

\$500,000 2nd TD @ 11.50%, Condo, 59.92% CLTV, 58.38% Net CLTV, Cash-Out Refi, OO, 18 Mos. Term, 6 Mos. Guar. Int., 6 Mos. Prep. Int., Min. Inv. \$50,000, "Hancock Park", Los Angeles, CA
 Los Angeles, CA, 90036



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Overview

Loan Summary

711 FICO borrower is seeking a 2nd TD business purpose cash out refinance on this owner occupied condo in the "Faubourg St. Denis" luxury boutique 22-unit condo complex in the highly desirable Hancock Park / Mid-Wilshire area of Los Angeles. The loan proceeds will be used to pay off an existing and in good standing \$345,000 business purpose 2nd TD and the balance used to complete a memoir and related intellectual property project centered on her late husband, celebrity, Gene Kelly. The borrower intends to monetize this project through publishing, live productions, and related intellectual property revenue streams.

The 1st TD loan is current, in good standing with a principal balance of \$758,302 with US Bank with a 5.78% fixed 30 year rate, a P111 monthly payment of \$5,100, maturing in January 2040.

Property Description:

The subject property is located at Faubourg St. Denis, a French Normandy styled, luxury boutique 22-unit condo complex in the highly desirable Hancock Park / Mid-Wilshire area of Los Angeles. The unit is a large, corner-positioned, tri-level residence offering approximately 2,991 square feet with 3 bedrooms and 5 bathrooms, making it one of the largest and most unique units in the building with added privacy. The complex features strong amenities including a pool, spa/jacuzzi, fitness center, gated access, secured parking, and landscaped courtyard areas. The unit itself includes custom interior finishes such as imported flooring, upgraded fixtures, a fireplace, and a private patio. Valued at approximately \$2.1M 30 Day Quick Sale, the asset is supported by strong comparable sales and benefits from proximity to Beverly Hills, The Grove, and major retail and employment hubs. Overall, this is a high-quality asset within a well-amenitized, boutique complex, with the added premium of a larger corner unit.

Investment Summary: This is a 2nd Trust Deed with 59.92% CLTV and 58.38% Net CLTV on a recent BPO value of \$2,200,000 sales price, this loan uses the \$2,100,000 Quick Sale value, with 6 months Guaranteed Interest and 6 months Prepaid Interest, yielding a 11.60% annualized return. The minimum investment is \$50,000. The exit strategy is repayment through a publishing agreement and initial advance upon manuscript completion, followed by ongoing royalties and installment payments.

What we like about this Trust Deed opportunity:

- 711 FICO borrower
- Desirable Hancock Park, luxury condo complex
- 11.50% Investor Rate
- 6 months Prepaid Interest
- 6 months Guaranteed Interest

Possible concerns:

- Borrower would like to close quickly

Management

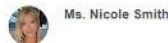
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Mr. Sandy MacDougall



Ms. Nicole Smith

Financial

Offering Type : Debt
 Sold Rate: 11.50%
 Minimum Raise Amount: \$500,000
 Minimum Investment Amount: \$50,000
 Loan amount: \$500,000
 Lien position: 2ND
 Borrower Credit Score: 711
 LTV/CLTV: 59.92%
 Deal Type: Cash Out

Pledged 0%

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Share Trust Deed Offering



Loan amount	\$500,000
Estimated Closing Date	Apr 10, 2026
Sold Rate	11.50%
Min. Investment	\$50,000
IRA Eligible	No

Investors

Number of pledges (0)

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

[View Loan Status](#)

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

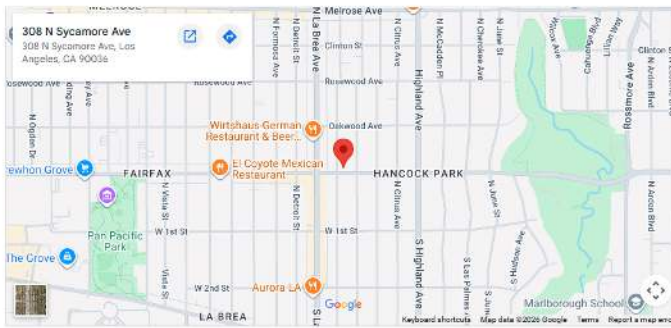
Sandy MacDougall
[Send Email Message](#)
 (949) 632-6145

Loan Term Length: 18
Property Condition: No Rehab
Regulation Type: 1023b Multi Lender
IRA Eligible: No
Loan Type: Cash-Out Refinance
Guaranteed Interest: 6 months
Prepaid Interest: 6 months
BPO 30 Day Quick Sale Valuation: \$2,100,000
1st TD Mortgage Information: \$758,392 @ 5.78% Fixed 30 Year, PITI \$5,110, maturing Jan. 2048
CLTV: 58.92%
Net CLTV: 58.38%
Number of Fractional Interests: 10
Exit Strategy: HELOC or Conventional Refinance
Protective Net Equity: \$874,063
Monthly Lender Payment: \$4,791

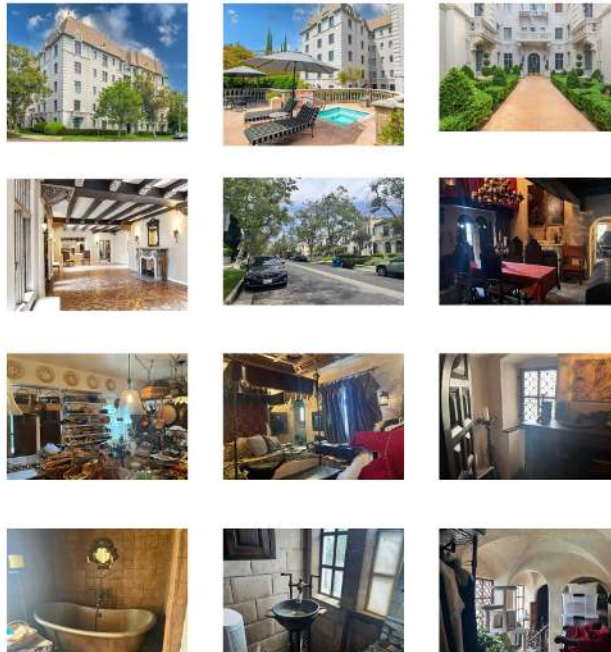
Property Overview

308 N Sycamore Ave, Apt 110, Los Angeles CA 90036

Bedrooms: 3
Bathrooms: 5
Exterior Wall: Stucco
Year Built: 1928
Occupancy: Owner Occupied
County: Los Angeles
Zoning: Multi-Family Residential
APN: 5525-031-028
Est. Closing Date: April 9, 2026



Photos





Documents

- [Kelly_-_2_100_000_30_DAY_QUICK_SALE_BPO_VALUE_REPORT.pdf \(application/pdf, 1911854KB\)](#)
- [Kelly_-_Prelim.pdf \(application/pdf, 1245422KB\)](#)
- [Kelly_-_Property_Profile.pdf \(application/pdf, 724022KB\)](#)

Investor Questions

Write your question here

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