

**\$747,500 1st TD @ 11.00%, SFR, 65.00% LTV, 62.97% Net LTV, CO, NOO, 18 Mos. Term, 6 Mos. Guar. Int., 3 Mos. Prep. Int., Min. Inv. \$37,375, Santa Rosa, Sonoma County, CA**

Santa Rosa, CA, 95403



[Overview](#) | [Management](#) | [Financial](#) | [Property](#) | [Map](#) | [Photos](#) | [Documents](#) | [Questions](#)

### Overview

#### Loan Summary

A 723 FICO business owner is seeking a 1st Trust Deed business-purpose cash-out loan on a free-and-clear, non-owner-occupied newly constructed barn-style residence estate designed for weddings and entertainment events in the wine country of Santa Rosa, Sonoma County, CA. The property currently has no existing debt. Loan proceeds will be used to buy out the borrower's partner from the investment property. Funds will be sent directly to the ex-partner through escrow in conjunction with a quitclaim deed transferring 100% ownership to the borrower.

**Property Description:** The subject property is a newly constructed custom barn-style residence situated on approximately 7.16 acres in the wine country of Santa Rosa, Sonoma County, CA. The subject totals 2,224 SF of event rentable space, consisting of a 1,271 SF two-story residence with 1 bedroom and 1 bathroom, and a 953 SF attached custom party barn that includes an additional half bathroom. The property features modern construction with vaulted ceilings, custom finishes, a modern kitchen, and mini-split HVAC, while the party barn includes timber interior finishes, a wet bar, and laundry area, suitable for weddings and entertainment events. Additional amenities include a large patio area, gated access, and convenient proximity to Highway 101, wineries, restaurants, and hotels. Property is well positioned for event hosting in Sonoma County's wine country. The borrower has established partnerships with local hotels and catering companies to host events at the property, with projected event income estimated at approximately \$20,000-\$25,000 per month.

**Investment Summary:** This 1st Trust Deed is 65.00% LTV and 62.97% Net LTV based on a recent appraisal review value of \$1,150,000. Although a prior appraisal valued the property at \$1,300,000, underwriting for this loan conservatively relies on the lower appraisal review value. The loan includes 3 months of prepaid interest and 6 months of guaranteed interest, with an 11.00% investor rate. The minimum investment amount is \$37,375, and the borrower's exit strategy is to refinance the loan.

What we like about this Trust Deed opportunity:

- 723 FICO
- Newly constructed subject in desirable wine country
- 1<sup>st</sup> TD yielding 11.00% investor interest rate
- 3 months Prepaid Interest
- 6 months Guaranteed Interest

#### 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: \$747,500  
 Minimum Investment Amount: \$37,375  
 Loan amount: \$747,500  
 Lien position: 1ST  
 Borrower Credit Score: 723  
 LTV/CLTV: 65.00%  
 Deal Type: Cash Out  
 Loan Term Length: 18  
 Property Condition: No Rehab  
 Regulation Type: Corp Code 25102F  
 IRA Eligible: Yes

Pledged 0%

Follow this offering

#### Share Trust Deed Offering



Loan amount	\$747,500
Estimated Closing Date	Mar 16, 2026
Sold Rate	11.00%
Min. Investment	\$37,375
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) 632-6146

Loan Type: Cash-Out  
Guaranteed Interest: 6 months  
Prepaid Interest: 3 months  
Appraised Valuation: \$1,150,000  
LTV: 65.00%  
Net LTV: 62.97%  
Expected Rental Income from Events: \$20K - \$25K Monthly  
Number of Fractional Interests: 20  
Exit Strategy: Conventional Refinance  
Protective Equity: \$402,500  
Monthly Lender Payment: \$6,852

### Property Overview

4219 Barnes Rd, Santa Rosa, CA 95403

### Property 1 Address

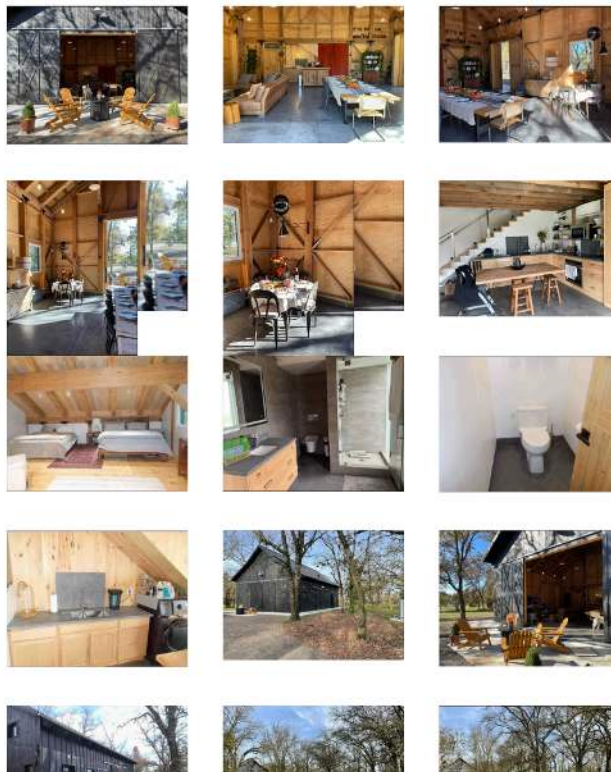
**Street:** 4219 Barnes Rd  
**City:** Santa Rosa  
**County:** Sonoma  
**Postal Code:** 95403

### Property 1 Highlights

Property Type: SFR  
Appraised Value: \$1,150,000  
Total Rentable SF: 2,224  
Price per SF: \$517  
Lot Size: 7.18 acres  
Stories: 2  
Bedrooms: 1  
Bathrooms: 1.5  
Exterior Wall: Wood and Metal  
Year Built: 2024  
Occupancy: Non-Owner Occupied  
County: Sonoma  
Zoning: DA B610  
APN: 059-090-027-000  
Est. Closing Date: March 13, 2026



### Photos





### Documents

[Holley - 1\\_150\\_000\\_Appraisal\\_4219\\_Barnes\\_Rd\\_-\\_Santa\\_Rosa\\_\\_CA\\_94903.pdf](#) ( application/pdf, 954770KB)

[Holley\\_-\\_Preliminary\\_Report.pdf](#) ( application/pdf, 489516KB)

[Holley\\_-\\_Property\\_Profile.pdf](#) ( application/pdf, 732823KB)

### Investor Questions

Write your question here ...

Submit

### Covering California

260 Newport Center Dr. Suite #404  
Newport Beach, CA 92660

### Contact Us

(949) 438-0591  
info@crowdtrustdeed.com

### Follow

