

**\$600,000 1st TD Blanket, 11.00%, 31.61% LTV, 29.64% Net LTV, Refi, SFR  
OO, Mixed Use NOO, 24 Mos. Term, 6 Mos. Guar. Int., 6 Mos. Prep. Int.,  
\$40,000, Min. Inv., La Mirada, Los Angeles County, CA**

La Mirada, CA, 92638



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### Overview

A qualified borrower with extensive real estate experience is seeking a **1st Trust Deed refinance loan** secured by two properties.

- An owner-occupied, free-and-clear Single Family Residence (SFR) in La Mirada, Los Angeles County, CA
- A fully occupied, mixed-use commercial/residential property in Los Angeles, Los Angeles County, CA

The loan proceeds will be used to refinance an existing **1st Trust Deed loan** that is in good standing and nearing maturity.

#### Property Overview – Single Family Residence (SFR)

A traditional two-story home located in a desirable suburban neighborhood in La Mirada, Los Angeles County, CA.

- 2,131 SF on a 0.25-acre lot
- 4 bedrooms, 3.5 bathrooms
- Two-car garage
- Convenient location near schools, shopping centers, restaurants, and easy freeway access (Imperial Hwy & 5 Freeway)

#### Property Overview – Mixed-Use Commercial & Residential

A fully occupied mixed-use property consisting of two freestanding buildings in Los Angeles, Los Angeles County, CA

- 2,550 SF on a 3,649 SF lot
- Front building: 1,500 SF commercial space currently operating as a retail market with a cashier area, security cameras, and a restroom
- Rear building: 1,050 SF Single Family Home with 2 bedrooms, 1 bathroom, an attached two-car garage, and an outdoor patio
- Parking: 6 spaces (2 garage, 4 open), plus street parking
- Current Rental Income: \$5,000 per month
- Cap Rate: 6.00%

#### Loan & Investment Details

- Loan-to-Value (LTV): 31.31%
- Net LTV: 29.64%
- Combined Appraised Value: \$1,898,000 (\$1,058,000 SFR & \$840,000 Mixed-Use)
- Investor Yield: 11.00% annualized return
- Guaranteed Interest: 6 months
- Prepaid Interest: 6 months
- Minimum Investment: \$40,000
- Exit Strategy: Borrower intends to refinance with a new conventional loan

#### Key Highlights

- ✓ 1st Trust Deed Blanket Loan on a free-and-clear SFR and fully occupied mixed-use property
- ✓ Strong Investor Yield – 11.00% Annualized Return
- ✓ Stable Rental Income – \$5,000/month from a fully leased mixed-use property
- ✓ Prime Los Angeles County Location

#### Consideration

Borrower is seeking an expedited closing process

This investment presents a low LTV, strong yield, and secured collateral in a high-demand real estate market

### 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%

Follow this offering

@ Loan amount	\$600,000
📅 Estimated Closing Date	Mar 18, 2025
📈 Sold Rate	11.00%
📦 Min. Investment	\$40,000
IRA Eligible	Yes

### Investors

Number of pledges (0)

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

[View Loan Status](#)

### Contact Sponsors



Nicole Smith

[Send Email Message](#)  
[\(949\) 637-2977](#)



Sandy MacDougall

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

## Financial

Offering Type : Debt  
Sold Rate: 11.00%  
Minimum Raise Amount: \$40,000  
Minimum Investment Amount: \$40,000  
Loan amount: \$800,000  
Lien position: 1ST  
Borrower Credit Score: 600  
LTV/CLTV: 31.61%  
Deal Type: Rate and Term Refinance  
Loan Term Length: 24  
Property Condition: No Rehab  
Regulation Type: Corp Code 25102F  
IRA Eligible: Yes  
Loan Type: Refinance  
Guaranteed Interest: 6 months  
Prepaid Interest: 6 months  
Combined Valuation: \$1,898,000 (\$1,058,000 SFR and \$840,000 Mixed Use)  
LTV: 31.61%  
Expected Rental Income: \$5,000.00  
Net.LTV: 29.64%  
Number of Fractional Interests: 15  
Exit Strategy: Refinance - Non-Traditional  
Protective Equity: \$1,298,000.00  
Monthly Lender Payment: \$5,500.00

## Property Overview

15427 Grovehill Lane, La Mirada, CA 90638,  
11875 S Main St, Los Angeles, CA 90061,

## Property 1 Address

**Street:** 15427 Grovehill Lane  
**City:** La Mirada  
**County:** Los Angeles  
**Postal Code:** 92638

## Property 1 Highlights

Property Type: SFR  
Value: \$1,058,000 SFR BPO 30 Day Quick Sale  
Total Rentable SF: 2,131 SF SFR  
Price per SF: \$496 SFR  
Lot Size: .25 acres SFR  
Stories: 2  
Total Room: 8 Total, 4 Bedroom, 3.5 Bath  
Exterior Wall: Stucco  
Year Built:  
Occupancy: Owner Occupied SFR and Mixed Use Non-Owner Occupied  
County: Los Angeles  
Zoning: R1 SFR  
APN: 8038-031-017

## Property 2 Address

**Street:** 11875 S Main St  
**City:** Los Angeles  
**County:** Los Angeles  
**Postal Code:** 90061

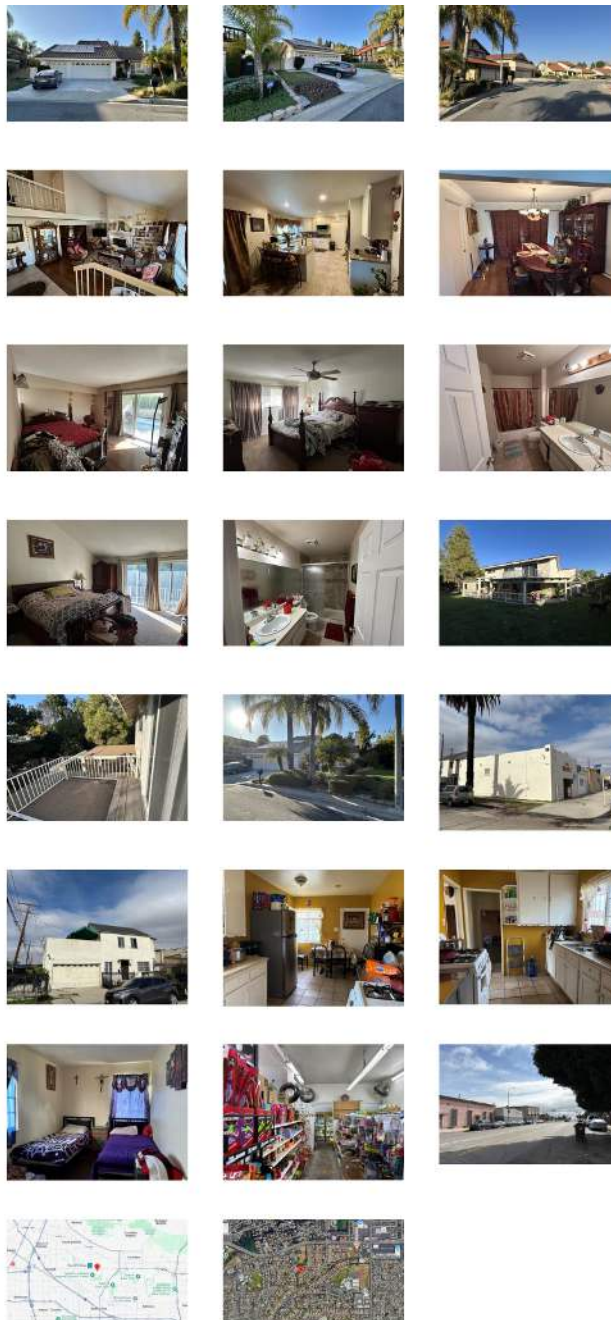
## Property 2 Highlights

Property Type: Mixed Use  
Appraised Value: \$840,000  
Total Rentable SF: 2,550 SF  
Price per SF: \$329  
Lot Size: 3,649 SF  
Stories: 1  
Total Room: 1,000 SF 2 Bedroom and 1 Bath Residential and 1,500 SF commercial  
Exterior Wall: Stucco  
Year Built:  
Occupancy: Non-Owner Occupied  
County: Los Angeles  
Zoning: R4  
APN: 6067-017-019



## Photos





**Documents**

- [Kundu\\_-\\_Property\\_Profile\\_Main\\_Street.pdf \( application/pdf, 722995KB\)](#)
- [Kundu\\_-\\_Property\\_Profile\\_La\\_Mirada.pdf \( application/pdf, 726001KB\)](#)
- [Kundu\\_-\\_Preliminary\\_Report.pdf \( application/pdf, 290871KB\)](#)
- [Kundu\\_-\\_840K\\_Appraisal\\_for\\_11875\\_South\\_Main\\_Street\\_Los\\_Angeles\\_CA.pdf \( application/pdf, 2092406KB\)](#)
- [Kundu\\_-\\_1\\_058\\_000\\_RPO\\_30\\_Day\\_Quick\\_Sale.pdf \( application/pdf, 1438502KB\)](#)

**Investor Questions**

Write your question here

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Contact Us

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