



Using a Hard Money Loan gives you an alternative to a traditional Bank Loan

In the world of real estate lending, banks and conventional lenders only go by one thing: your credit score. They do not take into account that when you are looking to buy an investment property chances are that your credit score has taken a hit based on your spending and your mortgage in your primary residence.

By seeing beyond your credit score, [Investment Property Financing](#) will give you a chance to capitalize on a property that you want to convert into a [Fix and Flip](#) or [a rental property](#) that you will miss out on if you attempt to obtain a traditional loan.

We see beyond your credit score

We understand this at [Investment Property Financing](#) and that's why we look beyond the credit score and see the people who come to us when they need help getting a loan for Memphis real estate. Because we offer private money, hard money loans, Memphis residents and others throughout the Mid-South discover that they can successfully complete real estate deals that they thought they had lost.

Here's how we look past just your credit score:

First, the value of the property is important when we look at a situation. We want to make sure that there's enough equity in the property to assure the safety of the loan. We believe that it's strong testimony to the character of a borrower when he or she is willing to have a significant personal investment in the property they are borrowing on. It shows a commitment. Second, we need to see a basic ability and willingness in borrowers to meet their obligations. We understand that going through a rough patch in a person's life can knock down a credit score and although the situation was temporary, it can badly impact that credit score for a long time. So even though an applicant's credit score may not be the best, the ability and willingness to keep up payments is there.

Our personal promise

We look at you as an individual when you apply for a hard money loan at [Investment Property Financing](#). Your specific situation and property are what matters to us.

Feel free to give us a call, fill out our [online application on our website](#) or drop us an [email](#). We promise to give you the individualized, personal attention you deserve.