

\$570,000 2nd @ 11.50%, 60.46% CLTV, 59.80% Net CLTV, SFR, Bus.
Purpose Cash-Out, OO, 36 Month Term, 6 Mos. Guar. Int., 6 Mos. Prepaid
Int., \$57,000 Min. Inv., Rancho Santa Fe, San Diego County, CA
 5340 Calzada Del Bosque Rancho Santa Fe CA 92067



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

Overview

769 and 766 very successful business owners are seeking a \$570,000 2nd Trust Deed business purpose cash-out loan on this owner-occupied SFR in the coveted neighborhood of Ranch Santa Fe, San Diego County, CA. Husband is the President of ChemDirect a business consulting firm and Stanford Business School Graduate. Wife is the owner of Ashley David Design; a successful workspace design firm in the Bay Area. 100% of this loan's proceeds will go towards expanding the design business into the Southern California markets by hiring staff and securing a warehouse for design Headquarters in Southern region.

The borrowers' 1st mortgage has a principal balance of \$2,870,000 with a fixed interest rate of 4.75%, maturing August 2051 and a payment of \$11,360/mo. The first lender impounds for taxes and insurance. This loan offers \$2,250,000 gross investor equity protection on a recent BPO value of \$5,690,000.

The subject property is a contemporary styled, two story SFR "estate" in great condition featuring total 6,772 SF living space, sitting on a 2.43 acres lot within the desirable west side of Rancho Santa Fe Covenant neighborhood. The subject property consists of a total 13 rooms, 6 Bedrooms / 7 bathrooms; also featuring a 1,200 SF two story guesthouse, in-ground pool & spa, gazebo, game room, den, wine room, gym and detached 3,285 SF building equipped with a 12-car garage.

The subject is very well located near schools, the Fairbank Ranch Country Club, the Rancho Santa Fee Golf Club, Solana Beach, Del Mar and many shopping, entertainment, restaurants and recreational areas. The subject property is just east of the 5 FWY.

This is a 60.46% CLTV and 59.80% Net CLTV on a recent BPO Value of \$5,690,000 with 6 months Guaranteed Interest and 6 months Prepaid Interest, yielding a 11.50 % annualized return. Minimum investment is \$57,000. Exit strategy: Business Proceeds.

What we like about this Trust Deed opportunity:

769 and 766 FICO successful business owners
 SFR estate in great Rancho Santa Fe, San Diego County location
 Borrowers cash liquidity shown in bank statements
 11.50% Lender Rate
 \$2,250,000 Investor Equity Protection
 6 months Prepaid Interest
 6 months Guaranteed Interest
 Minimum Investment Amount: \$57,000
 Loan amount (\$): \$570,000
 Lien position: 2 TD
 Borrower Credit Score: 769.0
 LTV/CLTV: 60.46%
 Deal Type: Cash Out
 Loan Term Length: 36
 Property Condition: 10238 Multi Lender
 Loan Type: Business Purpose Cash-Out
 Property Type: SFR
 BPO Valuation: \$5,690,000
 Existing 1st TD: \$2,870,000
 Loan Amount: \$570,000
 Combined Loan Amount: \$3,440,000
 Lien Position: 2nd
 CLTV: 60.46%
 Net CLTV: 59.80%
 Occupancy: Owner Occupied
 Rate to Investor: 11.50%
 Fractional Interest (10): \$57,000
 Monthly Payment to Investor: \$5,462.50
 Amort./Term: Interest Only / 36 mos.
 Gross Protected Equity: \$2,250,000
 Guaranteed Interest: 6 Months
 Prepaid Interest: 6 Months
 Credit Score: 769 / 766
 Exit Strategy: Business Proceeds

Property Overview

See above description
 Lien position: 2 TD
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Pledged 0%


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Loan amount (\$)	\$570,000
Estimated Closing Date	Jun 06, 2023
Investor Yield	11.50%
Min. Investment	\$57,000

Investors

Name	Amount

Contact Sponsors

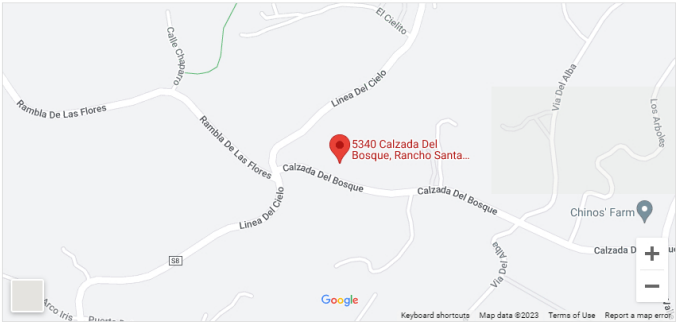
 **Nicole Smith**
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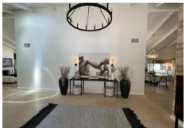








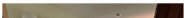

 **Sandy MacDougall**
[Send Message](#)
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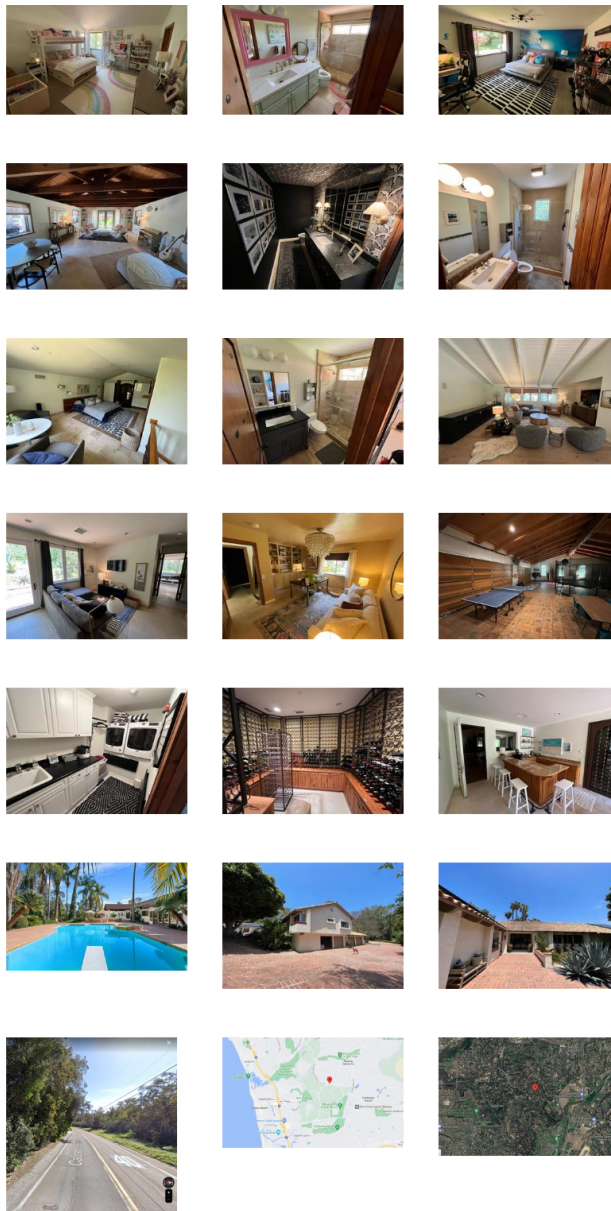
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Prepaid Interest: 6 Months
Credit Score: 769 / 766
Exit Strategy: Business Proceeds

Property Overview
See above description

Property Highlights
Property Type: SFR
BPO Value: \$5,690,000
Property Living SF: 6,772 SF (Main House) and 1,200 SF (Guest House)
BPO Value SF: \$791.16
Bedrooms: 6
Bathrooms: 7
Year Built: 1985
Exterior: Stucco / Wood
County: San Diego
Occupancy: Owner Occupied
Zoning: Residential
APN: 268-152-20-00



Photos			
			
			
			
			
			



Documents

- [Haase_-_5_690_000_BPO.pdf \(application/pdf, 8991060KB\)](#)
- [Haase_-_Preliminary_Report.pdf \(application/pdf, 355649KB\)](#)
- [Haase_-_Property_Profile.pdf \(application/pdf, 472586KB\)](#)

Investor Questions

Write your question here ...

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