

\$455,000 1st TD, 10.00%, 64.54% LTV, Purchase, NOO, SFR, 18 Mos. Term, 6 Mos. Guar. Int., \$45,500 Min Inv., Los Angeles, CA

Los Angeles, CA, 90002



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Overview

1. Loan Purpose

The borrower is seeking a \$455,000 business-purpose acquisition 1st TD loan to purchase the Non-Owner-Occupied single-family residence in Los Angeles. The borrower is a successful real estate investor and owner of JP Hauling Services, Inc. The new owners signed the Purchase Agreement for \$520,000 in February 2026 and released their \$15,000 earnest money deposit to the Property Owner. The buyers/borrowers during Feb. – April 2026 invested est. \$70k to remodel the property which is now valued at \$705,000. The buyers now plan to close on their purchase and either rent or sell the property.

The property will be owned by JP Hauling Services, Inc. (JP) and DVL Processing and Marketing, Inc. (DVL) The borrower will be JP Hauling Services, Inc. and DVL will sign the Deed of Trust and the Non-Borrowing Co-Owner Consent and Joinder to Deed of Trust. JP will be on Title and on the Note and DVL will be on Title only.

The borrowers are putting a down payment of 12.5% or \$56,875 + Closing Costs. Loan proceeds will be used for the purchase of the property, with additional borrower plans tied to rental strategy and additional property improvements. The 18-month term is consistent with bridge financing designed to provide time for stabilization, refinance, or sale.

2. Property Description

The collateral is a detached single-family residence in Los Angeles, CA 90002 containing approximately 1,310 square feet with 3 bedrooms and 2 bathrooms on a 4,763 square foot lot. Public records indicate the home was originally built in 1926 and zoning is reported as LCR2*, which may provide added utility or future use flexibility, subject to independent verification.

The home is recently remodeled with updated flooring, paint, fixtures, and windows. The Broker Price Opinion indicates an As-Is value of approximately \$705,000 and the Appraisal values the property at \$730,000. CrowdTrustDeed is using the \$705k value for our loan.

The investment is secured by a 1st Trust Deed. Based on the stated loan amount of \$455,000 and the \$705,000 As-Is value, the loan-to-value is approximately 64.5%.

3. Investment Summary

Investors are participating in a fractional interest of a \$455,000 loan secured in 1st lien position against the subject property. The Sold Rate is 10.00% with an 18 month, interest only structure, followed by balloon repayment of outstanding principal at maturity. Monthly payments to the Investors will be \$3,791.67.

The loan provides six months of guaranteed interest at the borrower level, subject to final loan documentation and closing. Investors acquire fractional beneficial interests in the Trust Deed, and interest collections are distributed pro-rata according to each investor's participation amount.

This structure is typical of short-duration private credit secured by residential real estate collateral, with repayment expected through refinance, sale, or other borrower liquidity event prior to maturity.

4. What We Like

- From a credit perspective, the most notable strength is the moderate leverage level. A 65% CLTV based on the current As-Is valuation provides a meaningful equity cushion beneath the debt position.
- The loan is secured in 1st position, which is generally the strongest lien position in the capital stack.
- The property appears to be in improved condition with recent remodeling already completed, which may reduce near-term deferred maintenance risk versus heavy rehabilitation projects.
- The Los Angeles infill location benefits from a large and established housing market with ongoing demand from both owner-users and rental occupants, supporting multiple potential exit paths.
- The short-term bridge structure also creates a defined timeline for execution rather than an open-ended hold.
- BPO of \$705k and Appraisal of \$730k

5. Possible Concerns

- Borrower needs to close quickly

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.

Pledged 0%

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Loan amount	\$455,000
Estimated Closing Date	Apr 29, 2026
Sold Rate	10.00%
Min. Investment	\$45,500
IRA Eligible	Yes

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



Mr. Sandy MacDougall

Financial

Offering Type : Debt
 Sold Rate: 10.00%
 Minimum Raise Amount: \$455,000
 Minimum Investment Amount: \$45,500
 Loan amount: \$455,000
 Lien position: 1ST
 Borrower Credit Score: 660
 LTV/CLTV: 0.00%
 Deal Type: Purchase
 Loan Term Length: 18
 Property Condition: No Rehab
 Regulation Type: 10238 Multi Lender
 IRA Eligible: Yes
 BPO Valuation: \$705,000
 Loan Type: Purchase
 Purchase Price: \$520,000
 Down Payment: \$65,000
 Guaranteed Interest: 6 months
 LTV: 64.53%
 Expected Rental Income: \$3,500/mo.
 Appraisal Valuation: \$730,000
 Number of Fractional Interests: 10
 Exit Strategy: Sell Property
 Protective Equity: \$250,000
 Monthly Lender Payment: \$3,791.67

Property Overview

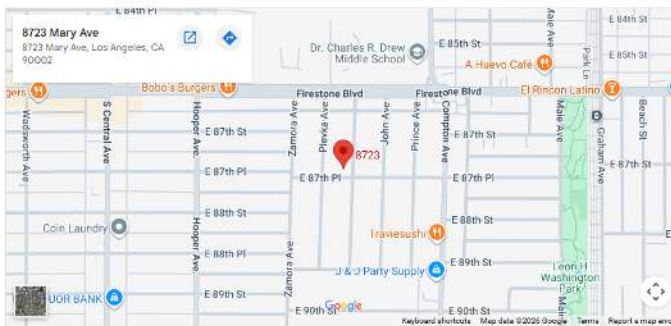
8723 Mary Ave., Los Angeles CA 90002,

Property 1 Address

Street: 8723 Mary Ave.
City: Los Angeles
County: Los Angeles
Postal Code: 90002

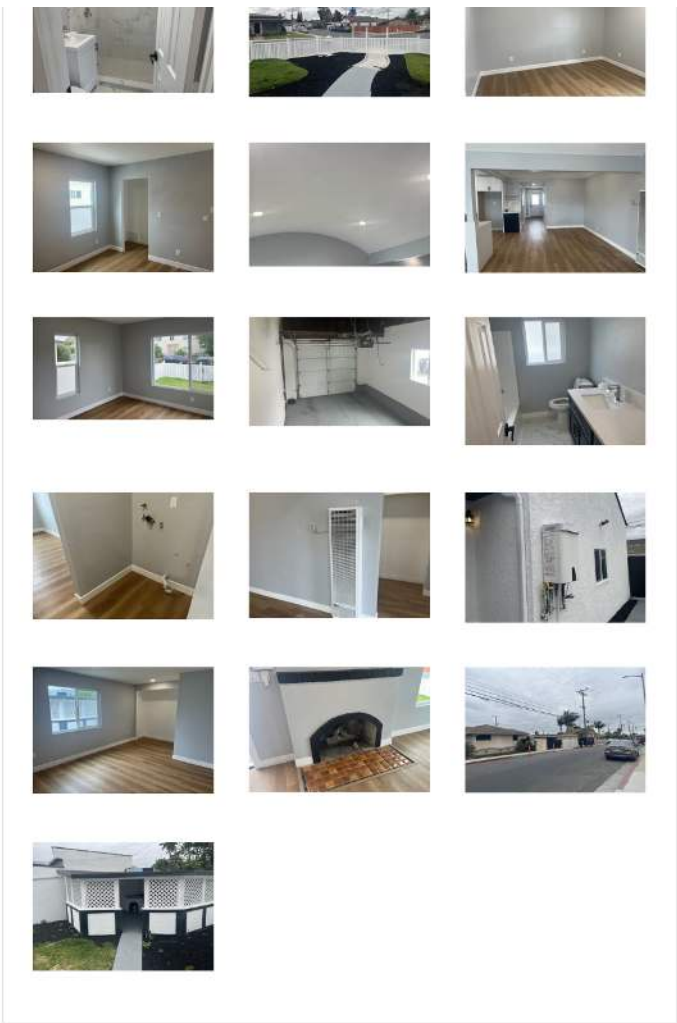
Property 1 Highlights

Property Type: SFR
 Appraised Value: \$730,000
 Broker price Opinion Value: \$705,000
 Total Rentable SF: 1,310
 Price per SqFt: \$538
 Lot Size: 4,763 s.f.
 Stories: 1
 Total Room: 5
 Bedrooms: 3
 Bathrooms: 2
 Exterior Wall: Stucco
 Year Built: 1926 and remodeled in 2026
 Occupancy: Non-Owner Occupied
 County: Los Angeles
 Zoning:
 APN: 6043-018-011



Photos





- Documents**
- [Perez_-_Prelim PDF \(application/pdf, 1153291KB\)](#)
 - [Perez_-_Property_Profile_\(Mary_Ave\) pdf \(application/pdf, 664104KB\)](#)
 - [Perez_-_BPO_-_705k_4-23-26.pdf \(application/pdf, 1197505KB\)](#)
 - [Perez_-_Appraisal_-_8723_MARY_AVE_LOS_ANGELES_CA_90002-1240__730k pdf \(application/pdf, 4831205KB\)](#)

Investor Questions

Write your question here ...

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