

\$507,000 1st TD, 64.67% LTV, 62.65% Net LTV, Cash-Out, NOO, SFR, 12 Mos. Term, 6 Mos. Guar. Int., 3 Mos. Prep. Int., Los Angeles, CA
 Los Angeles, CA, 90062



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Overview

1. Loan Purpose

- Refinance and consolidate existing debt secured by 1820 W. Martin Luther King Jr Blvd.
- Business purpose cash out loan structured as non-owner occupied
- Loan proceeds primarily used to pay off existing first and second liens
- Limited net cash to borrower after payoff, fees, and prepaid interest
- Structured as a short-term bridge rather than a construction or heavy renovation loan, property just listed for sale on 4-2-26 at \$799,000

2. Property Description

Completely remodeled property in a prime USC / Exposition Park border location, just minutes from Downtown Los Angeles, USC Village, BMO Stadium, and the LA Coliseum. This renovated home has been extensively updated inside and out, offering modern finishes and flexible living space ideal for owner-occupants or investors. The main residence features luxury vinyl plank flooring throughout, quartz countertops, new drywall and interior finishes, fresh paint, and a newly added full bathroom, new energy efficient windows and doors creating a clean and contemporary living environment. The detached single-car garage has been converted into a studio guest house, complete with bedroom/living area, and full bathroom. Located near Exposition Park, the property offers convenient access to USC, Downtown LA, major transit lines, shopping, dining, and entertainment. A rare opportunity to own a fully upgraded home with an additional living unit in one of Los Angeles' rapidly developing central neighborhoods.

The collateral is a residential property in Los Angeles secured by a 1st Trust Deed. This is a single family residence + ADU, with LARD5 zoning. The property includes approximately 1,397 square feet, built in 1922, on a 5,732 SF lot, with an As-Is value of \$780,000 and a location described as urban with good access to major Los Angeles demand drivers, although on a high-traffic street. Based on the As-Is value, the new CLTV/LTV is approximately 65.00% (\$507,000 ÷ \$780,000), and the investment is collateralized by a first-position lien.

3. Investment Summary

This offering is structured as a \$507,000 fractional Trust Deed investment in 1st lien position. The borrower rate is 11.25%, with interest-only payments and a 12-month term. The term sheet also reflects 6 months of guaranteed interest and 3 months of prepaid interest. Investors acquire fractional interests in the Trust Deed, and interest are made pro rata in accordance with each investor's participation.

4. What We Like

- First-position lien provides primary collateral control
- Moderate leverage profile at approximately 65.00% CLTV based on As-Is value
- Meaningful equity cushion at origination supported by BPO valuation
- Market comps and listings support value in the high \$700,000 to low \$800,000 range
- Estimated ~65-day marketing time suggests reasonable liquidity
- Property shows recent remodel
- LARD5 zoning and SFR + ADU characterization may provide additional flexibility (subject to verification)

5. Possible Concerns

- Exit relies on borrower's ability to sell within a 12-month term
- Property located on a high-traffic street, which may impact buyer appeal

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

Pledged 0%

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| | |
|------------------------|--------------|
| Loan amount | \$507,000 |
| Estimated Closing Date | Apr 10, 2026 |
| Sold Rate | 11.00% |
| Min. Investment | \$50,700 |
| IRA Eligible | No |

Investors

Number of pledges (0)

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

[View Loan Status](#)

Contact Sponsors

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

Financial

Offering Type : Debt
Sold Rate: 11.00%
Minimum Raise Amount: \$0
Minimum Investment Amount: \$50,700
Loan amount: \$507,000
Lien position: 1ST
Borrower Credit Score: 870
LTV/CLTV: 65.00%
Deal Type: Cash Out
Loan Term Length: 12
Property Condition: No Rehab
Regulation Type: 10238 Multi Lender
IRA Eligible: No
Loan Type: Cash-Out
Guaranteed Interest: 6 months
Prepaid Interest: 3 months
BPO Valuation: \$780,000
LTV: 65.00%
Expected Rental Income: \$3,500
Net.LTV: 62.93%
Number of Fractional Interests: 10
Exit Strategy: Property Sale
Protective Equity: \$273,000
Monthly Lender Payment: \$4,647.50

Property Overview

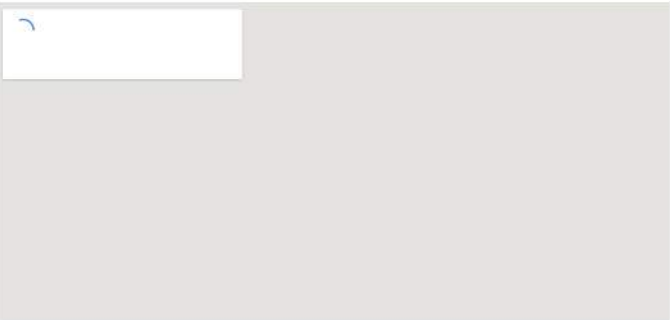
1820 Martin Luther King Blvd , Los Angeles, CA 90062,

Property 1 Address

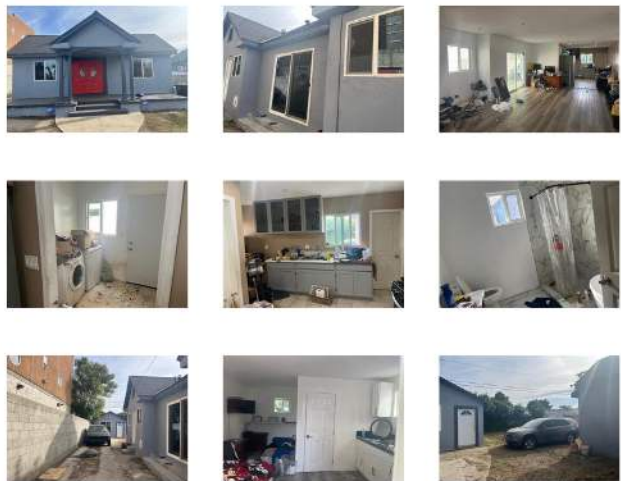
Street: 1820 Martin Luther King Blvd.
City: Los Angeles
County: Los Angeles
Postal Code: 90062

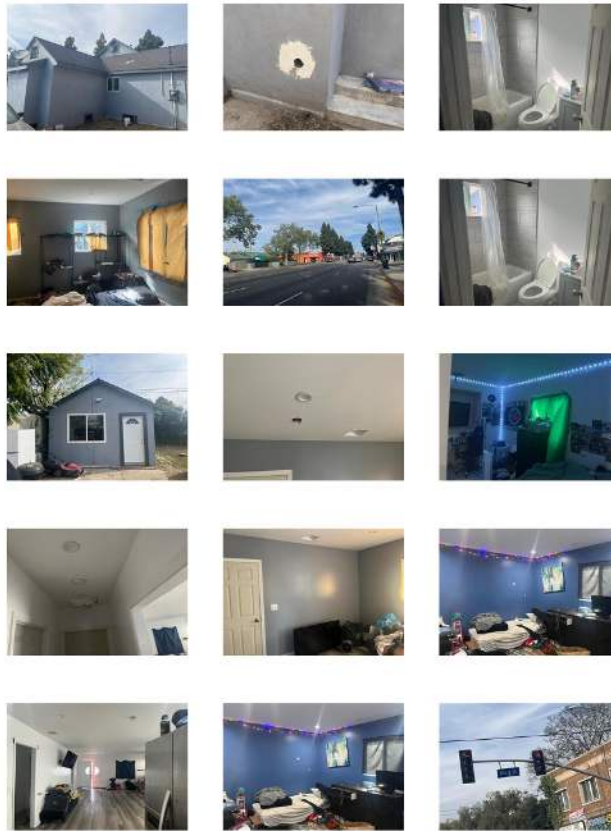
Property 1 Highlights

Property Type: Mixed Use
Appraised Value: \$780,000
Total Rentable SF: 1,397
Price per SqFt: \$558.34
Lot Size: 5,732
Stories: 1
Total Rooms: 5
Bedrooms: 3
Bathrooms: 2
Exterior Wall: Stucco
Year Built: 2026 Remodel
Occupancy: Non-Owner Occupied
County: Los Angeles
Zoning: LAROS
APN: 5022-001-026



Photos





Documents

- [Greene_-_BPO_-_780k_-_3-30-26.pdf \(application/pdf, 1073307KB\)](#)
- [Greene_-_Property_Profile.pdf \(application/pdf, 713812KB\)](#)
- [Greene_-_Preliminary_Report.pdf \(application/pdf, 449118KB\)](#)
- [Greene_-_Preliminary_Report_-_SI_clear.pdf \(application/pdf, 145801KB\)](#)

Investor Questions

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