



## Want to invest in Memphis Real Estate?

Have you become motivated to get in on the “Fix and Flip” movement that dominates the HGTV network? Want to become a savvy investor in the growing Memphis real estate market? You’ll want to know more about **fix and flip loans**. Investment Property Financing specializes in getting you the money you will need with our non-traditional lending as we make it easy to get a hard money loan! Fix and flip loans are essentially hard money loans that allow you to do two things quite effectively.

1. The Fix: Acquiring distressed property quickly and cheaply, for the purpose of potentially fully funded major renovations.
2. The Flip: the newly fixed property is sold at a considerable profit.

A fix and flip loan is used exclusively for a single-family home, allowing investors to purchase distressed properties or fixer uppers to fix the damage, improve the home's value and flip it for a profit. As an investor, your goals are:

1. Minimizing renovation expenses

2. Maximizing market value of the home
3. Retaining the property for as little as time as possible

Let's say you want to buy one or more properties in order to sell them quickly at a profit. A traditional loan can't really get you there. The down payment is too large, the approval process too long, there's no money for renovations, and it's difficult to obtain multiple properties. [Hard money](#) can help provide you the money needed to purchase real estate as quickly as possible.

## **Money for Major Renovations**

Once you have your eyes set on an investment property, you buy it. More than likely, there's a ton of things you'll need to fix up and refurbish to make it livable again. In the end, those repair costs start to add up to many thousands of dollars. That's not even including the cost of equipment needed for the repairs.

Fix and flip loans are based on the ARV (after-repair-value). This means they include money for closing costs and major renovations.

## **Flip a Little More**

Hard money loans are short term loans, meaning that they force you to work hard but with a very high return. This encourages many real estate investors to accomplish their projects quickly and reasonably to avoid any potential losses.

Or, maybe you're looking to make more profit with multiple homes. If you're familiar with house flipping, then working on house after house shouldn't be a terrifying challenge. The loans provide you with the money you need to purchase the homes quickly before they sell to someone else. Once you buy the homes, you continue to fix up what you need in order to sell them at a higher cost than purchased. If you're able to finish the project and successfully sell the property at a higher cost after purchase and repairs, you'll have profited from your investment.

Before you can even think about starting, however, you'll need a loan. Investment Property Financing provides fix and flip loans to get ahead with your real estate investments. We want to help you grow financially through your property.

## **Get Ahead and Stay There**

Hard money loans are designed for quick turn around and high profit. However, never jump into a loan unless you know for certain you are going to make a higher profit. In real estate you need to be able to sell off the property quickly. So, be sure it's a good one.

It is extremely important to look at the loan to value ratio. In order for you to prosper in your business, you need to make sure that your profit, or value, will be higher than the loan. This is important to look at. You don't want to lose your profit. In order for you to excel in your business, you need to make a profit. The more you make, the more you can stay ahead of the game.

If you are looking fix and flip loans for your house flipping project, call us at (901) 844-3333 or [apply online](#) to get pre-qualified for your loan today.