

[\\$250,000 1st TD @ 9.50%, SFR, 22.12% LTV, 20.85% Net LTV, Cash Out, NOQ, 24 Mos. Term, 6 Mos. Guar. Int., 6 Mos. Prep. Int., Min. Inv. \\$50,000, Brea, Orange County](#)

Brea, CA, 92821



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Overview

Loan Purpose

Business owner is seeking a \$250,000 business purpose 1st Trust Deed cash out loan on this "free and clear" – no debt – non owner occupied rental SFR property in Brea, Orange County. The borrower will be using the loan proceeds to reinvest into their food truck business.

Property Description

The subject property is a two-story traditional styled investment rental SFR in Brea, Orange County, CA. The SFR offers 2,174 SF living area, on a .73 acres lot. The property consists of 10 total rooms, 4 bedrooms and 2.50 bathrooms. The property features a front and backyard, fireplace, covered patio, 3 car attached garage and 3 car driveway. The subject is located in desirable North Orange County with close proximity to retail, restaurants, schools, employment centers and near the 57 Freeway and the 91 Freeway. Property is fully occupied earning \$5,200 monthly rental income.

Investment Summary

This is a 22.12% LTV, 20.85% Net LTV on a recent BPO value of \$1,130,000 with 6 months Guaranteed Interest and 6 months Prepaid Interest, yielding a 9.50% annualized return. Minimum investment is \$50,000.

What we like about this Trust Deed opportunity:

- Fully occupied rental SFR in Brea, Orange County
- 1st TD paying 9.50% Interest Rate
- Low 21.21% LTV and 20.85% Net LTV
- 6 months Prepaid Interest
- 6 months Guaranteed Interest

Consideration:

- 591 FICO, LOE in file (due to temporary business dispute that has since been resolved, borrower stabilizing finances and rebuilding credit)

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: 9.50%
 Minimum Raise Amount: \$250,000
 Minimum Investment Amount: \$50,000
 Loan amount: \$250,000
 Lien position: 1ST
 Borrower Credit Score: 0
 LTV/CLTV: 22.12%
 Deal Type: Cash Out
 Loan Term Length: 24
 Property Condition: No Rehab
 Regulation Type: 10238 Multi Lender
 IRA Eligible: Yes
 Loan Type: Cash-Out
 Guaranteed Interest: 6 months
 Prepaid Interest: 6 months
 BPO Valuation: \$1,130,000
 LTV: 22.12%

Pledged 0%

Follow this offering

Share Trust Deed Offering



Loan amount	\$250,000
Estimated Closing Date	Mar 30, 2026
Sold Rate	9.50%
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

Net LIV: 20.85%
Monthly Rental Income: \$5,200
Number of Fractional Interests: 0
Exit Strategy: Refinance
Protective Equity: \$880,000
Monthly Lender Payment: \$1,979.17

Property Overview

1990 Devonshire Dr., Brea CA 92821

Property 1 Address

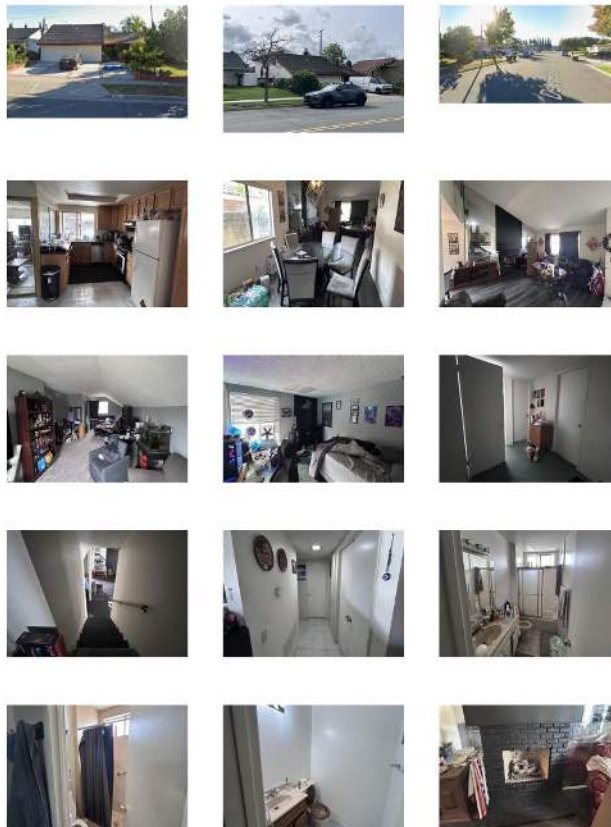
Street: 1990 Devonshire Dr
City: Brea
County: Orange
Postal Code: 92821

Property 1 Highlights

Property Type: SFR
BPO Value: \$1,130,000
Total Rentable SF: 2,174
Price per SF: \$519
Lot Size: .17 Acres
Stories: 2
Total Room: 10
Bedrooms: 4
Bathrooms: 2.5
Exterior Wall: Stucco
Year Built: 1969
Occupancy: Non-Owner Occupied
County: Orange
Zoning: R1
APN: 320-032-05



Photos





Documents

- [Panagiotou_-_1.13M_BPO_Value.pdf \(application/pdf, 1982921KB\)](#)
- [Panagiotou_-_Prelim_v2.pdf \(application/pdf, 512812KB\)](#)
- [Panagiotou_-_Prelim_Supplemental_-_17-19_out.pdf \(application/pdf, 145230KB\)](#)
- [PANAGIOTOU_-_Property_Profile.pdf \(application/pdf, 754484KB\)](#)

Investor Questions

Write your question here ...

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