

**\$1,200,000 1st TD @ 8.50%, 42.86% LTV, 40.72% Net LTV, Cash-Out, OO, Business Park Bldg, 24 Mos. Term, 6 Mos. Guar. Int., 6 Mos. Prep. Int., Tustin, Orange County, CA**

Tustin, CA, 92780



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### Overview

**Loan Summary:** 612 FICO borrower, real estate investor and business owner is seeking a \$1,200,000 business purpose 1<sup>st</sup> Trust Deed loan on this "Free and Clear" – no debt - owner-occupied well-maintained industrial-office building within Pacific Business Center, a planned business park, in the City of Tustin, Orange County. The loan proceeds will be used for working capital in borrower's USCOM Logistics, Inc. since 2007, a freight logistics and transportation services company. Samsung is one of their primary clients. Borrower owns subject free and clear. Borrower shows substantial cash reserves, in business' bank accounts, approximately \$1.8M, to service this loan, (as shown in investor dropbox). Exit: Refinance with Bank of Korea. Private money now for speed of working capital to expand. Borrower also owns another free and clear building in same Pacific Business Center.

**Property Description:** The subject property is a **Class B Industrial flex building** located within the **Pacific Business Center**, a well-maintained planned industrial development in the City of Tustin, Orange County. The building consists of approximately **5,912 square feet** of net rentable area situated on a **7,000 square foot** parcel. The layout is designed for a single user and includes multiple private offices, conference rooms, a reception/lobby area, kitchen, restrooms, HVAC, fire sprinklers, and security and fire alarm systems. The warehouse/flex component offers an approximate **21-foot clear height**, allowing for functional industrial use alongside office operations.

The property was constructed in **2004**, features **concrete tilt-up construction**, and is designed for a **single-user occupancy**. As of the appraisal date, the property was **100% owner occupied** and in **good overall condition** with no deferred maintenance noted. The subject property is a Class B industrial flex building located at **In Tustin, California**. Property appraised at **\$2,800,000** as of **January 18, 2026**. The appraisal supports value using both the sales comparison and income capitalization approaches, providing strong third-party validation of market value.

The property is zoned **PC – Professional Commercial**, which allows for a wide range of uses including office, light industrial, warehouse, and industrial flex. Parking is adequate with approximately **15 on-site spaces**, supplemented by common area parking within the development.

Geographically, the property benefits from a highly desirable **central Tustin location**, offering convenient access to **Interstate 5, State Route 55, and State Route 22**. This connectivity supports strong demand from owner-users and tenants serving Orange County and surrounding markets. The area has experienced steady employment growth and continues to exhibit limited supply of small-format industrial flex properties, contributing to stable values and strong market liquidity.

From an income perspective, the appraisal estimates market rent at approximately **\$24.00 per square foot on a NNN basis**, supporting a stabilized net operating income of roughly **\$130,000**. Market-derived capitalization rates for comparable properties range in the mid-4% range, reinforcing the appraised value and providing attractive exit options via refinance or sale.

**Investment Summary.** This is a 1<sup>st</sup> Trust Deed with 42.86% LTV and 40.72% Net LTV on a recent Appraised Value of \$2,800,000 with 6 months Guaranteed Interest and 6 months Prepaid Interest, yielding a 8.50% annualized return. The minimum investment is \$40,000. Exit: refinance.

What we like about this Trust Deed opportunity:

- 815 FICO real estate investor and business owner
- Substantial cash reserves to service loan
- Great condition industrial-office building and business park in Tustin, Orange County
- Low 42.86% LTV and 40.72% Net LTV on free and clear property
- 6 months Prepaid Interest
- 6 months Guaranteed Interest

**Possible concerns:**

- Borrower would like to close quickly

### 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**

Pledged 0%

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@ Loan amount	\$1,200,000
📅 Estimated Closing Date	Jan 30, 2026
📈 Sold Rate	8.50%
📦 Min. Investment	\$40,000
IRA Eligible	Yes

### Investors

Number of pledges (0)

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

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### Contact Sponsors



**Nicole Smith**  
[Send Email Message](#)  
 ☎️ (949) 637-2977



**Sandy MacDougall**  
[Send Email Message](#)  
 ☎️ (949) 632-6145

## Financial

Offering Type : Debt  
Sold Rate: 8.50%  
Minimum Raise Amount: \$1,200,000  
Minimum Investment Amount: \$40,000  
Loan amount: \$1,200,000  
Lien position: 1ST  
Borrower Credit Score: 812  
LTV/CLTV: 42.88%  
Deal Type: Cash Out  
Loan Term Length: 24  
Property Condition: No Rehab  
Regulation Type: Corp Code 25102F  
IRA Eligible: Yes  
Loan Type: Cash-Out  
Guaranteed Interest: 6 months  
Prepaid Interest: 6 months  
Appraised Valuation: \$2,800,000  
LTV: 42.86%  
Net LTV: 40.72%  
Number of Fractional Interests: 30  
Exit Strategy: Refinance  
Protective Equity: \$1,659,940  
Monthly Lender Payment: \$19,833

## Property Overview

15149 Woodlawn Ave., Tustin CA 92780.

## Property 1 Address

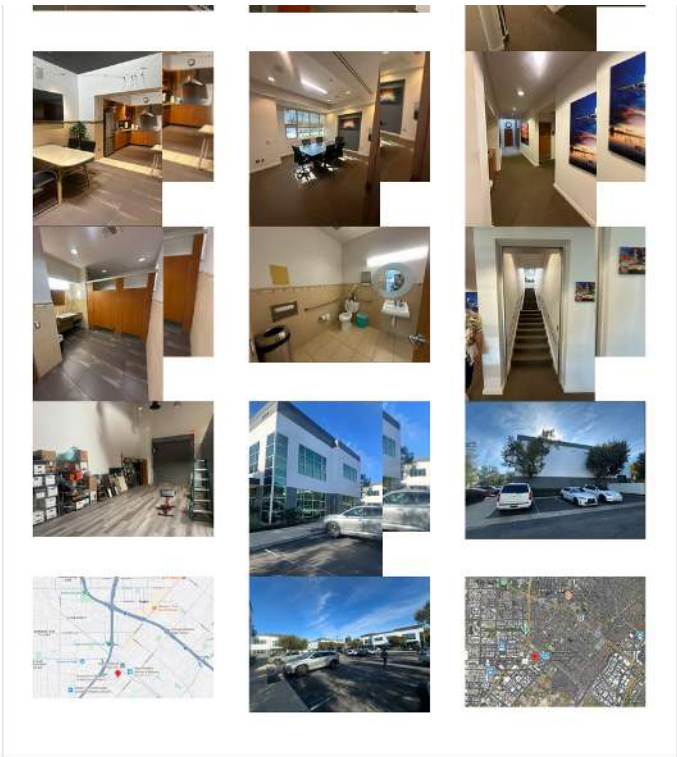
**Street:** 15149 Woodlawn Ave.  
**City:** Tustin  
**County:** Orange  
**Postal Code:** 92780

## Property 1 Highlights

Property Type: Industrial Flex Building  
Appraised Value: \$2,800,000  
Total Rentable SF: 5,912  
Price per SF: \$473.61  
Lot Size: 7,000  
Stories: 2  
Total Room: 5 private offices 2 conference rooms 1 kitchen / break room 1 lobby / reception area, Warehouse / storage area with approximately 21-foot clear height  
Bathrooms: 4  
Exterior Wall: Concrete  
Year Built: 2004  
Occupancy: Owner Occupied  
County: Orange  
Zoning: PC - Professional Commercial  
APN: 939-650-82  
Cap Rate: 4%  
Est. Closing Date: January 30, 2026

## Photos





- Documents**
- [Uscom\\_-\\_2.8M\\_Appraisal\\_15149\\_Woodlawn\\_Ave\\_\\_Tustin\\_\\_CA\\_92780.pdf \( application/pdf, 2215274KB\)](#)
  - [Uscom\\_-\\_Preliminary\\_Title\\_Report.pdf \( application/pdf, 491955KB\)](#)
  - [Uscom\\_-\\_Property\\_Profile.pdf \( application/pdf, 770423KB\)](#)

**Investor Questions**

Write your question here

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