



4 Reasons to use Investment Property Financing

If you're a real estate investor, property rehabber or builder, chances are at some point will need a loan for expenses. Borrowing from a bank would be easy if you have perfect credit history and a solid employment history. Unfortunately most people due to today's economy have to face the fact that they don't meet all the requirements for the loan. This is where we come in.

Most people don't know a thing about "hard money loans" and it is of no surprise that this is uncharted territory for you.

What is a Hard Money Loan?

Simply put, a "hard money loan" is a loan from a private investor that takes in account the property value along with your individual credit history.

Here are the top four reasons you should consider going with a hard money loan over a traditional loan:

1. We're Local. We come from the real estate industry. We know firsthand the obstacles that investors face when looking for a traditional loan. We say "YES" when the banks say "NO"!
2. Quick Approval. A conventional bank loan can be quite difficult and time-consuming, as they adhere to strict regulations often requiring extensive paperwork before you're ever approved, and sometimes the process can take up to a month, if not more. If you need to get a loan for a deal that is time-sensitive, such as a flip project where you need to acquire the property or a builder with a deadline, we can help you close the deal within a week!
3. Flexibility. We pride ourselves with being innovative with complex loan situations! We've proven time and time again to be more flexible than a conventional money lender. We take a personal look at each loan and work with each borrower which gives us the freedom to look at you as a person and not a number.
4. Borrower Circumstances. As a borrower with a need for a loan, you may have more than credit issues. When looking to approve or deny a loan, banks also often look for issues such as liens, judgements, property disputes, divorce, foreclosure or unemployment on which to base your approval on. At Investment Property Financing we base the loan on the value of the property first, and the financial strength of the borrower second. Our interest rates are often higher due to this,

but this ensures that almost anyone building, flipping, or investing in a property is able to quickly and easily get a loan from us to fit their needs.

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