

\$900,000 1st TD, SFR's, 8.50%, 40.72% LTV, Blanket Purchase Bridge, OO, 11 Mos. Term, \$45,000 Min. Inv., Hacienda Heights and San Dimas, Los Angeles, CA
San Dimas, CA, 91773



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

Overview

Executive Summary: 776 and 763 FICO borrowers are seeking a 1st TD purchase bridge loan secured by two owner-occupied single-family residences located in Hacienda Heights and San Dimas, Los Angeles County, California. Both properties are recently upgraded and located in nice, suburban residential neighborhoods. The borrowers are leveraging the equity in their "free and clear" Hacienda Heights residence to purchase the San Dimas property. Borrowers are empty nesters, down-sizing.

Hacienda Heights Property Description: This single-story, ranch-style home features four bedrooms, three bathrooms, and approximately 2,347 square feet of living space on a 0.27-acre lot. Situated in a hilly area, the property offers a 180-degree panoramic view of city lights. Recent upgrades completed within the past four to six years include new flooring, remodeled bathrooms, and updated kitchen countertops. Well located near many schools, restaurants, shopping, parks, 10 and 605 FWY.

San Dimas Property Description: This single story, craftsman-style residence with three bedrooms and two bathrooms, offering approximately 1,356 square feet of living space on a 0.15 acre lot. The property has been recently renovated and features hardwood flooring throughout, modernized bathrooms, and an upgraded kitchen with newer countertops, appliances, and a farmhouse sink. Additional amenities include central air conditioning, a detached two car garage, a covered front porch, and a vinyl picket fenced yard. Well located near many schools, restaurants, shopping, parks, 10 and 210 FWY.

Loan Summary: This 1st TD purchase bridge loan represents a low 40.72% combined loan-to-value, based on a recent broker price opinion of \$1,310,000 for the Hacienda Heights property and a purchase price of \$900,000 for the San Dimas property (with a supporting DPO value of \$905,000). The loan carries an 8.50% annualized return over an 11-month term, with a minimum investment amount of \$45,000. The exit strategy is the sale of the Hacienda Heights residence.

Investment Highlights

- Strong borrower profiles with FICO scores of 776 and 763
- 1st TD secured by two upgraded, owner-occupied SFRs
- Low combined LTV of 40.72%
- Quality collateral in desirable Los Angeles County neighborhoods
- Attractive 8.50% interest yield on 1st TD over 11 month term

Considerations

- Borrowers are seeking a timely close to meet escrow requirements
- Bridge Loan with no Guaranteed Interest period.

Management

Mortgage Vintage, Inc. and CrowdTrustDeed are established, fast-acting direct lenders and premier providers of Trust Deed investment opportunities. We specialize in **bridge financing solutions** for real estate investors seeking to capitalize on timely market opportunities and enhance cash flow.

At Mortgage Vintage, Inc., we connect accredited investors with real estate professionals and business owners in need of capital. As a **California-based hard money lender**, we deploy private investment capital into carefully underwritten **Trust Deed Investments**—secured by real estate assets.

Our mission is to deliver **high-quality Trust Deed investment opportunities** backed by exceptional service, consistent communication, and complete transparency.

Mortgage Vintage, Inc. markets Trust Deed offerings through **CrowdTrustDeed**, our proprietary online investment platform. CrowdTrustDeed provides access to **individual and fractional Trust Deed investments** across California, offering investors the opportunity to diversify their portfolios while earning **8% to 12% annual returns** through secured, income-producing assets.



Mr. Sandy MacDougall



Ms. Nicole Smith

Financial

Offering Type : Debt
Sold Rate : 8.50%
Minimum Raise Amount: \$900,000

Pledged 0%

[Follow this offering](#)

@ Loan amount	\$900,000
📅 Estimated Closing Date	Apr 16, 2025
📈 Sold Rate	8.50%
💰 Min. Investment	\$45,000
IRA Eligible	Yes

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors

- Loan Documents
- Funding
- Recording
- Closed

Minimum Investment Amount: \$45,000
Loan amount: \$900,000
Lien position: 1ST
Borrower Credit Score: 763
LTV/CLTV: 40.72%
Deal Type: Purchase
Loan Term Length: 11
Property Condition: No Rehab
Regulation Type: Corp Code 25102F
IRA Eligible: Yes
Loan Type: Purchase Bridge Loan
Guaranteed Interest: 0 months
Prepaid Interest: 0 months
Combined BPO Valuation: \$2,210,000 (\$1,310,000 Hacienda and \$900,000 San Dimas)
LTV: 40.72%
Number of Fractional Interests: 20
Exit Strategy: Sale of Hacienda Property
Protective Equity: \$1,310,000
Monthly Lender Payment: \$6,375

Property Overview

3252 El Sebo Ave, Hacienda Heights, CA 91745 and 445 West 3rd Street, San Dimas, CA 91773

Property 1 Address

Street: 445 West 3rd Street
City: San Dimas
County: Los Angeles
Postal Code: 91773

Property 1 Highlights

Property Type: SFR
Purchase Price: \$900,000 / BPO Value: \$905,000
Total Rentable SF: 1,356
Price per SF: \$663.72
Lot Size: 15 acres
Stories: 1
Total Room: 6
Bedrooms: 3
Bathrooms: 2
Exterior Wall: Stucco
Year Built: 1910
Occupancy: Owner Occupied
County: Los Angeles
Zoning: R1
APN: 8386-013-013

Property 2 Address

Street: 3252 El Sebo Ave
City: Hacienda Heights
County: Los Angeles
Postal Code: 91745

Property 2 Highlights

Property Type: SFR
Appraised Value: \$1,310,000
Total Rentable SF: 2,347
Price per SF: \$558.16
Lot Size: 27 acres
Stories: 1
Total Room: 7
Bedrooms: 4
Bathrooms: 3
Exterior Wall: Stucco
Year Built: 1970
Occupancy: Owner Occupied
County: Los Angeles
Zoning: R1
APN: 8289-017-014



Photos





Documents

[Hughes_-_Property_Profile_-_445_West_3rd_St.pdf \(application/pdf, 771255KB\)](#)

[Hughes_-_Property_Profile_-_3252_El_Sebo_Hacienda_Hights.pdf \(application/pdf, 696991KB\)](#)

[Hughes_-_Preliminary_Report_Updated_4-2-2025.pdf \(application/pdf, 297106KB\)](#)

[Hughes_-_905_000_BPO_-_445_W_3rd_St_San_Dimas.pdf \(application/pdf, 1690577KB\)](#)

[Hughes_-_1_310_000_BPO_-_El_Sebo_Hacienda_Hights.pdf \(application/pdf, 1516128KB\)](#)

Investor Questions

Write your question here

Submit

Covering California

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

Contact Us

(949) 438-0591
info@crowdtrustdeed.com

Follow



2025 © CrowdTrustDeed.™ All rights reserved.

[Privacy Policy](#) [Terms of Use](#) [Legal](#)

Powered by CrowdTrustDeed.™

CALIFORNIA BUREAU OF REAL ESTATE - CA DBLR#1070605 - HMLSP#348036

