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## Beyoncé and Jay-Z Secure \$57.75M Mortgage on Their \$88M Bel Air Mansion

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Power couple Beyoncé and Jay-Z have taken out a substantial mortgage on their \$88 million Los Angeles home, reinforcing the idea that even billionaires use strategic financing when managing real estate assets. According to a report by *The Daily Mail*, the music moguls secured a \$57.75 million mortgage earlier this year on their lavish Bel Air estate.

Despite their reported combined net worth of around \$3 billion, the celebrity pair chose to finance their primary residence in the hills of Los Angeles with a 30-year mortgage through

Morgan Stanley's Private Banking Division. The loan, reportedly taken out in April, carries a 5 percent interest rate for the first decade.

The decision adds to their already sizeable borrowing history on the property. In 2017, Beyoncé and Jay-Z initially borrowed \$52.8 million to purchase the mansion. According to *Daily Mail* records, they refinanced the same amount in 2021. With this latest mortgage, the couple's total borrowing on the estate now exceeds \$110 million.

Their eight-bedroom home, which consists of six interlinked structures, is spread across two acres in the upscale Bel Air neighborhood. Designed to resemble a private retreat, it includes four outdoor swimming pools, a spa facility, and a wellness center. For added security, the home is also equipped with bulletproof glass windows.

Financing large estates is nothing new for high-net-worth individuals, especially in a volatile economic climate. Importantly, a mortgage of this size does not necessarily signal financial stress. Beyoncé recently brought in more than \$400 million from her Cowboy Carter tour, while Jay-Z continues to expand his business ventures, including entertainment, alcohol, and sports investments.

Their appetite for bold real estate moves continues. In 2023, the Carters made headlines after paying a record-breaking \$200 million cash for a Malibu property designed by renowned Japanese architect Tadao Ando. The striking concrete residence set a new benchmark for California's most expensive home sale.

Their property portfolio extends beyond California. The couple owns a \$6.85 million penthouse in Manhattan's Tribeca neighborhood and a \$26 million estate in East Hampton, showcasing a bi-coastal lifestyle that matches their status as global entertainers and entrepreneurs.