

\$200,000 2nd TD @ 12.50%, SFR, 59.79% CLTV, 59.05% Net CLTV, Cash-Out, OO, 24 Mos. Term, 6 Mos. Guar. Int., 6 Mos. Prep. Int., \$50k Min. Inv., Indian Wells, CA
 Indian Wells, CA, 92210



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Overview

Loan Purpose

690 FICO repeat successful Mortgage Vintage borrower and real estate investor is seeking a 2nd TD business purpose loan on this owner occupied SFR gated community with a private golf course and clubhouse on the golf course in Indian Wells, Riverside County, CA. The loan proceeds will be used for cosmetic upgrades on a recent investment SFR purchase borrower bought in Palm Desert. Borrower will pay off this new loan through sale of the Palm Desert investment flip property. The 1st TD is current and in good standing with \$936K principal balance, 7.75% fixed rate, \$7,716 PITI monthly payment maturing in July 2065. Borrower also owns a rental investment property in San Clemente, Ca.

Property Description

The subject property is a single story, Spanish Mediterranean styled SFR located in Indian Wells, CA 92210, in Riverside County, situated within a gated community featuring a private golf course and clubhouse. Built in 1988 and remodeled in 1980, the home offers approximately 3,236 square feet of above-grade living space on a 0.23-acre lot. The property includes 3 bedrooms and 3.5 bathrooms and attached two-car garage. Interior amenities include a fireplace, deck/patio area, spa, and an in-ground pool. The overall condition of the home is rated good, with no repairs recommended. The market area is reported as stable, and the property is considered marketable with an estimated marketing time of approximately 60 days. Property is centrally located near many restaurants, shops, golf courses and near the 111 HWY and 10 FWY.

This loan is based on the lower \$1.9M 30 day quick sale value. The regular sales price for a 60 day marketing timeline is \$2,200,000 value which is supported by recent comparable sales in the BPO, including one similar nearby property that closed at \$2,200,000 and others ranging from \$1.9M to \$3.4M. The subject's price per square foot falls within the range of these closed sales, supporting the valuation based on actual market activity within the same gated golf course community. .

Investment Summary

The offering is a \$200,000 2nd TD business purpose loan. The investor interest rate is 12.50%, with a 24-month loan term and monthly interest-only payments. The loan includes 6 months of guaranteed interest, 6 months prepaid interest with a \$60,000 minimum investment. Low 59.79% LTV and 59.05% Net CLTV based on the lower \$1.9M 30 day quick sale value.

What we like about this Trust Deed opportunity:

- 690 FICO repeat MVI borrower and real estate professional and investor
- Good condition and well-located property in golf course, gated community in Indian Wells
- Low 59.79% LTV and 59.05% Net CLTV
- 6 months Guaranteed Interest
- 6 months Prepaid Interest
- Protective Net Investor Equity \$1,077,990
- Exit strategy: sale of one of borrower's investment fix and flip properties

Consideration:

- The borrower would like to close quickly to fix up an investment to prep for sale

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: \$200,000

Pledged 0%

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| | |
|--------------------------|--------------|
| @ Loan amount | \$200,000 |
| 📅 Estimated Closing Date | Mar 06, 2026 |
| 📊 Sold Rate | 12.50% |
| 📦 Min. Investment | \$50,000 |
| 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

Minimum Investment Amount: \$50,000
Loan amount: \$200,000
Lien position: 2ND
Borrower Credit Score: 690
LTV/CLTV: 59.79%
Deal Type: Cash Out
Loan Term Length: 24
Property Condition: No Rehab
Regulation Type: 10238 Multi Lender
IRA Eligible: Yes
Fractional Interest Amount: \$50,000
Loan Type: Cash-Out
Guaranteed Interest: 6 months
Prepaid Interest: 6 months
BPO Valuation: \$2,200,000
CTD Value (30 day quick sale from BPO): \$1,900,000
CLTV: 59.79%
Net CLTV: 59.05%
1st TD Mortgage Info: \$936K @ 7.75% Fixed, \$7,716 PITI payment, matures 7/2055
Number of Fractional Interests: 4
Exit Strategy: Sale of Investment Property
Protective Equity: \$1,077,000
Monthly Lender Payment: \$2,083

Property Overview

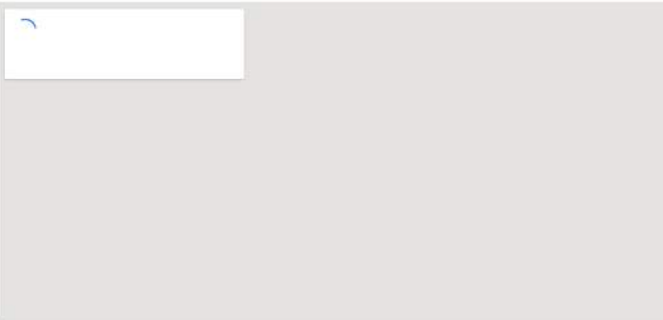
77321 Sioux Drive, Indian Wells, CA 92210;

Property 1 Address

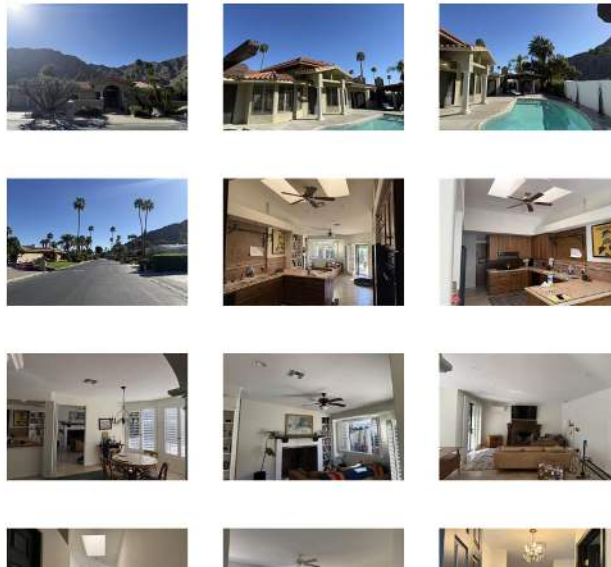
Street: 77321 Sioux Drive
City: Indian Wells
County: Riverside
Postal Code: 92210

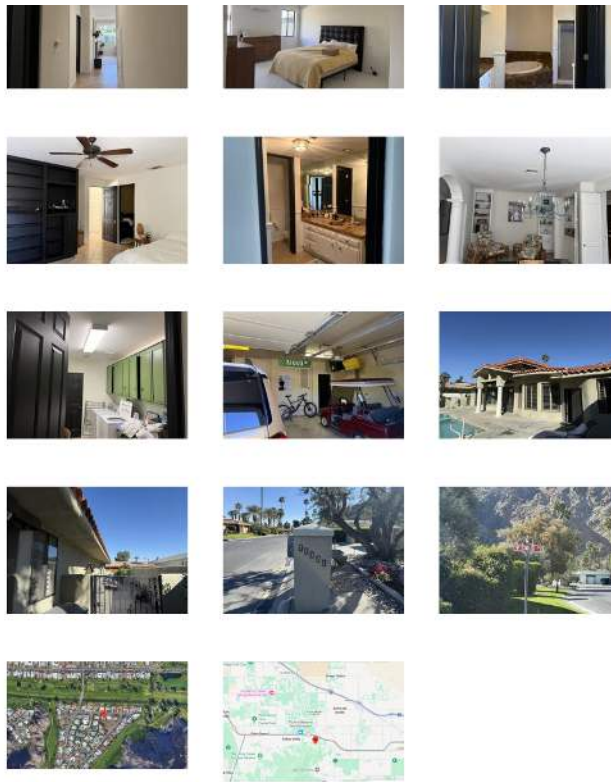
Property 1 Highlights

Property Type: SFR
BPO Value: \$2,200,000
CTD Value: \$1,900,000
Total Rentable SF:
Price per SF: \$679
Lot Size: 23 acres
Stories: 1
Bedrooms: 3
Bathrooms: 3.5
Exterior Wall: Stucco
Year Built: 1966
Occupancy: Owner Occupied
County: Riverside
Zoning: R1
APN: 623-294-004



Photos





Documents

- [Lewis_-_Property_Profile.pdf \(application/pdf, 738170KB\)](#)
- [Lewis_-_Preliminary_Report.pdf \(application/pdf, 469041KB\)](#)
- [Lewis_-_2.2M_BPO_VALUE.pdf \(application/pdf, 1377132KB\)](#)

Investor Questions

Write your question here

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