

Updated 4-1-25 - \$492,700 1st TD @ 9.50%, 65.00% LTV, 63.21% Net LTV,
Cash-Out, NOO, 2-4 Units, 24 Mos. Term, 5 Mos. Guar. Int., 3 Mos. Prep.
Int., \$49,270 Min. Inv.,
Santa Ana, CA, 92703



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Overview

Trust Deed Investment Opportunity - Santa Ana, CA

High-Yield 1st Trust Deed Investment with Real Estate as the collateral in Prime Orange County

Loan Overview:

An experienced Mortgage Vintage borrower—an entrepreneur and seasoned real estate investor—is seeking a **first Trust Deed, cash-out loan** secured by a recently acquired single-family residence in **Santa Ana, CA**. The borrower, **Premium Home Services, Inc.**, will use the loan proceeds to **complete a full property renovation and construct two ADU's** (Accessory Dwelling Units), maximizing the property's value before sale.

Loan Purpose:

The property was purchased in cash and the loan proceeds will be used to finish the renovation of the existing home and complete the 2 ADU addition.

Exit Strategy: Sale of the improved property upon completion.

Property Snapshot:

- **Address:** 1335 W 7th St, Santa Ana, CA 92703
- **Type:** Single-Family Residence + ADU(s)
- **Year Built:** 1942
- **Living Area:** 1,341 sq. ft.
- **Lot Size:** 6,900 sq. ft. (0.16 acres)
- **Beds/Baths:** 3 Beds / 2 Baths
- **Garage:** Detached 1-Car
- **Condition:** Under Renovation
- **Occupancy:** Vacant
- **Zoning:** Residential
- **Neighborhood:** Well-established, 95% owner-occupied, close to schools, parks, and public transit
- **Estimated Market Rent (Post-Reno + ADU):** \$9,500/month

Investment Terms:

Item	Details
Purchase Price	\$758,000
Loan-to-Value (LTV)	65.00%
Net LTV (Post-Prepaid)	63.21%
Minimum Investment	\$49,270 (10.00%)
Investor Yield	9.50% (Annualized)
Guaranteed Interest	5 Months
Prepaid Interest	3 Months
Funds Control	None
Use of Funds	Finish Renovation & ADU Completion
Exit Strategy	Sale of Property

Investment Highlights:

- **Desirable Location:** Prime Orange County neighborhood in Santa Ana with large Lot
- **Attractive Returns:** 9.50% annualized yield, bolstered by prepaid and guaranteed interest
- **Experienced Borrower:** Repeat client with a proven track record and a credit score of 679
- **No Funds Control:** Immediate construction funds deployment with control for the borrower to make the improvements with the General Contractor

Considerations

- **Time-Sensitive Opportunity:** Borrower seeks expedited funding—ideal for investors ready to act quickly

This is an opportunity to partner with a trusted borrower on a value-added project in a stable market with strong rental

Pledged 50%

[Edit My Investment \\$49,270](#)

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Estimated Closing Date	Apr 09, 2025
Sold Rate	9.50%
Min. Investment	\$49,270
IRA Eligible	Not defined

Investors

Number of pledges (5)

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

[View Loan Status](#)

Contact Sponsors



Sandy MacDougall

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[\(949\) 632-6145](#)

and resale potential. With a low LTV, guaranteed returns, and no time control delays, this offering combines **security, speed, and high yield**—the hallmarks of a smart trust deed investment.

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

Financial

Offering Type : Debt
Sold Rate: 9.50%
Minimum Raise Amount: \$49,270
Minimum Investment Amount: \$49,270
Loan amount: \$492,700
Lien position: 1ST
Borrower Credit Score: 679
LTV/CLTV: 65.00%
Deal Type: Cash Out
Loan Term Length: 24
Property Condition: Major Rehab
Regulation Type: 10238 Multi Lender
IRA Eligible: Not defined
Loan Type: Cash-Out
Purchase Price: \$758,000
BPO Valuation: \$760,000
LTV: 65.00%
Net LTV: 63.21%
Expected Rental Income: \$7,500
Number of Fractional Interests (10): \$49,270 or 10.00%
Monthly Lender Payment: \$3,900.54
Guaranteed Interest: 5 months
Prepaid Interest: 3 months
Protective Equity: \$267,300
Exit Strategy: Sale of Property or Refinance

Property Overview

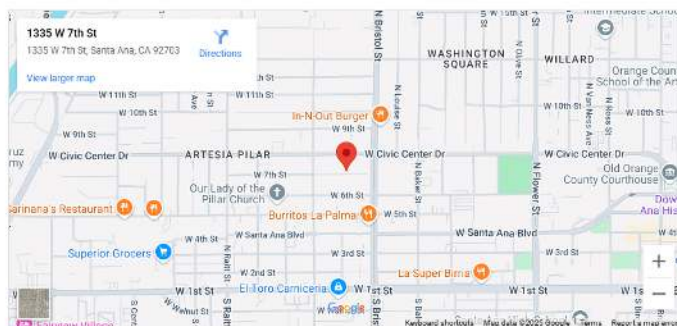
1335 W 7th St, Santa Ana, CA 92703

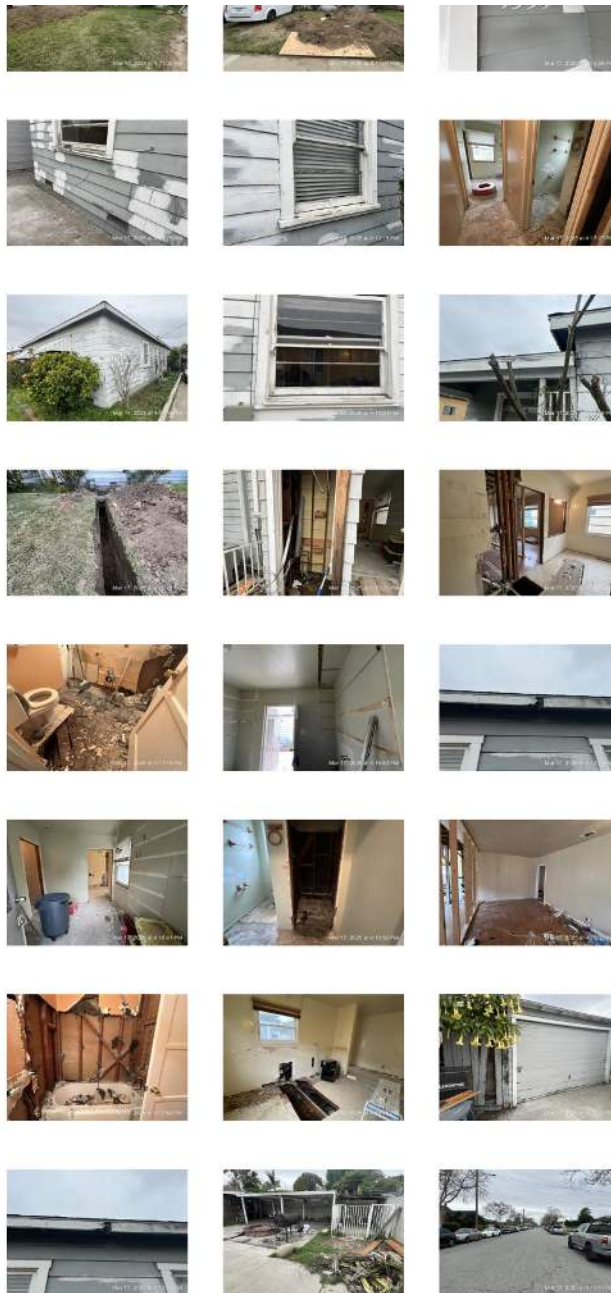
Property 1 Address

Street: 1335 W. 7th St.
City: Santa Ana
County: Orange
Postal Code: 92703

Property 1 Highlights

Property Type: SFR + ADU
Purchase Price: \$758,000
Total Rentable SF: 1,341 sf
Price per SqFt: \$565.25
Lot Size: 6,900 sf or .16 acres
Stories: 1
Total Room: 7
Bedrooms: 3
Bathrooms: 2
Exterior Wall: Wood and Stucco
Year Built: 1942, Renovated 2025
Occupancy: Non-Owner Occupied
County: Orange
Zoning: Residential
APN: 405-074-26





Documents

- [_492_700_1st_TD__9.50__SFR__65.00__CLTV__63.21__Net_CLTV__24_mo__NOO_CO__49_270_Min__Santa_Ana__CA.pdf](#) (application/pdf, 3985590KB)
- [Espinoza_-_Preliminary_Report.pdf](#) (application/pdf, 470733KB)
- [Espinoza_-_Property_Profile.pdf](#) (application/pdf, 750300KB)
- [Espinoza_-_700_000_-_30_Day_Quick_Sale_BPO.pdf](#) (application/pdf, 1282537KB)

Investor Questions



GEORGE LEEPER

I will take the remaining 90% of the Santa Ana rehab loan. I would like to meet with you in person and review the loan file I can fund thru wru from Schwab I am available anytime this week until Thursday Morning. Please contact me when you are available Thanks george Leeper 419 30th St Newport Beach, Ca 92663

22 hours ago

Reply



Sandy MacDougall

George. Please pledge for the balance of the units and we can meet tomorrow in my office in Newport Beach if you want. Sandy

22 hours ago

Reply

Write your question here ...

Submit

Covering California

260 Newport Center Dr. Suite #404
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Contact Us

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