

\$700,000 2nd TD @ 11.75%, SFR + ADU, 52.64% CLTV, 52.11% Net CLTV, Cash-Out, OO, 36 Mos. Term, 6 Mos. Guar. Int., 3 Mos. Prep. Int., Min Inv. \$50,000, "Mission Hills", San Diego, CA

San Diego, CA, 92103



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Overview

Loan Summary

740 and 699 FICO borrowers and real estate developers are seeking a 2nd TD business purpose cash out on this owner occupied high-end, contemporary SFR + ADU with city, canyon and hillside views located in the desirable "Mission Hills" neighborhood of San Diego, CA. Loan proceeds will be used to support interim cash flow needs for an 80-unit mixed-use apartment project on University Street in San Diego, owned by the borrowers, between construction draws.

Exit Plan: Borrowers also own a newly completed 29-unit apartment building on Tyler Avenue in San Diego, currently in lease-up. Upon stabilization, they plan to sell the property and use the proceeds to repay the loan.

The 1st TD loan is current, in good standing with a principal balance of \$1,555,781 with a low 3.625% fixed 30 year rate, a PITI monthly payment of \$8,026, maturing in July 2050.

Property Description:

This subject property is a high-end, contemporary SFR + ADU located in the desirable "Mission Hills" neighborhood of San Diego, CA with city, canyon and hillside views. The subject offers 4,000 SF of living space in the main house with 4 bedrooms and 4.5 bathrooms on a 5,000 SF lot. The home features a modern tri-level, view-oriented design with quality finishes, multiple indoor-outdoor living areas, and premium amenities including solar panels, an EV charging station, outdoor kitchen, fireplace, and a finished 400 SF basement. A key value component is the permitted detached ADU (387 SF) with its own kitchen, bedroom, and bath, providing flexibility for rental income or multigenerational living, with projected rents around \$12,500/month combined. Located just minutes from downtown San Diego, Mission Hills is a well-established, high-demand neighborhood known for its blend of historic and renovated homes, walkability to restaurants, retail, and schools, and strong owner-occupancy. Overall, this is a prime urban luxury asset with strong end-user appeal, limited inventory competition, and added income potential through the ADU.

Investment Summary: This is a 2nd Trust Deed with 51.86% CLTV and 51.32% Net CLTV on a recent BPO value of \$4,350,000. This loan features with 6 months Guaranteed Interest and 3 months Prepaid Interest, yielding a 11.75% annualized return. The minimum investment is \$50,000. The exit strategy is sale of apartment building.

What we like about this Trust Deed opportunity:

- 740 and 699 FICO real estate developers
- High-end, excellent condition SFR + ADU in desirable "Mission Hills" neighborhood of San Diego, CA
- 11.75% Investor Rate
- Low 1st TD fixed mortgage rate of 3.625%, in good standing loan
- Net Protective Investor Equity \$2,117,407
- 6 months Prepaid Interest
- 3 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: 11.75%
 Minimum Raise Amount: \$700,000
 Minimum Investment Amount: \$50,000
 Loan amount: \$700,000

Pledged 7%

Follow this offering

Share Trust Deed Offering



Loan amount	\$700,000
Estimated Closing Date	Apr 22, 2026
Sold Rate	11.75%
Min. Investment	\$50,000
IRA Eligible	Yes

Investors

Number of pledges (1)

[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

Lien position: 2ND
Borrower Credit Score: 740
LTV/CLTV: 51.86%
Deal Type: Cash Out
Loan Term Length: 36
Property Condition: No Rehab
Regulation Type: Corp Code 25102F
IRA Eligible: Yes
Loan Type: Cash-Out
Guaranteed Interest: 6 months
Prepaid Interest: 3 months
BPO As Is Valuation: \$4,350,000
1st Mortgage Information: \$1,555,781 Balance @ 3.625% Fixed 30 year, \$8,026 PITI payment, maturing July 2025
CLTV: 51.86%
Net CLTV: 51.32%
Number of Fractional Interests: 14
Exit Strategy: Business Proceeds or Refinance
Net Protective Equity: \$2,117,407
Monthly Lender Payment: \$6,854.17

Property Overview

3205 Hawk Street, San Diego CA 92103

Property 1 Address

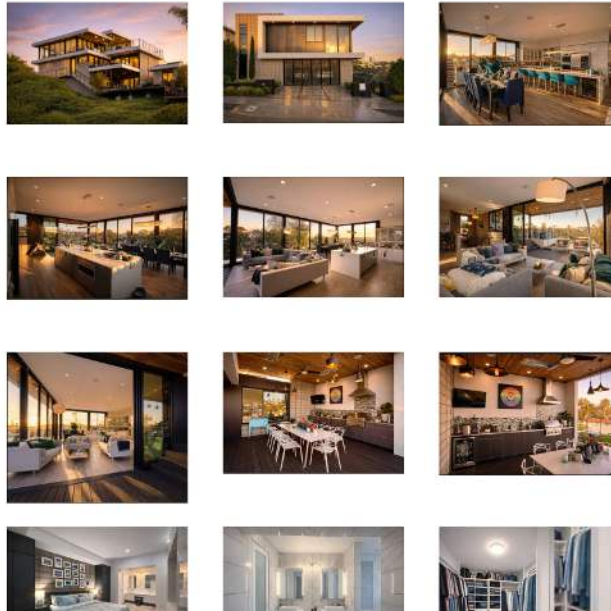
Street: 3205 Hawk Street
City: San Diego
County: San Diego
Postal Code: 92103

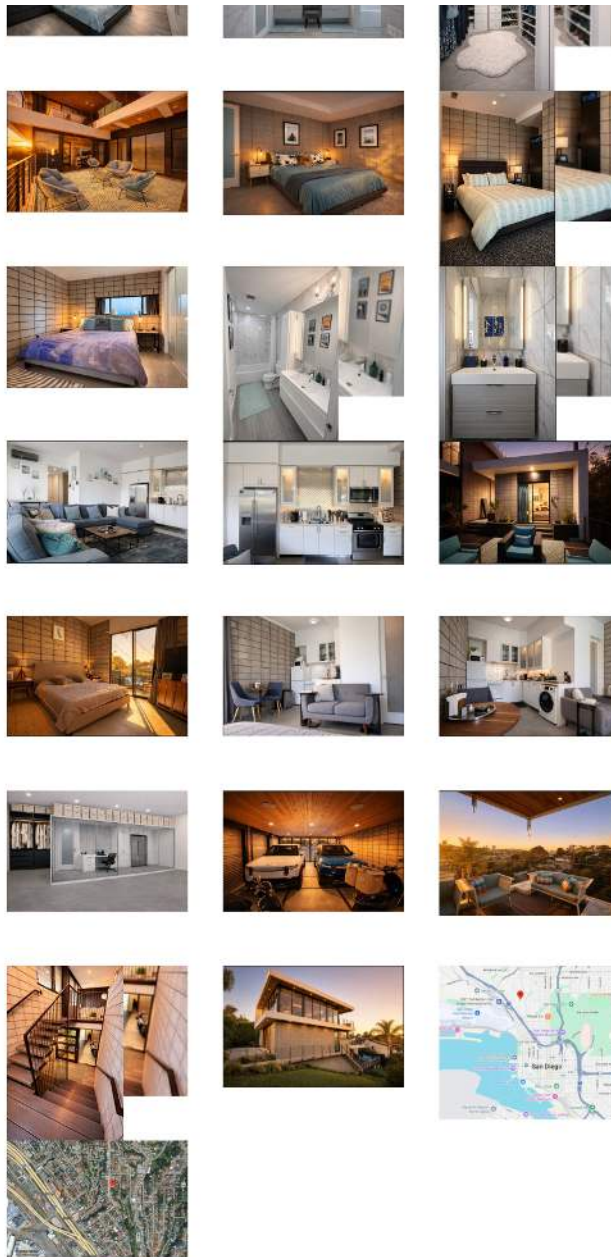
Property 1 Highlights

Property Type: SFR + ADU
BPO Value: \$4,350,000
Total Rentable SF: 4,000 SF MAIN, 387 SF ADU, 400 SF FINISHED BASEMENT
Price per SF: \$991 (Main + ADU)
Lot Size: 5,000
Stories: Tri-Level
Total Room: 9 MAIN HOUSE and 3 ADU
Bedrooms: 4 MAIN HOUSE and 1 ADU
Bathrooms: 4.5 MAIN HOUSE and 1 ADU
Exterior Wall: Stucco
Year Built: 2018
Occupancy: Owner Occupied
County: San Diego
Zoning: Residential
APN: 451-561-06-00



Photos





Documents

- [Stover_-_4_350_000_DPO.pdf \(application/pdf, 1524438KB\)](#)
- [Stover_-_Preliminary_Title_Report.pdf \(application/pdf, 551116KB\)](#)
- [Stover_-_Property_Profile.pdf \(application/pdf, 750534KB\)](#)

Investor Questions

Write your question here ...

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