

\$230,000 2nd TD @ 12.00%, SFR, 55.08% CLTV, 54.34% Net CLTV, Refi, OO, 24 Mos. Term, 6 Mos. Guar. Int., 4 Mos. Prep. Int., \$46,000 Min. Inv., Agoura Hills, Los Angeles, CA
 Agoura Hills, CA, 91301



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Overview

- 1. Loan Purpose:** Repeat successful MVI borrowers are seeking a 2nd TD rate and term business purpose loan of this owner occupied SFR in Agoura Hills, Los Angeles County, CA. The purpose of this loan is to pay off a \$200K MVI loan that is maturing. The current and in good standing 1st TD is \$532,904 at a fixed PI rate of 4.44%, monthly payments \$3,415, maturing May 1, 2037. Exit strategy: borrowers own another property they intend to sell to pay off this new loan.
- 2. Property Description:** The subject property is a two story, ranch style SFR located in a desirable suburban city of Agoura Hills, near Westlake and Calabasas, Los Angeles County, CA. The subject property sits on a 1.44 acres lot with 2,165 SF living space. The SFR features 7 total rooms, 4 BED / 2 BA and a two-car attached garage. The SFR also features a pool and several patios with spectacular views. The SFR is well located near several schools, restaurants and shopping. The SFR is just North of the 101 Ventura Highway.
- 3. Investment Summary:** This is a 55.08% CLTV and 54.34% Net CLTV on a recent BPO "30 day quick sale" value of \$1,385,000. The BPO regular sale value is \$1,450,000. This loan is based on the lower 30 day quick sale value. Loan structure features 6 months Guaranteed Interest and 4 months Prepaid Interest. Minimum investment for this Trust Deed is \$46,000, yielding an 12.00% annualized return.

What we like about this Trust Deed opportunity:

- Current, successful MVI borrower
- SFR in popular Los Angeles Suburban neighborhood
- 12.00% Investor Yield
- 6 Months Guaranteed Interest
- 4 Months Prepaid Interest

Possible concerns:

- Borrowers would like to close as soon as possible.

Management

Mortgage Vintage, Inc and CrowdTrustDeedMortgage 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 Trust Deed Investments. Our mission is to provide the highest quality Trust Deed Investment opportunities with service, communication transparency.

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



Mr. Sandy MacDougall



Ms. Nicole Smith

Financial

Offering Type : Debt
 Sold Rate: 12.00%
 Minimum Raise Amount: \$230,000
 Minimum Investment Amount: \$46,000
 Loan amount: \$230,000
 Lien position: 2ND
 Borrower Credit Score: 780.0
 LTV/CLTV: 55.08%
 Deal Type: Rate and Term Refinance
 Loan Term Length: 24
 Property Condition: No Rehab
 Regulation Type: 10238 Multi Lender
 IRA Eligible: Yes
 Loan Type: Business Purpose Refinance
 BPO Valuation: \$1,385,000
 1st TD Mortgage Information: \$532,904 @ 4.44% 30 Year Fixed, \$3,415 mo. payment, 5/2037 maturity
 2nd TD Loan Amount: \$230,000
 Combined Loan Amounts: \$762,904
 Combined Loan to Value (CLTV): 55.08%
 Net CLTV: 54.34%
 Guaranteed Interest: 6 months

Pledged 0%

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@ Loan amount	\$230,000
📅 Estimated Closing Date	Sep 24, 2024
📈 Sold Rate	12.00%
📦 Min. Investment	\$46,000
IRA Eligible	Yes

Investors

Name	Amount
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[View Loan Status](#)

Contact Sponsors



Nicole Smith
 Send Message
 Email Nicole
 📞 (949) 637-2877



Sandy MacDougall
 Send Message
 Email Sandy
 📞 (949) 632-0145

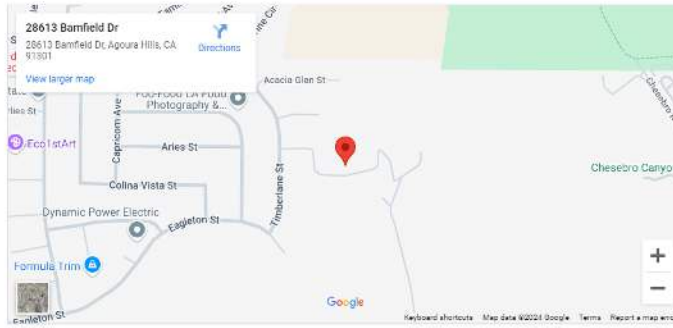
Prepaid Interest: 4 months
Exit Strategy: Payoff from Sale of Other Property
Net Protective Equity: \$632,446
Monthly Lender Payment: \$2,300.00

Property Overview

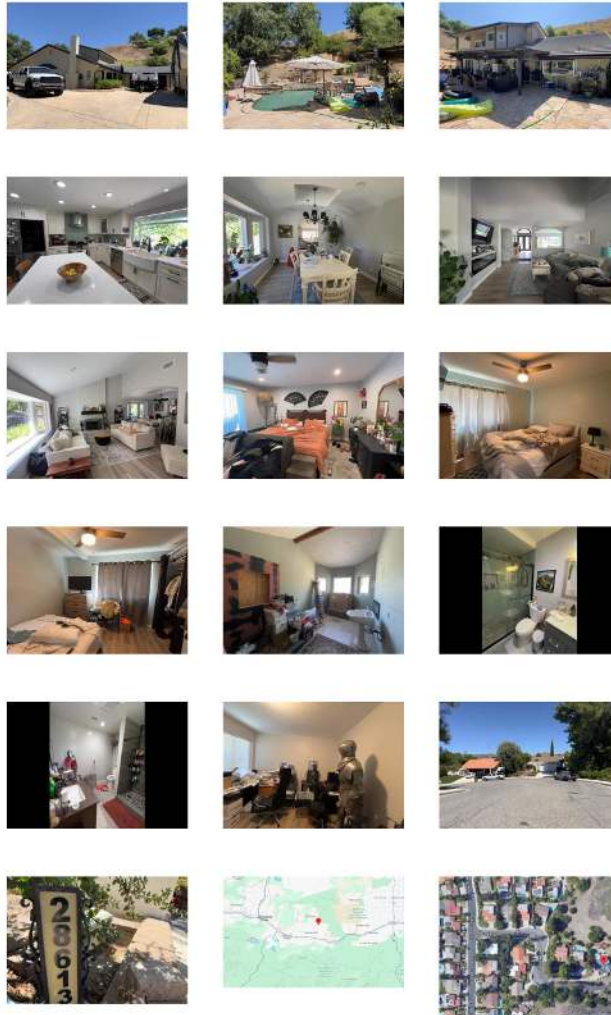
28613 Barnfield Drive, Agoura Hills, CA 91301;

Property Highlights

Property Type: SFR
BPO Value: \$1,385,000 (Quick 30 day Sale) and \$1,450,000 regular sale value
Occupancy: Owner Occupied
County: Los Angeles
APN: 2050-014-011
Square Footage: 2,165
BPO Value /SF: \$639.72
Lot Size: 1.43 acres
Bedrooms: 4
Bathrooms: 2
Exterior: Stucco/Wood
Stories: 2
Year Built: 1075
Zoning: R1



Photos



Documents
Giantz_-_1_385_000_BPO.pdf (application/pdf, 1106647KB)
Giantz_-_Preliminary_Report.pdf (application/pdf, 281222KB)
Giantz_-_Property_Profile.pdf (application/pdf, 270695KB)

Investor Questions

Write your question here ...

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Covering California

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

Contact Us

(949) 438-0501
info@crowdtrustdeed.com

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