

[\\$2,860,000 1st TD, 13.50%, 65.00% LTV, Refi, NOO, Industrial, 24 Mos. Term, 6 Mos. Guar. Int., \\$89,375 Min. Inv., Palm Springs, Riverside County, CA](#)

Palm Springs, CA, 92262



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Overview

Loan Purpose

Repeat MVI borrower is refinancing existing debt secured by an industrial property located in Palm Springs, California. Loan proceeds will be used to retire the current 1ST TD with Mortgage Vintage that is maturing and a 2nd TD to consolidate the capital structure into a new 1ST TD. The loan is business-purpose and secured by a non-owner-occupied industrial asset. The property is 100% occupied by a single tenant with a \$65,000 month triple net lease through 2032.

Property Description

The subject property located on McLane Street, Palm Springs, California is a 12,256 square foot Class B industrial cannabis facility, single story, situated on a 0.46-acre site. Property consists of 13 total rooms, 3 bathrooms and 71 on-site parking spaces, all asphalt paved and striped. The property is 100% occupied by a single cannabis tenant and fully built out for cultivation and refinement, including multiple grow rooms, refinement and drying rooms, offices, secured access, and gated parking. The property earns \$65,000 a month on a NNN lease through 2032. Using a market-supported 7.25% capitalization rate, the income approach indicates a value of \$4.8 million, while the final reconciled as-is market value is concluded at \$4.4 million for cannabis use, providing investors with a stabilized, income-producing asset in a supply-constrained industrial cannabis market. The subject is well located just off the 10 FWY and Indian Canyon Drive exit. The site is zoned IP (Industrial Park), which allows for a range of industrial uses under the City of Palm Springs zoning code.

Investment Summary

The offering consists of a \$2,860,000 1st TD secured by the subject property. The investor interest rate is 13.50%, with a 24-month loan term and monthly interest-only payments. The loan includes 6 months of guaranteed interest, with an \$89,375 minimum investment. The investment is collateralized by a recorded 1st lien on the real property.

What we like about this Trust Deed opportunity:

- Good condition industrial building just off the 10 FWY; \$65,000 NNN lease, income generating to service this loan
- Protective Net Investor Equity \$1,540,000
- Repeat 647 FICO borrower
- 6 months Guaranteed Interest
- Environmental Report - Low - No Further Action Required

Consideration:

- Borrower would like to close quickly. Cannabis market may fluctuate

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: 13.50%
 Minimum Raise Amount: \$89,375
 Minimum Investment Amount: \$89,375
 Loan amount: \$2,860,000
 Lien position: 1ST
 Borrower Credit Score: 647
 LTV/CLTV: 65.00%
 Deal Type: Rate and Term Refinance

Pledged 0%

Follow this offering

@ Loan amount	\$2,860,000
📅 Estimated Closing Date	Jan 12, 2028
📈 Sold Rate	13.50%
📦 Min. Investment	\$89,375
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 Term Length: 24
Property Condition: No Rehab
Regulation Type: Corp Code 25102F
IRA Eligible: Yes
Loan Type: Rate and Term Refinance
Guaranteed Interest: 6 months
Appraised Valuation: \$4,400,000
LTV: 65.00%
Expected Annual Rental Income: \$392,192
Number of Fractional Interests: 32
Exit Strategy: Refinance
Protective Equity: \$1,540,000
Monthly Lender Payment: \$32,175

Property Overview

19160 McLane Street, Palm Springs, CA 92262

Property 1 Address

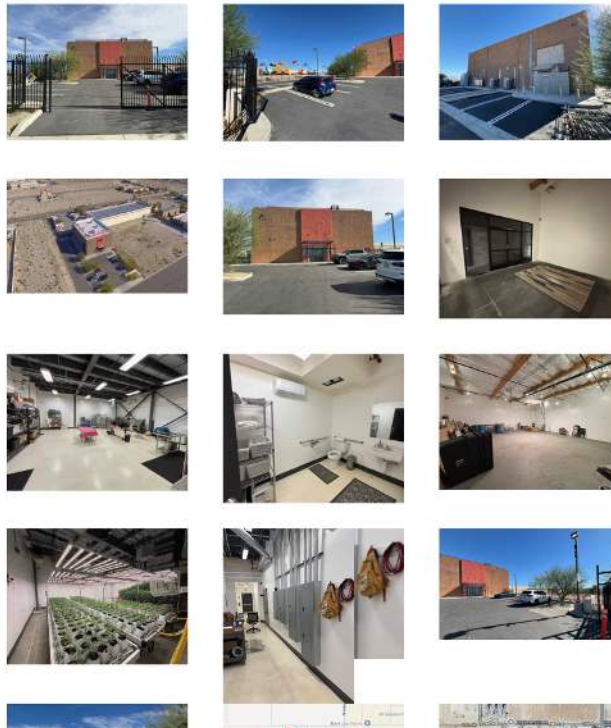
Street: 19160 McLane Street
City: Palm Springs
County: Riverside
Postal Code: 92262

Property 1 Highlights

Property Type: Industrial
Appraised Value: \$4,400,000
Total Rentable SF: 12,256
Price per SF: \$359
Lot Size: .46 acres
Stories: 1
Total Room: 14
Bathrooms: 3
Exterior Wall: Concrete
Year Built: 2016 and 2022 remodel
Occupancy: Non-Owner Occupied
County: Riverside
Zoning: IP (Industrial)
APN: 666-392-004
Cap Rate: 7.25%
Est. Closing Date: January 12, 2026



Photos





Documents

- [Tidwell_-_4_400_000_APPRAISAL_19160_McLane_Street__Palm_Springs__CA.pdf \(application/pdf, 3718815KB\)](#)
- [Tidwell_-_Preliminary_Report.pdf \(application/pdf, 499593KB\)](#)
- [Tidwell_-_Property_Profile.pdf \(application/pdf, 620850KB\)](#)

Investor Questions

Write your question here ...

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