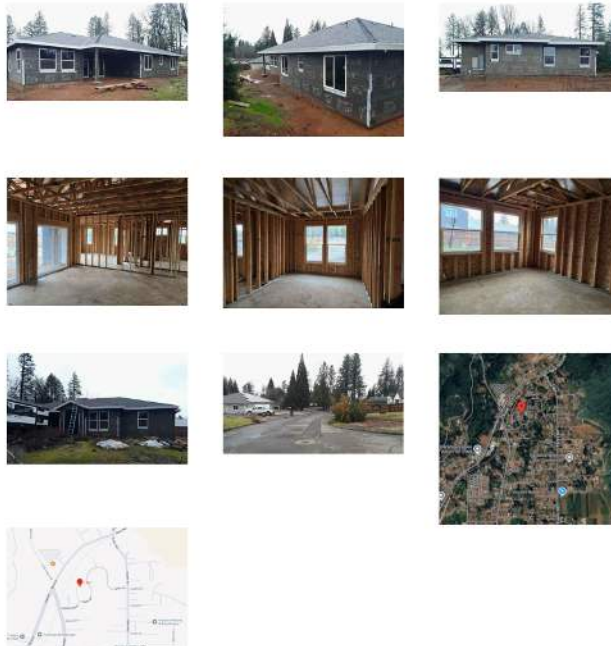
Street: 1547 Gate Lane  
City: Paradise  
County: Butte  
Postal Code: 95969

#### Property 1 Highlights

Property Type: SFR  
Appraised ARV Value: \$562,000  
Total Rentable SF: 2,054  
Price per SF: \$273.61  
Lot Size: 14,810 SF  
Stories: 1  
Total Room: 6  
Bedrooms: 3  
Bathrooms: 2.5  
Exterior Wall: Stucco  
Year Built: 2025  
Occupancy: Non-Owner Occupied  
County: Butte  
Zoning: Town Residential  
APN: 050-420-020-000



#### Photos



#### Documents

[Sandoval\\_-\\_562\\_000\\_Afte\\_Completion\\_Value.pdf \( application/pdf, 4188702KB\)](#)

 Sandoval\_-\_Preliminary\_Report.pdf ( application/pdf, 308469KB)

 Sandoval\_-\_Property\_Profile.pdf ( application/pdf, 613705KB)

#### Investor Questions

Write your question here ...

Submit

#### Covering California

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#### Contact Us

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