

\$400,000 2nd TD, 11.25%, 58.18% CLTV, Cash-Out, OO, SFR, 24 Mos. Term, 6 Mos. Guar. Int., \$50,000 Min. Inv. Huntington Beach, CA

Huntington Beach, CA, 92648



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Overview

Loan Summary: 713 credit score, current successful Mortgage Vintage Borrower and business owner is seeking a cash-out 2nd TD on this owner-occupied SFR in Orange County. Proceeds from this loan will be invested into expanding the borrower's company (Iconic Coatings Company - <https://iconicoatingscompany.com/home>). The 1st Mortgage principal balance is \$1.302 Mil. at a 3.50% interest rate.

Property Summary: Our subject property is a beautiful two-story SFR located in Huntington Beach and sits on a 7,440 sqft lot. The subject was built in 1970 and has 2,812 sqft of living space with 10 total rooms - 5 bedrooms, 3 baths and a spacious 3-car attached garage. The home is located near the Huntington Club golf course, Huntington Beach Dog Beach, the local High School, parks, restaurants, shopping, and recreation.

Investment Summary: This is a 58.18% CLTV based on the BPO value of \$2.925M. The loan structure features 6 months of Guaranteed Interest for 24 months. Minimum investment for this Trust Deed is \$50,000 or 12.50%, yielding an 11.25% annualized return.

What we like about this Trust Deed opportunity:

- Successful business owner
- 713 credit score
- Orange County location
- Pool/spa
- Established neighborhood
- 6 months Guaranteed Interest
- CLTV: 58.18%

Possible concerns:

- The borrower needs to close as soon 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

Financial

Offering Type : Debt
 Sold Rate: 11.25%
 Minimum Raise Amount: \$0
 Minimum Investment Amount: \$50,000
 Loan amount: \$400,000
 Lien position: 2ND
 Borrower Credit Score: 713
 LTV/CLTV: 58.18%
 Deal Type: Cash Out
 Loan Term Length: 24
 Property Condition: No Rehab
 Regulation Type: 10238 Multi Lender
 IRA Eligible: No
 Loan Type: Cash-Out
 Guaranteed Interest: 6 months
 Prepaid Interest: 0 months
 BPO Valuation: \$2,925,000
 CLTV: 58.18%
 Estimated Rental Income: \$7,990
 Number of Fractional Interests: 8
 Exit Strategy: Conventional Refinance
 Protective Equity: \$1,702,000
 Monthly Lender Payment: \$2,760

Pledged 0%

Follow this offering

● Loan amount	\$400,000
○ Estimated Closing Date	Jan 08, 2026
📶 Sold Rate	11.25%
📦 Min. Investment	\$50,000
IRA Eligible	No

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors



Sandy MacDougall

[Send Email Message](#)

[\(949\) 632-6145](#)

Property Overview

19801 Island Bay Lane, Huntington Beach, CA 92648;

Property 1 Address

Street: 19801 Island Bay Lane
City: Huntington Beach
County: Orange
Postal Code: 92648

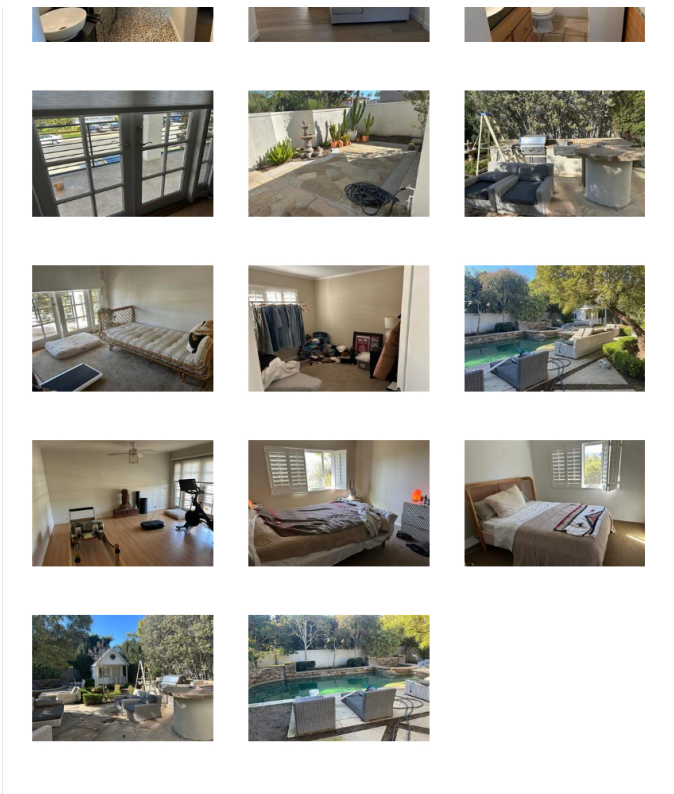
Property 1 Highlights

Property Type: SFR
Appraised ARV Value: \$2,925,000
Total Rentable SF: 2,912
Price per SqFt: \$1,004
Lot Size: 17 acres
Stories: 2
Total Room: 11
Bedrooms: 5
Bathrooms: 3
Exterior Wall: Stucco
Year Built: 1970
Occupancy: Owner Occupied
County: Orange
Zoning: RL
APN: 023-221-16

Add here the iframe code

Photos





- Documents**
- [Nein_-_BPO_-_2_925_Mil_-_11-30-25.pdf \(application/pdf, 1445717KB\)](#)
 - [Nein_-_Property_Profile.pdf \(application/pdf, 789841KB\)](#)
 - [Nein_-_Prelim_-_Supplemental_-_12_and_13_out.pdf \(application/pdf, 108778KB\)](#)
 - [Nein_-_Prelim_-_Supplemental_ExistingLien_-_SI_clear_-_Kenneth.pdf \(application/pdf, 109258KB\)](#)
 - [Nein_-_Prelim_-_Supplemental_ExistingLien_-_Direct_hit_-_Michelle.pdf \(application/pdf, 110763KB\)](#)
 - [Nein_-_Prelim.pdf \(application/pdf, 458308KB\)](#)

Investor Questions

Write your question here ...

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