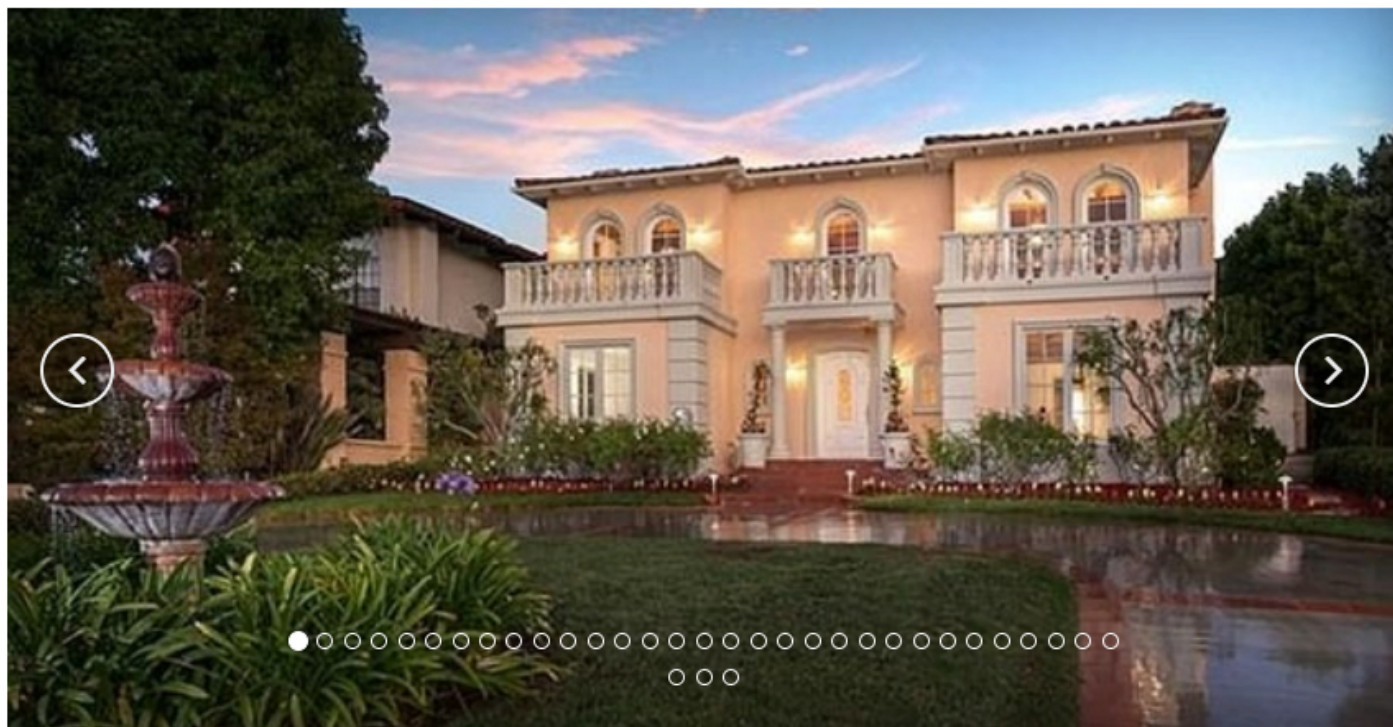


\$2,437,500 1st TD @ 7.50%, Purchase, 64.14% LTV on BPO, SFR, NOO, 24 Mos. Term, 6 Mos. Guar. Int. \$81,250 Min. Inv., Palos Verdes Estates, CA 90274

1744 Paseo Del Mar Palos Verdes Estates CA 90274 United States



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

Overview

Successful Real Estate Investor is seeking a 1st TD purchase loan for this SFR Non-Owner-Occupied investment property in Palos Verdes Estates, CA. The borrower is recently Divorced which impacted his Credit.

The subject property is a classic Mediterranean style SFR, sitting in one of the most sought-after neighborhoods in all of Palos Verdes Estates, Los Angeles County. The property, built-in 2001, features 4,526 SF of rentable living space and rests on a large 10,540 s.f. lot that has panoramic views of the Pacific Ocean. Entry to the property begins with the circular formal driveway, beautifully kept landscape, and water fountain. Once you open the front door, you are greeted by a grand foyer and a curved handcrafted ornate staircase. The first level of the home has two master suites, a gym, a steam room and a sauna. The second level has a large kitchen that opens up to the living room and large balconies with amazing views of the sea. The living room is house-wide, has handcrafted wood ceilings and a large bar & grill for entertainment. The formal dining room opens to a private built-in spa deck and a kitchenette perfect for entertaining. The expansive master suite has an open and easily accessible and spacious bathroom and walk in closets.

The subject property has 12 total rooms including 4 bedrooms and 5.5 bathrooms. It features a large kitchen and living room that opens up to several balconies. Other features include an outdoor patio with a built-in spa tub and two BBQ grills, 3 fireplaces, a gym, steam room and sauna, a grassy backyard with several fruit trees, a long driveway to a 2-car garage and a lovely front yard with grass and flowers.

Palos Verdes Estates has been rated one of the most luxurious neighborhoods in the country and boasts its own Fire and Police Departments, award-winning schools and the exclusive Palos Verdes Estates Country and Beach Clubs.

This loan is a 64.14% LTV on the recent BPO value of \$3,800,000. The LTV on the \$3,750,000 purchase price is 65.00%. The loan structure features 6 months of guaranteed interest and 7.50% annualized return. Minimum investment is \$81,250 or 3.33%.

What we like about this Trust Deed opportunity:

1. Beautiful and Exclusive Los Angeles Country Location
2. Successful Real Estate Investor
3. 64.14% LTV on BPO
4. Non-Owner Occupied Purchase
5. Income Producing & Well Marketed Property
6. 6 months Guaranteed Interest

Possible concerns:

1. Borrower would like to close as quickly as possible
2. 604 FICO score

Management

President and Founder, of Mortgage Vintage, Inc. and CrowdTrustDeed. Mortgage Vintage, Inc. is a fast and professional direct lender specializing in bridge loans for real estate investors and business purpose borrowers looking to capitalize on market 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 well secured and well underwritten Trust Deed Investments. Our mission is to provide the highest quality Trust Deed Investment opportunities with first class service, communication and transparency.

Mortgage Vintage sells their Trust Deeds on the CrowdTrustDeed platform. CrowdTrustDeed offers individual and fractional high yield Trust Deed Investments throughout California. Investors looking to diversify their investment portfolio can achieve 8% - 12% current income returns through these real estate secured investments.



Mr. Sandy MacDougall CTD

Financial

1. Offering Type: Debt
2. Investor Yield: 7.50%
3. Minimum Raise Amount: \$2,437,500
4. Minimum Investment Amount: \$81,250
5. Loan amount (\$): \$2,437,500
6. Lien position: 1st TD
7. Borrower Credit Score: 604.0
8. LTV/CLTV: 64.14%
9. Deal Type: Purchase
10. Loan Term Length: 24
11. Property Condition: No Rehab
12. Lien Position: 1st TD
13. Loan Type: Purchase
14. Purchase Price: \$3,750,000
15. Loan Amount: \$2,437,500

16. Loan to Value (LTV) on BPO : 64.14%
17. Fractional Interests (30): \$81,250 or 3.33%
18. Lender Rate: 7.50%
19. Monthly Payment to Lender: \$15,234.38
20. Amortization/Term: Interest Only / 24 Months
21. Gross Protective Equity over BPO: \$1,362,500
22. Guaranteed Interest: 6 Months
23. Borrower Credit: 604
24. Exit Strategy: Credit Repair & Conventional Refinance

Property

1. Property Type: SFR
2. Broker Price Opinion (BPO) Value: \$3,800,000
3. Rentable Living SF: 4,526
4. Lot Size : 10,540 s.f.
5. Price Value/SF: \$839.59
6. Total Rooms: 12
7. Bedrooms: 4
8. Bathrooms: 5.5
9. Stories: 2
10. Garage: 2-car garage with long driveway
11. Exterior Wall: Wood/Stucco
12. Year Built: 2001
13. Architectural Style: Mediterranean
14. Occupancy: Non-Owner Occ.
15. County: Los Angeles
16. APN Number: 7541-005-013
17. Est. Closing Date: 03/17/2022

Please see above for detailed information of property

Photos



Front



Front 2



Foyer



Chandelier



Living Room



Living Room Balcony



Kitchen



Dining Room



Dining Room plus Living Room



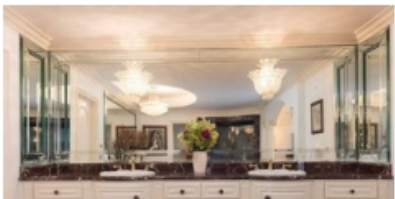
Family Room with Bar

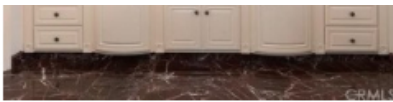


Dining Room 2

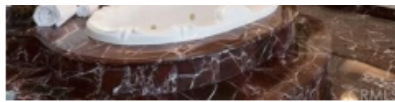


Master Bedroom

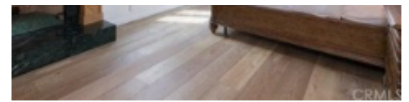




Master Bathroom



Master Bathtub



Bedroom 1



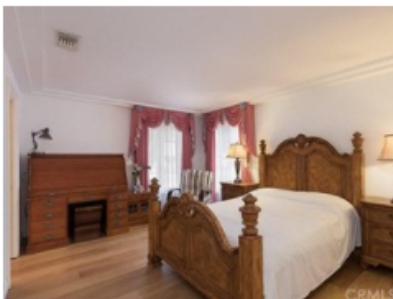
Bathroom 1



Bedroom 2



Bathroom 2



Bedroom 3



Bar



Patio with Spa



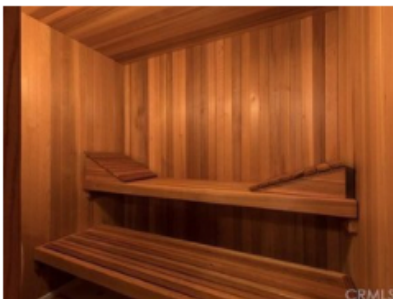
Spa



Patio with Kitchenette



Gym



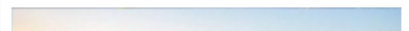
Sauna



Backyard



Patio Walkway





Patio Walkway 2



Drone View



Drone View from Rear



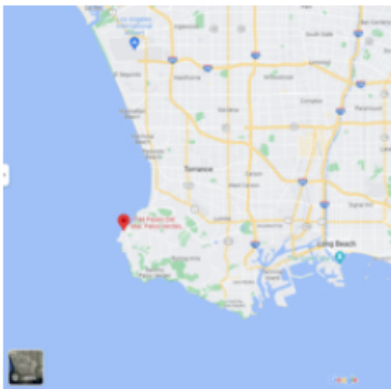
Property Location from Above



Property Location from Above 2



Building Sketch



Google

Documents

[Monahan_-_BPO_-_3.8_Mil_-_3-5-22.pdf](#) (pdf, 4333KB)

[Monahan_-_Property_Profile.pdf](#) (pdf, 811KB)

[Monahan_-_Preliminary_Report.pdf](#) (pdf, 1622KB)

[Monahan_-_Value__3.8mm_-_Zillow-converted.pdf](#) (pdf, 156KB)

[Monahan_-_Value__3.8mm_-_Redfin-converted.pdf](#) (pdf, 118KB)

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