

\$515,000 1st/2nd TD Blanket Loan, 9.50%, SFR and Condo, 52.39% CLTV, Purchase/CO, NOO, 24 Mos. Term, 6 Mos. Guar. Int., \$51,500, Min. Inv., San Clemente and Palm Desert, CA

San Clemente, CA 92673



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Overview

Loan Purpose

690 FICO real estate investor is seeking a 1st / 2nd TD blanket loan to purchase this investment condo property on the golf course in the Monterey Country Club community of Palm Desert, Riverside County, CA; borrower is using his SFR investment property in San Clemente, Orange County, CA as business purpose cash-out collateral. The 1st TD on the San Clemente property is current and in good standing with \$853,205 balance, 4.375% fixed rate, \$3,381 PITI monthly payment maturing in 2037.

Property Description

The San Clemente subject investment property is located in the desirable beach town of San Clemente, CA. The subject is a single story, SFR, ranch-style residence situated in a well-established coastal Orange County neighborhood with strong owner occupancy and limited inventory. The SFR offers approximately 1,750 square feet of living space with 2 bedrooms and 2 bathrooms, positioned on an 8,370 sq. ft. lot and featuring an attached two-car garage, fireplace, and backyard spa. The property is currently occupied and in good overall condition, with solid structural, roof, and HVAC systems. The BPO supports an as-is market value of \$1,750,000. The property is leased for \$4,900 a month. The subject is well located near the 5 FWY, local beaches, schools, restaurants and shopping.

The Palm Desert subject is a single story condo on the golf course in the Monterey Country Club neighborhood. The subject consists of 1,670 square foot of living space, 3-bedroom, 2-bath home with an attached two-car garage, fireplace, enclosed atrium, and patio space. The subject is well located with close proximity to Monterey Avenue, providing convenient access to shopping, freeway corridors, and downtown Palm Desert amenities. The neighborhood demonstrates stable pricing trends. Borrower intends to rent the subject for \$3,500 monthly market rental income.

Investment Summary

The offering consists of a \$515,000 1st/2nd TD blanket loan secured across these two subject properties. The investor interest rate is 9.50%, with a 24-month loan term and monthly interest-only payments. The loan includes 6 months of guaranteed interest, with a \$51,500 minimum investment. The investment is collateralized by a recorded 1st lien on the \$480,000 BPO valued condo in Palm Desert and a recorded 2nd TD on the \$1,750,000 BPO valued SFR in San Clemente.

What we like about this Trust Deed opportunity:

- 690 FICO real estate professional and investor
- Good condition and well-located properties in San Clemente and Palm Desert
- Protective Combined Investor Equity \$1,061,795
- 1st TD mortgage with low fixed rate on San Clemente
- 6 months Guaranteed Interest

Consideration:

- Borrower would like to close quickly for purchase transaction

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: \$51,500
 Minimum Investment Amount: \$51,500
 Loan amount: \$515,000
 Lien position: 1ST

Pledged 0%

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@ Loan amount	\$515,000
📅 Estimated Closing Date	Jan 12, 2026
📊 Sold Rate	9.50%
📦 Min. Investment	\$51,500
🏠 IRA Eligible	No

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

Borrower Credit Score: 600
LTV/CLTV: 52.39%
Deal Type: Purchase
Loan Term Length: 24
Property Condition: No Rehab
Regulation Type: 10238 Multi Lender
IRA Eligible: No
Loan Type: 1st Purchase Palm Desert and 2nd Business Purpose Cash Out San Clemente
Guaranteed Interest: 6 months
BPO Valuation: \$1,750,000 SC and \$480,000 PD
1st TD San Clemente Information: \$653,205 balance, 4.375% fixed, \$3,381 PITI payment, maturing 2037
CLTV: 52.39%
Market Rental Income: \$5,250 SC and \$3,500
Number of Fractional Interests: 10
Exit Strategy: DSCR Refinance Loan
Protective Equity: \$1,061,795
Monthly Lender Payment: \$4,077

Property Overview

4215 Calle Abril, San Clemente CA 92673;
211 Los Lomas, Palm Desert CA 92260;

Property 1 Address

Street: 4215 Calle Abril
City: San Clemente
County: Orange
Postal Code: 92673

Property 1 Highlights

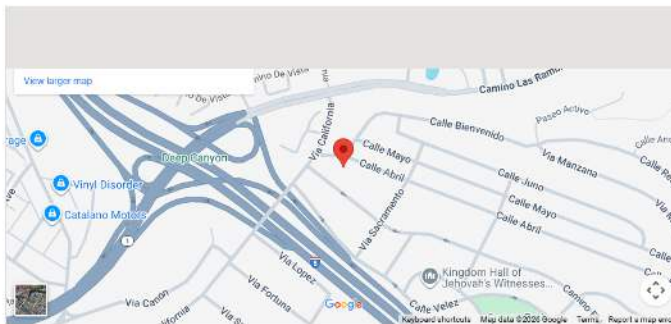
Property Type: SFR
BPO Value: \$1,750,000
Total Rentable SF: 1,750
Price SF: \$1,000
Lot Size: 8,370
Stories: 1
Bedrooms: 2
Bathrooms: 2
Exterior Wall: Wood/Stucco
Year Built: 1963
Occupancy: Non-Owner Occupied
County: Orange
Zoning: R1
APN: 675-241-18
Est. Closing Date: January 12, 2026

Property 2 Address

Street: 211 Los Lomas
City: Palm Desert
County: Riverside
Postal Code: 92260

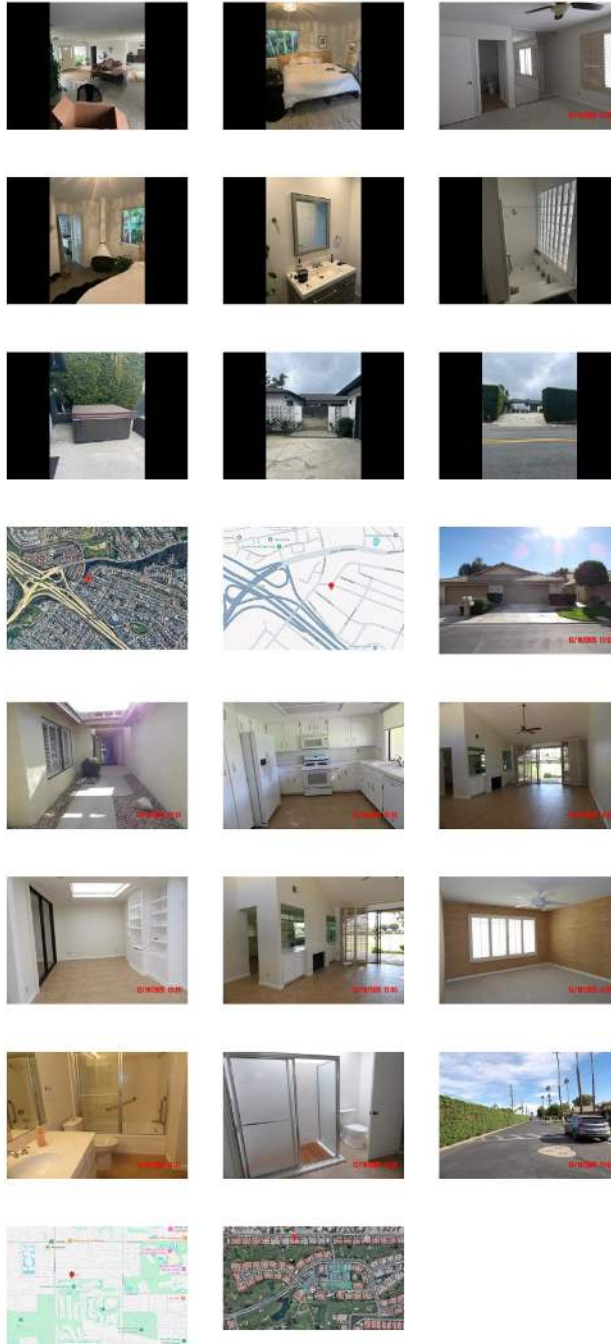
Property 2 Highlights

Property Type: Condo
BPO Value: \$480,000
Total Rentable SF: 1,670
Price per SF: \$287
Lot Size: 0 Condo
Stories: 1
Bedrooms: 3
Bathrooms: 2
Exterior Wall: Stucco
Year Built: 1979
Occupancy: Non-Owner Occupied
County: Riverside
Zoning: PUD Condo
APN: 622-063-015
Est. Closing Date: January 12, 2026



Photos





Documents

- [📄 Lewis_-_1_750_000_BPO_Value_San_Clemente.pdf \(application/pdf, 792645KB\)](#)
- [📄 Lewis_-_400K_BPO_Value_Palm_Desert.pdf \(application/pdf, 987444KB\)](#)
- [📄 Lewis_-_Preliminary_Report_4215_Calle_Abril PDF \(application/pdf, 281720KB\)](#)
- [📄 Lewis_-_Preliminary_Report_211_Las_Lomas_Palm_Desert.pdf \(application/pdf, 816043KB\)](#)
- [📄 Lewis_-_Property_Profile_San_Clemente.pdf \(application/pdf, 758938KB\)](#)
- [📄 Lewis_-_Property_Profile_-_Los_Lomas.pdf \(application/pdf, 774068KB\)](#)

Investor Questions

Write your question here



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Contact Us

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