

\$420,000 2nd TD @ 12.50%, SFR, 60.94% CLTV, 59.96% Net CLTV, Cash-Out, OO, 24 Mos. Term, 6 Mos. Guar. Int., 3 Mos. Prep. Int., Min. Inv. \$42,000, Buena Park, Orange County, CA
Buena Park, CA, 90620



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Overview

Executive Summary

741 FICO borrower is seeking a 2nd TD cash-out loan secured by an owner-occupied single-family residence located in Buena Park, Orange County, California. The loan proceeds will be used to acquire a 25% ownership interest in a business consulting firm.

1st TD Deed Details

U.S. Bank holds the 1st Trust Deed with a current balance of \$357,000. The loan is in good standing and features a favorable fixed interest rate of 3.00% with a monthly principal and interest payment of \$2,392. The loan matures in December 2050. The borrower intends to repay the 2nd TD through a future refinance, business proceeds or sale of the subject property.

Property Overview

The subject property is a well-maintained, two-story colonial-style single-family residence in Buena Park's most desirable suburban neighborhood. The home offers 2,441 square feet of living space on a .10 acres lot, comprising 9 total rooms, including 4 bedrooms and 3 bathrooms. Additional amenities include a two-car attached garage, a deck, and a patio. The subject is well located near Anaheim, Disneyland, schools, parks, restaurants, shopping, the 5 and 91 FWY.

Loan Summary

This 2nd TD opportunity features a CLTV of 60.94% and a Net CLTV of 59.96%, based on a recently completed BPO valuing the property at \$1,275,000. Investors are offered a 12.50% annualized yield, with 6 months of guaranteed interest and 3 months of prepaid interest. The minimum investment amount is \$42,000.

Loan Highlights

- Borrower with 741 FICO score
- Prime Buena Park location in Orange County
- Attractive investor yield of 12.50%
- Net investor equity position of \$510,486
- Performing 1st TD with a low 3.00% fixed interest rate
- 6 months of guaranteed interest
- 3 months of prepaid interest
- 60.94% CLTV / 59.96% Net CLTV

Considerations

- Borrower would like to close as soon as possible for the business purchase transaction

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: 12.50%
Minimum Raise Amount: \$420,000
Minimum Investment Amount: \$42,000
Loan amount: \$420,000
Lien position: 2ND
Borrower Credit Score: 741
LTV/CLTV: 60.94%
Deal Type: Cash Out
Loan Term Length: 24
Property Condition: No Rehab
Preparation Time: 10-15 Business Days

Pledged 0%

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@ Loan amount	\$420,000
📅 Estimated Closing Date	May 06, 2025
📈 Sold Rate	12.50%
💰 Min. Investment	\$42,000
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) 632-6145

Registration type: Cash-out refinance
IRA Eligible: Yes
Loan Type: Cash-Out
Guaranteed Interest: 6 months
Prepaid Interest: 3 months
BPO Valuation: \$1,275,000
1st TD Information: \$357K @ 3.00% Fixed 30 Year Matures Dec. 2050
CLTV: 60.97%
Net CLTV: 59.82%
Number of Fractional Interests: 10
Exit Strategy: Business Proceeds, Refinance or Sale of Property
Net Protective Equity: \$510,486
Monthly Lender Payment: \$4,375

Property Overview

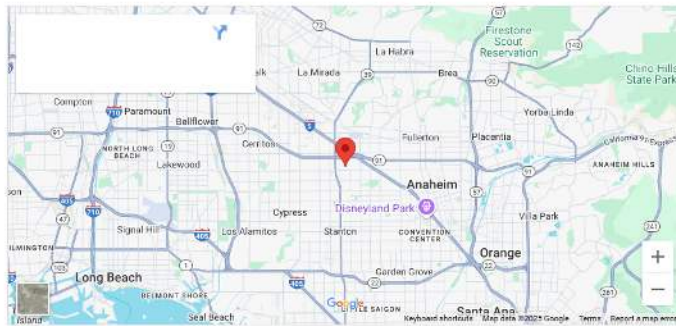
25 Centerstone Cir, Buena Park, CA 90620

Property 1 Address

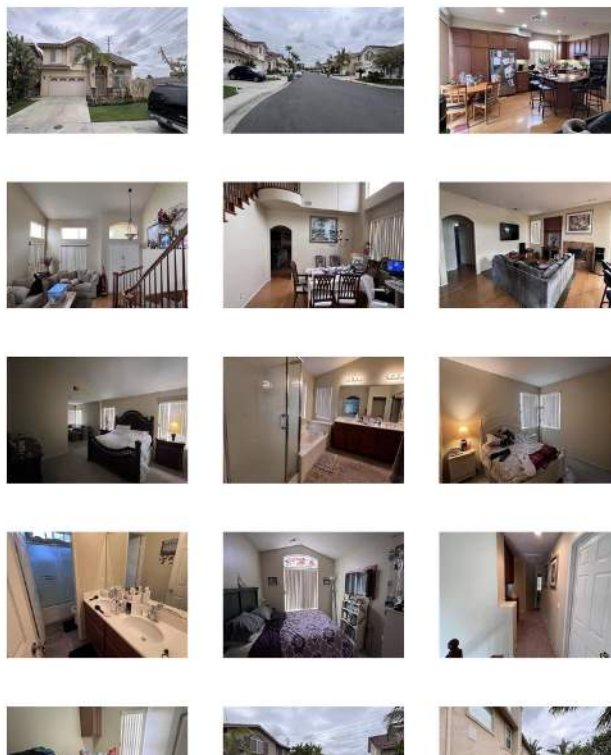
Street: 25 Centerstone Circle
City: Buena Park
County: Orange
Postal Code: 90620

Property 1 Highlights

Property Type: SFR
New BPO Value: \$1,275,000
Total Rentable SF: 2,441
Price per SF: \$522.33
Lot Size: .10 acres
Stories: 2
Total Room: 9
Bedrooms: 4
Bathrooms: 3
Exterior Wall: Stucco
Year Built: 2001
Occupancy: Owner Occupied
County: Orange
Zoning: R1
APN: 070-821-10



Photos





Documents

Kamlan_-_Property_Profile.pdf (application/pdf, 717372KB)

Kamlan_-_Preliminary_Title_Report.pdf (application/pdf, 1257600KB)

Kamlan_-_1_275_000_BPO.pdf (application/pdf, 1184173KB)

Investor Questions

Write your question here ...

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