

\$2,125,000 1st TD, 12.75%, 25.00% LTV, 19.75% Net LTV, CO/Refi, NOO, Land, 24 Mos. Term, 18 Mos. Prep. Int., 6 Mos. Guar. Int., Min Inv. \$62,500, Temecula, CA
 Temecula, CA, 92591



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Overview

Loan Summary

731 FICO, successful repeat Mortgage Vintage borrower, President/Owner of a downtown San Diego family law practice and experienced real estate investor, is seeking a 1st Trust Deed business-purpose cash-out refinance secured by 106.16 acres of land located in the heart of Temecula's Wine Country, approximately 13 minutes east of downtown Temecula in Riverside County, CA. The borrower inherited the property. Loan proceeds will be used to pay off an existing \$1.4MM Mortgage Vintage 1st TD (in good standing), with the remaining funds allocated toward ongoing carrying and entitlement costs. These funds will advance the property through final map approval and position it as shovel-ready for acquisition by a developer. The property currently has Tentative Map approval (TM No. 38744) for the development of five contiguous residential parcels intended for single-family home construction.

The loan offers 18 months of prepaid interest and provides investors with \$6,821,250 in net protective equity based on a new \$9,500,000 'As Is' appraisal.

Property Description

The subject property is very well located with considerable street frontage along high traffic Anza Road in the heart of Temecula wine country, surrounded by popular wineries, near the Temeku Hills Golf and Country Club, near downtown Temecula, Pechanga Casino Resort and Lake Skinner. The subject property consists of a vacant 106.16-acre land parcel (4,624,325 square feet).

The property is zoned R-A (Residential Agricultural). Utilities are available and considered good. The property is located in Flood Zone X500, where flood insurance is not required. No adverse easements or encroachments were noted at the time of evaluation. The concluded market value as of February 10, 2026, is \$8,500,000, reflecting approximately \$80,100 per acre. The subject property is well served by the Interstate 15, Interstate 215 and California State Route 79. (Winchester Road to the northeast and Temecula Parkway to the southeast).

Investment Summary

This 1st Trust Deed loan pays a 12.75% interest only yield, with 25.00% LTV, 19.75% Net LTV on a recent appraised value of \$8,500,000. Loan structure features 6 months' guaranteed interest, 18 months' prepaid interest.

Minimum investment amount: **\$62,500**

Exit Strategy: Sale of the property to developers.

What we like about this Trust Deed opportunity:

- 731 FICO successful repeat MVI borrower, professional business owner and real estate investor
- Temecula centrally located wine country subject property
- Low 25.00% LTV, 19.75% Net LTV on Recent Appraised Value
- 12.75% Annualized Investor Return
- 6 months Guaranteed Interest
- 18 months Prepaid Interest
- \$6,821,250 net protective equity to investors

Possible concerns:

- Borrower would like to close as quickly as possible

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

Pledged 0%

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@ Loan amount	\$2,125,000
📅 Estimated Closing Date	Feb 20, 2026
📈 Sold Rate	12.75%
🏠 Min. Investment	\$62,500
IRA Eligible	Yes

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors



Nicole Smith

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 📞 (949) 637-2977



Sandy MacDougall

[Send Email Message](#)
 📞 (949) 632-6145

Sold Date: 12/1/2018
Minimum Raise Amount: \$2,125,000
Minimum Investment Amount: \$62,500
Loan amount: \$2,125,000
Lien position: 1ST
Borrower Credit Score: 731
LTV/CLTV: 25.00%
Deal Type: Cash-Out Refinance
Loan Term Length: 24
Property Condition: No Rehab
Regulation Type: Corp Code 25102F
IRA Eligible: Yes
Loan Type: Cash-Out Refi
Guaranteed Interest: 6 months
Prepaid Interest: 18 months
Appraised Valuation: \$8,500,000
LTV: 25.00%
Net LTV: 19.75%
Number of Fractional Interests: 34
Exit Strategy: Sale to Developer
Protective Equity: \$6,375,000
Monthly Lender Payment: \$22,578

Property Overview

39650 Anza Road, Temecula, CA 92591

Property 1 Address

Street: 39650 Anza Road
City: Temecula
County: Riverside
Postal Code: 92591

Property 1 Highlights

Property Type: Land
Appraised Value: \$8,500,000
Lot Size: 106.16-acre land parcel (4,624,329 square feet)
Price per Acres: \$80,100
Occupancy: Non-Owner Occupied
County: Riverside
Zoning: R-A (Residential Agricultural)
APN: 942-260-003



Photos



Documents

- [Rand_-_8.5M_VALUE_39650_Anza_Road_Temecula_CA.pdf](#) (application/pdf, 2821490KB)
- [Rand_-_Prelim.pdf](#) (application/pdf, 538778KB)
- [Rand_-_Property_Profile.pdf](#) (application/pdf, 545102KB)

Investor Questions

Write your question here ...

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