

\$260,000 2nd TD @ 11.00%, Townhome, 56.76% CLTV, 55.99% Net CLTV, CO, OO, 24 Mos. Term, 5 Mos. Guar. Int., 3 Mos. Prep. Int., Yorba Linda, Orange County, CA
 Yorba Linda, CA, 92886



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Overview

Loan Summary

The borrower is seeking a \$260,000 business-purpose 2nd Trust Deed secured by an owner-occupied townhome located in the highly desirable Covington community of Yorba Linda, Orange County, CA. Loan proceeds will be used for expansion capital for the borrower's educational consulting business.

The borrower's 1st Trust Deed is in the amount of \$336,000 with Freedom Mortgage, which is in good standing with an excellent payment history. The loan carries a low fixed interest rate of 3.375% with a monthly PITI payment of \$1,752 and matures on June 1, 2051.

Property Description

The subject property is a two-story townhome built in 2015 offering approximately 2,061 square feet of living space with 4 bedrooms and 3.5 bathrooms. The floor plan includes a downstairs bedroom and full bath, open concept living and dining areas, upgraded kitchen with stainless steel appliances, loft space, and a direct-access two-car attached garage. Additional features include a fireplace, private patio/deck, water filtration system, EV charging capability, and access to community amenities including a pool and playground.

A February 7, 2026 interior BPO indicates an as-is market value of \$1,050,000, with a suggested list price of \$1,070,000.

Yorba Linda is recognized as one of Orange County's premier residential communities, known for its highly rated Placentia-Yorba Linda Unified School District, strong owner-occupant demand, and stable property values. The property benefits from proximity to the newly developed Yorba Linda Town Center offering shopping, dining, and entertainment, and is conveniently located near the Nixon Library as well as the 90 and 91 freeways.

Investment Summary

This offering is a 2nd Trust Deed position at 56.76% LTV and 55.99% Net LTV, based on the recent \$1,050,000 valuation. The investment includes 5 months of guaranteed interest and 3 months of prepaid interest, yielding an 11.00% annualized return.

Minimum investment amount, **\$52,000**

Exit Strategy: Sale of the property. The borrower intends to relocate out of state this year.

What we like about this Trust Deed opportunity:

- Yorba Linda desirable location townhome with nice pool + park amenities
- Low 3.375% fixed interest rate and low \$1,752 monthly payment on 1st TD
- Low 56.76% LTV and 55.99% Net
- 5 months guaranteed interest
- 3 months Prepaid Interest
- 669 FICO borrower

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

Financial

Offering Type - Debt
 Sold Rate: 11.00%
 Minimum Raise Amount: \$260,000
 Minimum Investment Amount: \$52,000

Pledged 0%

Follow this offering

@ Loan amount	\$260,000
📅 Estimated Closing Date	Feb 17, 2026
📈 Sold Rate	11.00%
📦 Min. Investment	\$52,000
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

Loan amount: \$200,000
Lien position: 2ND
Borrower Credit Score: 659
LTV/CLTV: 49.67%
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: 5 months
Prepaid Interest: 3 months
BPO Valuation: \$1,050,000
1st TD Information: \$336,000 @ 3.375% PITI Fixed 30 Yr, \$1,752 Monthly, maturing June 2051
CLTV: 58.76%
Net CLTV: 55.99%
Number of Fractional Interests: 5
Exit Strategy: Sale of Property
Protective Equity: \$462,115
Monthly Lender Payment: \$2,383

Property Overview

18032 Magee Ln, Yorba Linda, CA 92886,

Property 1 Address

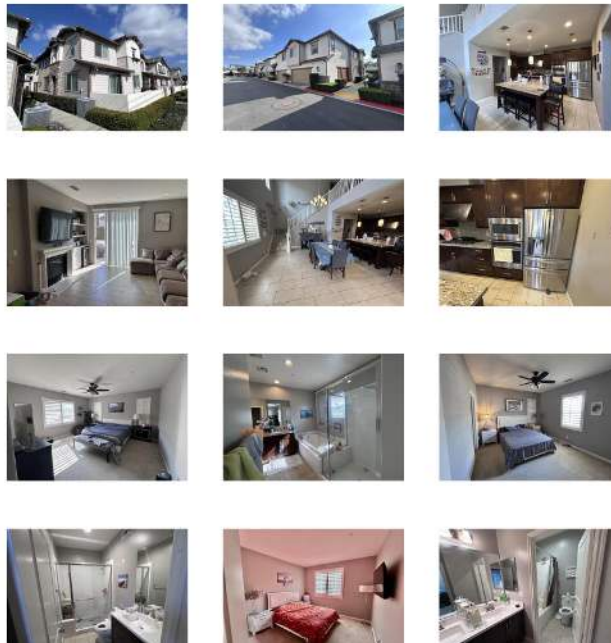
Street: 18032 Magee Lane
City: Yorba Linda,
County: Orange
Postal Code: 92886

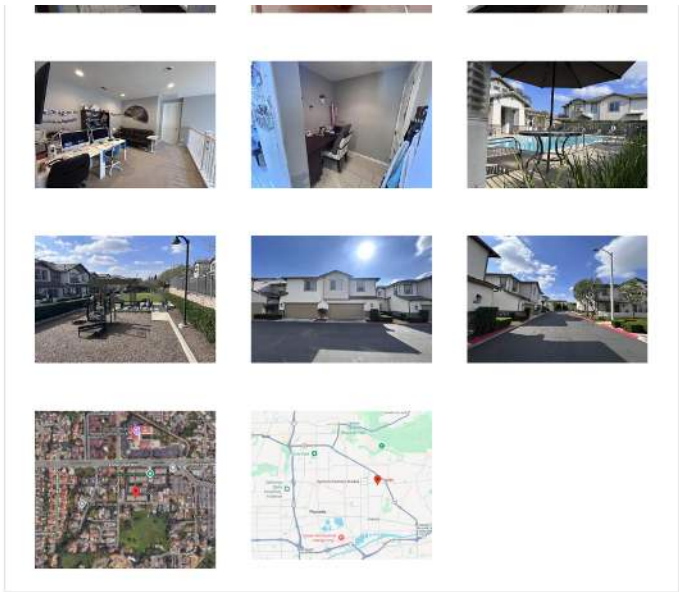
Property 1 Highlights

Property Type: Townhome
BPO Value: \$1,050,000
Total Living SF: 2,061
Price per SF: \$509.46
Stories: 2
Total Rooms: 9
Bedrooms: 4
Bathrooms: 3.5
Exterior Wall: Stucco/Concrete
Year Built: 2015
Occupancy: Owner Occupied
County: Orange
Zoning: Residential: Condo/Townhouse
APN: 939-580-75



Photos





- Documents**
- [Zhang_-_Property_Profile.pdf \(application/pdf, 543206KB\)](#)
 - [Zhang_-_Preliminary_Report.pdf \(application/pdf, 460101KB\)](#)
 - [Zhang_-_1_050_000_BPO.pdf \(application/pdf, 1652770KB\)](#)

Investor Questions

Write your question here ...

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