

A Strategic Addition to a Growing Portfolio

A seasoned Hispanic real estate couple sought a business-purpose 1st Trust Deed loan to add to their growing rental portfolio.

- ✓ Mortgage Vintage Loan at 65.00% LTV on Purchase Price Value of \$895,000
- ✓ 7.00% Annualized Lender Rate
- ✓ 6 Months Guaranteed Interest
- ✓ Loan structured at 59.67% LTV on BPO Value of \$975,000
- ✓ Over \$330,000 down payment from the borrower



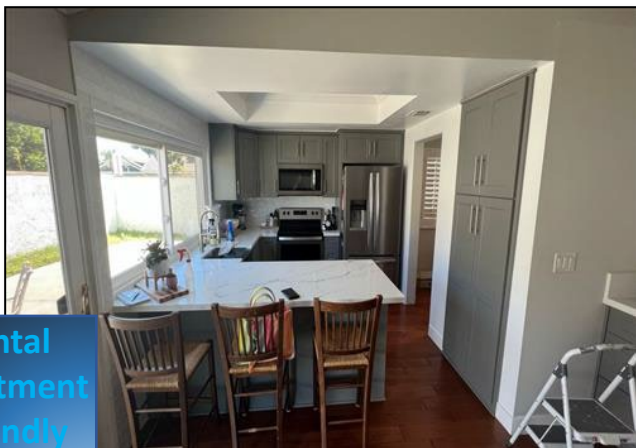
Originally a well-maintained California bungalow, this property in Placentia, CA, quickly became a valuable addition to an established real estate portfolio, showcasing the power of strategic investment. Spanning 1,440 square feet, this charming single-family residence features three bedrooms and two bathrooms, nestled on a spacious 7,500 square foot lot. With its ideal location near HWY 99, schools, shopping, dining, and entertainment, the property held significant promise for generating consistent rental income.

A savvy Hispanic couple, seasoned real estate investors with several rental properties, recognized the untapped potential of this home. Despite the property's excellent condition and desirable features, the couple faced challenges securing a conventional loan due to their stated income on tax returns. To overcome this, they opted for a Business Purpose 1st Trust Deed (TD) purchase loan, allowing them to swiftly close the deal and add this property to their rental portfolio.

The financial strategy was meticulously planned: the loan was structured at 65.00% LTV on a purchase price of \$895,000, with a BPO value of \$975,000, and featured six months of guaranteed interest with a 7.00% annualized return. This prudent approach ensured a sound investment with minimal risk, safeguarded by over \$330,000 in down payment and a strong exit strategy through a conventional refinance.

Key financial highlights of this investment include its robust LTV ratios, an impressive 7.00% annualized return, and the security of six months of guaranteed interest. The property, now part of a thriving rental portfolio, stands as a testament to the couple's strategic foresight and dedication to expanding their real estate investments.

Through careful planning and strategic financing, this Placentia bungalow, purchased as-is, has solidified its position as a reliable and profitable asset in a competitive rental market.



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