

**\$175,000 2nd TD, 12.50%, 64.97% CLTV, 51.28% Net CLTV, SFR and ADU, NOO, 18 Mos. Term, 6 Mos. Guar. Int., 2 Mos. Prepaid Int., \$43,750, Min. Inv., Duarte, Los Angeles County, CA**  
 Duarte, CA, 91010



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### Overview

#### Trust Deed Opportunity Overview:

Qualified borrowers and real estate investors seek a **\$175,000 second trust deed business-purpose cash-out loan** secured by a **non-owner-occupied, single-family rental property** in Duarte, Los Angeles County, CA—just 15 minutes east of Pasadena. Loan proceeds will be placed in a **funds control account** to finance the construction of a **1,000 SF Accessory Dwelling Unit (ADU)** on the property.

#### Property Overview

The existing **1,029 SF single-story ranch-style home** features **3 bedrooms, 1 bathroom, and 6 total rooms**, fully occupied by a tenant generating **\$4,000/month in rental income**. The planned **1,000 SF ADU** will add **3 bedrooms, 2 bathrooms, and 7 total rooms** on a **9,969 SF lot**.

#### Location Highlights

Situated near Pasadena, Monrovia, and major freeways (210 & 605), the property is surrounded by **single-family homes, multifamily properties, shopping centers, restaurants, schools, parks, and entertainment venues** like Irwindale Speedway and the Los Angeles Arboretum.

#### Valuation & Feasibility

- **After Completion Appraised Value (ARV):** \$1,200,000
- **Independent Construction Feasibility Report:** Confirms sufficient budget to achieve ARV
- **Protective Investor Equity:** \$584,621

#### Loan Summary

- **New 2nd TD Loan Amount:** \$175,000
- **Exit Strategy:** DSCR refinance loan
- **Loan Term:** 18 months
- **Investor Yield:** 12.50% annualized return
- **Loan Features:** 6 months guaranteed interest, 6 months prepaid interest
- **CLTV:** 65.00% (Total), **51.28% Net CLTV with \$160,000 funds control**
- **Minimum Investment:** \$43,750
- **1st Mortgage:** \$605,000 principal balance at 3.125% fixed (maturing Nov. 2051)
- **1st Mortgage P&I Payment:** \$4,202/month (taxes & insurance impounded)

#### Key Investment Highlights

- ✓ Strong suburban rental property in a desirable Los Angeles County neighborhood
- ✓ Attractive **12.50% investor yield**
- ✓ Conservative **51.28% Net CLTV with \$150K funds control**
- ✓ Independent feasibility report confirms **\$1.2M post-construction valuation**
- ✓ 6 months prepaid interest & 2 months guaranteed interest
- ✓ Defined exit strategy via **DSCR refinance loan**
- ✓ **Borrower FICO:** 755

#### Potential Considerations

- **Co-Borrower FICO:** 547 (Letter of Explanation provided)

This well-located, **income-generating property** offers **strong collateral, conservative leverage, and a competitive investor return**, making it a compelling **short-term trust deed investment opportunity**.

### 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

Pledged 0%

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@ Loan amount	\$175,000
📅 Estimated Closing Date	Mar 17, 2025
📈 Sold Rate	12.50%
💰 Min. Investment	\$43,750
IRA Eligible	Yes

#### Investors

Number of pledges (0)

[Click to see the list of investors who pledged](#)

[View Loan Status](#)

#### Contact Sponsors



Nicole Smith

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 📞 (949) 637-2977



Sandy MacDougall

[Send Email Message](#)  
 📞 (949) 632-6145

## Financial

Offering Type : Debt  
Sold Rate: 12.50%  
Minimum Raise Amount: \$43,750  
Minimum Investment Amount: \$43,750  
Loan amount: \$175,000  
Lien position: 2ND  
Borrower Credit Score: 755  
LTV/CLTV: 64.97%  
Deal Type: Cash Out  
Loan Term Length: 18  
Property Condition: Major Rehab  
Regulation Type: 10238 Multi Lender  
IRA Eligible: Yes  
Loan Type: ADU Funds Control  
ARV Completion Valuation: \$1,200,000  
Existing 1st TD: \$605,000  
New 2nd TD: \$175,000  
Total Combined Loan Amounts: \$780,000  
CLTV: 64.97%  
Net CLTV: 52.12%  
Guaranteed Interest: 6 months  
Prepaid Interest: 2 months  
Number of Fractional Interests: 4  
Exit Strategy: DSCR Refinance Loan  
Net Protective Equity: \$584,021  
Monthly Lender Payment: \$1,822.92

## Property Overview

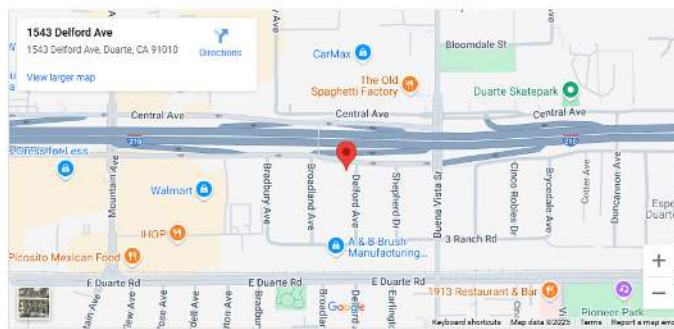
1543 Delford Ave, Duarte, CA 91010

## Property 1 Address

**Street:** 1543 Delford Ave  
**City:** Duarte  
**County:** Los Angeles  
**Postal Code:** 91010

## Property 1 Highlights

Property Type: SFR + ADU  
Appraised ARV Value: \$1,200,000  
Total Rentable SF: 2,029  
Price per SF: \$591.42  
Lot Size: 9,969 SF  
Stories: 1  
Total Room: 13  
Bedrooms: 6  
Bathrooms: 3  
Exterior Wall: Stucco  
Year Built: 2025  
Occupancy: Non-Owner Occupied  
County: Los Angeles  
Zoning: R1  
APN: 8528-002-072



## Photos





#### Documents

- [Ruelas\\_-\\_1\\_2M\\_ARV\\_Appraisal\\_1543\\_Delford\\_Ave.pdf \( application/pdf, 3966833KB\)](#)
- [Ruelas\\_-\\_Preliminary\\_Report.pdf \( application/pdf, 270800KB\)](#)
- [Ruelas\\_-\\_Property\\_Profile.pdf \( application/pdf, 735937KB\)](#)

#### Investor Questions

Write your question here ...

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#### Covering California

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