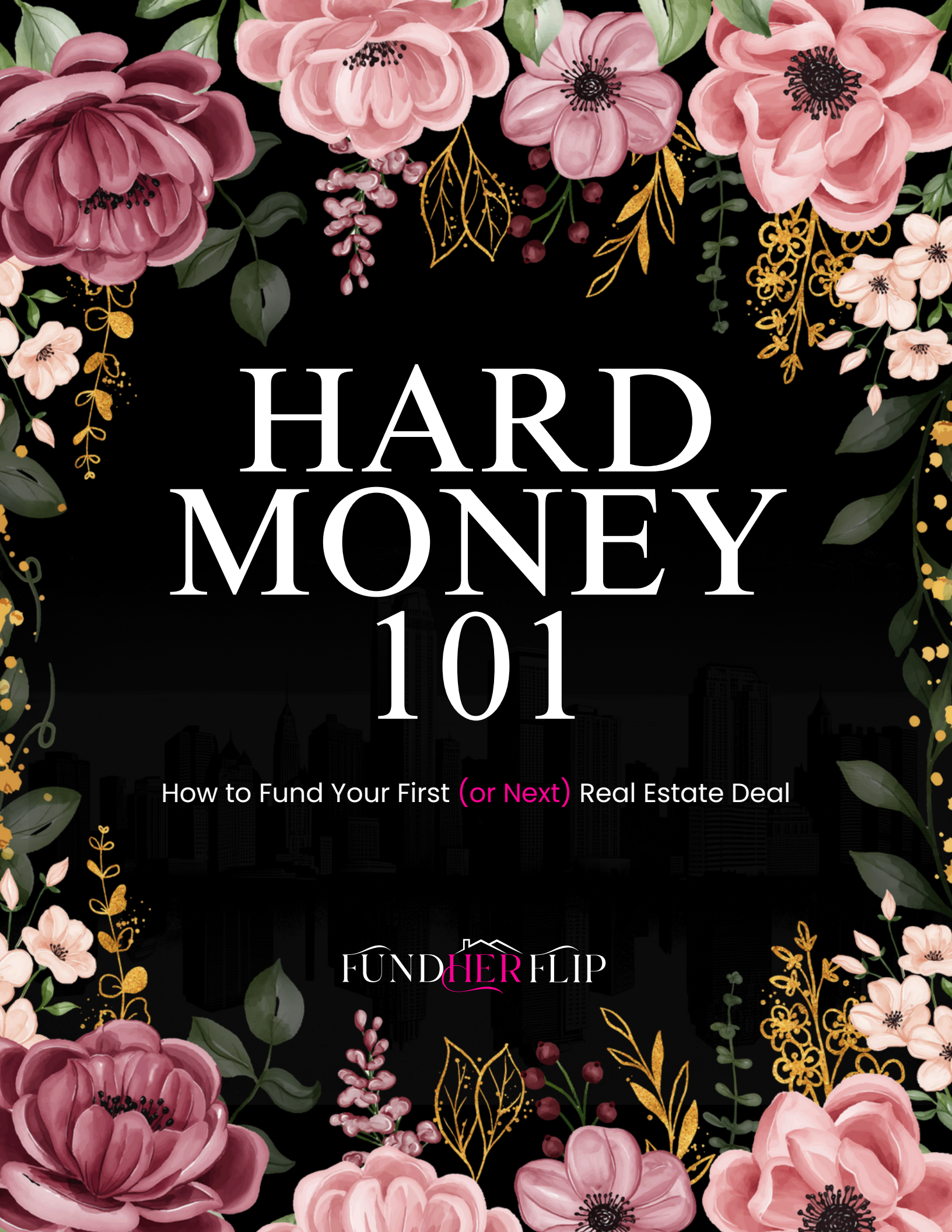




HARD MONEY 101

How to Fund Your First (or Next) Real Estate Deal

FUNDHERFLIP

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CHAPTER 1

What is Hard Money?





Introduction: Why Hard Money 101?

The Biggest Barrier to Real Estate Investing is Access to Capital.

You've probably heard that real estate is one of the best ways to build wealth. But if you're like most new investors, the biggest question on your mind is:

"How do I fund my deals?"

Traditional bank loans can be slow, restrictive and often require perfect credit, years of income history, and large down payments. For many investors—especially those just starting out—that's simply not an option.

That's where hard money loans come in.

How Hard Money Makes Investing Possible

Hard money lending is a fast, flexible financing solution designed specifically for real estate investors. Unlike traditional loans, hard money lenders focus on the value of the property—not just your credit score or personal income.

With the right strategy and lender, hard money can help you:

- Buy, renovate, and flip properties for profit
- Build a long-term rental portfolio
- Finance new construction projects
- Refinance and pull equity out of your properties



***The Biggest Barrier to Real Estate
Investing is Access to Capital***



Who This Guide Is For

This guide is designed for **new and aspiring real estate investors** who want to:

- Understand **how hard money loans work**
- Learn the **best ways to use hard money** to grow their portfolio
- Avoid **common mistakes** that can cost time and money
- Get **actionable steps** to secure funding for their next deal

If you're ready to break into real estate investing (or scale faster), this guide will give you the knowledge and confidence to **use hard money the right way.**



Chapter 1: What is Hard Money?

Hard money loans are **short-term, asset-based loans** used by real estate investors to purchase, renovate, or refinance investment properties. Unlike traditional mortgages that focus on your personal income, credit score, and employment history, hard money lenders prioritize the **value of the property and the investment potential**.

Hard Money vs. Traditional Loans: What's the Difference?

Feature	Hard Money Loan	Traditional Loan
Approval Based on	Property value and investment potential	Personal credit & income history
Speed of Funding	Fast (as little as a few days)	Slow (30-60 days)
Loan Term	Short-term (6-24 months)	Long-term 15-30 years
Interest Rates	Higher (8-15%)	Lower (3-7%)
Down Payment	Typically 10-25%	Typically 3-20%
Best For	Flippers, rental investors, short-term projects	Homebuyers, long-term investors

Hard money is ideal for **investors who need fast, flexible funding**—whether for a **fix and flip, buy-and-hold, or new construction project**.

Why Investors Use Hard Money Loans

Traditional bank loans can be great for long-term financing, but they come with **strict requirements and slow approval times**.

Hard money lenders, on the other hand, make funding accessible—even for new investors—by offering:

- **Fast Approvals & Funding** – Get approved in **days, not months** so you never miss a deal.
- **Flexible Qualifications** – Loan approval is **based on the property**, not just your credit or income.
- **Short-Term Financing** – Perfect for flips and projects that need quick turnaround times.
- **Leverage for Growth** – Use hard money to **scale faster** and take on more deals at once.

Is Hard Money Right for You?

If you're looking for a **quick, flexible way to fund your next investment property**, hard money could be your best financing option. In the next chapter, we'll break down exactly how these loans work—so you can confidently use them to grow your portfolio.



Who should Use Hard Money?

Hard money loans are best suited for:

- **Fix & Flippers** – Investors who buy properties, renovate them, and sell for a profit.
- **Buy & Hold Investors** – Those who purchase rental properties and refinance later.
- **New Construction Builders** – Investors developing properties from the ground up.
- **Investors Who Need Fast Capital** – Those who can't wait for a slow bank approval.

CHAPTER 2

How Hard Money Loans Work





Chapter 2: How Hard Money Loans Work

Hard money loans are **short-term real estate investment loans** secured by the property itself rather than the borrower's creditworthiness. These loans are typically used for projects where speed, flexibility, and short-term financing are essential—such as **fix-and-flip deals, rental investments, and new construction projects.**

Hard money lenders focus on two key factors when evaluating a loan:

1. **The Value of the Property** – Lenders determine how much they're willing to lend based on the property's **Loan-to-Value (LTV)** or **After-Repair Value (ARV)**.
2. **The Investment Potential** – Lenders assess whether the deal makes financial sense and how the investor plans to repay the loan (exit strategy).
3. Unlike traditional banks, **hard money lenders do not require extensive income verification, W-2s, or tax returns.** Instead, they look at the deal itself and the investor's experience level.

Key Loan Terms & Features

When using hard money, it's important to understand the typical loan structure. Here are the most common terms:

Loan Amount – Typically **70-90% of the purchase price** or **up to 100% of rehab costs** (depending on the lender).

Loan Term – Short-term loans ranging from **6 to 24 months.**

Interest Rates – Typically **8-15%**, depending on experience, deal type, and lender.

Points (Origination Fees) – Usually **1-4% of the loan amount**, paid at closing.

Down Payment – Investors often need to bring **10-25% of the purchase price** as skin in the game.

Repayment Structure – Interest-only payments during the loan term, with the principal due at the end (balloon payment).

Loan-to-Value (LTV) vs. After-Repair Value (ARV): What You Need to Know

Most hard money lenders base their loan amount on either LTV or ARV:

- **Loan-to-Value (LTV):** The loan amount as a percentage of the property's current value.

Example: If a lender offers **80% LTV** on a **\$200,000** property, they'll lend **\$160,000**.

- **After-Repair Value (ARV):** The loan amount as a percentage of the property's projected value after renovations.

Example: If a property will be worth **\$300,000** after rehab, and the lender offers **70% ARV**, the max loan amount would be **\$210,000**.

Understanding these calculations helps investors determine how much funding they can secure and how much capital they need to bring to the deal.

How Do Hard Money Lenders Get Paid?

Lenders make money through:

1. **Interest Payments** – Investors pay **monthly interest-only payments** during the loan term.
2. **Origination Fees (Points)** – A **one-time fee at closing** (typically 1-4% of the loan amount).
3. **Other Fees** – Some lenders charge processing, underwriting, or appraisal fees.

Since hard money loans are short-term, lenders expect to be paid back **within months, not years**.

How Do Investors Repay Hard Money Loans? (Exit Strategies)

Before approving a loan, lenders want to see a clear exit strategy—how you plan to repay the loan when the term ends.

Common exit strategies include:

- **Flipping & Selling the Property** – Sell at a profit and pay off the loan.
- **Refinancing into a Long-Term Loan** – Refinance into a conventional or DSCR loan and hold the property as a rental.
- **Selling to Another Investor** – Wholesale or assign the contract for a quick profit.

Having a solid exit strategy ensures you don't get stuck with a high-interest short-term loan.

FINAL THOUGHTS

When Does Hard Money Make Sense?

Hard money loans are the best option when:

- You need fast funding to secure a deal before the competition.
- You're flipping a property and need short-term capital for purchase & rehab.
- You have equity in a property and want to cash out to fund more deals.
- You're investing in a property that banks won't finance due to its condition.



Hard money isn't for every situation. If you're buying a property to live in or looking for long-term, low-interest financing, a traditional mortgage may be a better fit.

Understanding the Hard Money Advantage

Hard money loans offer speed, flexibility, and accessibility, making them a powerful tool for real estate investors. However, they also come with higher interest rates and shorter terms, so it's crucial to use them strategically. In the next chapter, we'll dive into the different types of hard money loans and how to choose the right one for your investment goals.

CHAPTER 3

The Types of Hard Money Loans



Chapter 3: The Types of Hard Money Loans & How to Use Them

Not all real estate deals are the same—so neither are hard money loans. Depending on your investment strategy, you'll need different types of financing. In this chapter, we'll break down the most common types of hard money loans, when to use them, and how they work.

1. Fix & Flip Loans – Short-Term Funding for Quick Profits

Best For: Investors who buy distressed properties, renovate them, and sell for a profit.

How It Works:

- Provides funding for both the purchase price and renovation costs.
- Typically covers 70-90% of the purchase price and 100% of rehab costs.
- Short-term loan (6-18 months) with interest-only payments until the property is sold.

When to Use It:

- ✓ When you find a fixer-upper that needs repairs before it can be resold.
- ✓ When you need fast funding to compete with cash buyers.
- ✓ When you plan to sell quickly and repay the loan within months.

2. Fix & Hold Loans – The Bridge to Long-Term Wealth

Best For: Investors who want to renovate a property and hold it as a rental.

How It Works:

- Provides financing for purchase and rehab, like a fix & flip loan.
- Designed for investors who plan to refinance into a long-term rental loan (DSCR or conventional loan).
- Typically structured as interest-only payments for 6-24 months until refinance.

When to Use It:

- When you want to buy, rehab, and rent out a property instead of selling it.
- When you plan to refinance into a traditional or DSCR loan after renovations.
- When you want to increase property value before securing long-term financing.

3. DSCR (Debt Service Coverage Ratio) Loans – The Best Loan for Rental Investors

Best For: Investors looking for long-term financing for rental properties.

How It Works:

- Loan approval is based on property cash flow, NOT personal income or W-2s.
- Lenders evaluate the Debt Service Coverage Ratio (DSCR)—the property's ability to generate enough rental income to cover the loan payments.
- Offers longer terms (typically 30 years), lower interest rates, and no tax return requirements.

When to Use It:

- When you own or are buying rental properties and need a mortgage without income verification.
- When you want a long-term loan with predictable payments.
- When you need to refinance a property you acquired using hard money.

4. Commercial Hard Money Loans – For Multi-Family & Mixed-Use Properties

Best For: Investors buying multi-family properties, mixed-use buildings, or commercial real estate.

How It Works:

- Provides fast, flexible financing for commercial investments without strict bank requirements.
- Typically structured as a short-term bridge loan (6-24 months) with interest-only payments.
- Can be refinanced into a long-term commercial mortgage once stabilized.

When to Use It:

- When you need short-term capital to acquire or renovate a commercial property.
- When traditional lenders won't finance a multi-family or mixed-use deal due to occupancy issues.
- When you plan to refinance into a long-term commercial loan after increasing property value.

5. New Construction Loans – Funding to Build from the Ground Up

Best For: Investors or developers building new properties from the ground up.

How It Works:

- Funds both the land purchase and construction costs.
- Typically short-term (6-24 months), covering staged construction draws as the project progresses.
- Often refinanced into a traditional mortgage or sold upon completion.

When to Use It:

- When you're building a single-family, multi-family, or commercial property.
- When you need capital upfront to cover construction costs.
- When you plan to sell or refinance after construction is complete.

6. Cash-Out Refinance Loans – Unlocking Your Equity for More Deals

Best For: Investors who want to pull equity from an existing property to reinvest.

How It Works:

- Allows investors to refinance and withdraw cash from a property's equity.
- Loan amount is based on property value (typically up to 75-80% LTV).
- Can be used for buying new properties, renovations, or paying off other loans.

When to Use It:

- When you need liquidity to fund your next deal.
- When you want to pay off high-interest debt or reinvest in another project.
- When your property has significant appreciation and you want to tap into that equity.

7. Rate & Term Refinance Loans – Lowering Costs & Improving Terms

Best For: Investors looking to lower their interest rate or extend their loan term.

How It Works:

- Replaces an existing loan with better terms (lower rate or longer term).
- Can convert a short-term hard money loan into long-term financing.
- Helps reduce monthly payments and increase cash flow.

When to Use It:

- When interest rates drop, and you want to secure a lower payment.
- When you need to transition from a short-term loan (fix & flip or hard money) to a long-term mortgage.
- When you want to stabilize a rental property with better financing



Choosing the Right Hard Money Loan for Your Investment

Each loan type serves a specific purpose, so choosing the right one depends on your investment strategy, goals, and timeline.

Investment Goal	Best Loan Option
Flipping houses for profit	Fix & Flip Loan
Buying, rehabbing, and keeping rentals	Fix & Hold Loan
Long term financing for rental properties	DSCR Loan
Funding for multi-family & commercial deals	Commercial Loan
Building new properties from the ground up	New Construction Loan
Pulling cash out of a property for reinvestment	Cash-Out Refinance
Lowering interest rates or improving loan terms	Rate & Term Refinance

By understanding the different types of hard money loans, you can leverage the right financing strategy to grow your real estate portfolio faster.

CHAPTER 4

How to Qualify for a Hard Money Loan



Chapter 4: How to Qualify for a Hard Money Loan

Hard money loans are one of the fastest and most flexible ways to fund real estate investments—but not everyone gets approved. While these loans don't have the strict income and credit requirements of traditional mortgages, lenders still have specific criteria they look for.

In this chapter, you'll learn exactly what hard money lenders evaluate, how to increase your chances of approval, and what documents you need to get funded fast.

What Do Hard Money Lenders Look For?

Unlike banks, hard money lenders focus on the deal more than your personal finances. However, they still assess several key factors before approving your loan.

1. The Deal Itself (Property Value & Investment Potential)

Hard money lenders prioritize the property's **Loan-to-Value (LTV)** or **After-Repair Value (ARV)** to determine how much they're willing to lend.

- **LTV (Loan-to-Value)** – The loan amount compared to the property's current value.
- **ARV (After-Repair Value)** – The loan amount based on the projected value after renovations.

Example: If a lender offers **70% ARV** on a property expected to be worth **\$300,000 after rehab**, they might lend up to **\$210,000**.

💡 **Tip:** The **better** the deal (higher profit potential), the **more likely** you are to get approved.

2. Your Down Payment (Skin in the Game)

Most hard money lenders require investors to bring some cash to the deal—typically 10-25% of the purchase price.

- This protects the lender and shows you have financial commitment to the project.
- The more experience and successful deals you have, the lower your down payment may be.

💡 **Tip:** If you don't have enough cash, **some investors** partner with **private lenders** or use a **HELOC** (home equity line of credit) to fund their down payment.

*FundHer Flip does have relationships with lenders that offer zero down options.

3. Your Exit Strategy (How You'll Pay Back the Loan)

Since hard money loans are short-term (6-24 months), lenders want to know how you plan to pay them back.

Common exit strategies include:

- Flipping & Selling the Property – Sell at a profit and repay the loan.
- Refinancing into a Long-Term Loan – Transition to a DSCR or traditional mortgage.
- Selling to Another Investor – Wholesale the deal for a quick profit.

💡 **Tip:** Having a clear, **realistic** exit strategy increases your approval odds.

4. Your Experience Level (But New Investors Can Still Qualify!)

Experienced investors who have completed multiple successful flips or rental projects are lower risk for lenders. However, if you're new to real estate investing, you can still get approved!

How new investors can qualify:

- Partner with an experienced investor to boost credibility.
- Bring a strong deal to the table with high-profit potential.
- Showcase a well-thought-out plan with accurate rehab estimates and a solid exit strategy.

💡 **Tip:** Some lenders offer **first-time investor** programs—ask about them!

5. Your Financial Stability (But Credit Score Matters Less)

Hard money lenders are more concerned with the deal than your personal finances, but they still check:

- **Credit Score** – Many lenders accept scores as low as 600, but a higher score (700+) may get you better terms.
- **Cash Reserves** – Some lenders want to see that you have enough reserves to cover loan payments and unexpected costs.
- **Past Foreclosures or Bankruptcies** – While not always a dealbreaker, some lenders may charge higher rates if you have these on your credit.

💡 **Tip:** Bad credit? Some lenders will approve loans based on the strength of the deal alone. Others may allow a **co-borrower with stronger credit**.

*FundHer Flip does have relationships with repair specialists if you need help.

What Documents Do You Need to Apply for a Hard Money Loan?

Hard money lenders don't require nearly as much paperwork as banks, but you'll still need some key documents:

1. **Property Address & Purchase Contract** – To verify the deal details.
2. **Scope of Work & Rehab Budget** – If applicable, to assess project feasibility.
3. **Estimated After-Repair Value (ARV)** – To determine the loan amount.
4. **Personal ID & Business Entity Documents** – If borrowing under an LLC.
5. **Proof of Funds** – To confirm you have the down payment and reserves.
6. **Exit Strategy Plan** – To show how you'll repay the loan.

💡 **Tip: The faster you submit these documents, the faster you can close.** Some hard money loans can fund in as little as **5-7 days!**

How to Increase Your Chances of Hard Money Loan Approval

Want to improve your approval odds and get better loan terms?

Follow these tips:

- **Find a Strong Deal** – The better the investment potential, the easier it is to get funded.
- **Have a Clear Exit Strategy** – Lenders want to know how you'll pay them back.
- **Show Cash Reserves** – Having extra funds for emergencies makes you a lower-risk borrower.
- **Partner with an Experienced Investor** – If you're new, teaming up can boost lender confidence.
- **Build Relationships with Lenders** – Working with the same lender on multiple deals can get you better terms over time.

💡 **Tip: Not all hard money lenders are the same!** Some specialize in fix & flips, while others focus on rentals or new construction. **Find a lender that matches your investment strategy.**



Final Thoughts: Getting Approved & Moving Fast

Qualifying for a hard money loan is **easier than getting a traditional mortgage**—but you still need to present a **solid deal, a clear exit strategy**, and some skin in the game in most cases.

By understanding what lenders look for and preparing your application properly, you can **get approved faster and secure the funding you need to grow your real estate business**.

Next Up: The Hard Money Loan Process

Now that you know how to qualify, let's walk through the entire loan process—from application to closing—so you can get funded fast.

CHAPTER 5

The Hard Money Loan Process Step-by-Step



THE PROCESS

01

STEP 1: FIND A STRONG INVESTMENT DEAL

Hard money lenders focus on the deal itself, so having a great investment opportunity is key.

02

STEP 2: CHOOSE THE RIGHT HARD MONEY LENDER

Which lender you choose will depend on the type of deal you'll be seeking funding for.

03

STEP 3: SUBMIT YOUR LOAN APPLICATION & REQUIRED DOCUMENTS

Once you've chosen a lender, you'll need to submit an application and some basic documents.

04

STEP 4: LOAN UNDERWRITING & APPROVAL (24-48 HOURS)

Hard money lenders don't require lengthy underwriting like banks.

05

STEP 5: PROPERTY APPRAISAL & FINAL DUE DILIGENCE

Before closing, lenders will want ensure the property is free of liens and insured.

THE PROCESS

06

STEP 6: LOAN CLOSING & FUNDING (5-10 DAYS TOTAL)

Once underwriting and due diligence are complete, it's time to close the loan and receive funding. *Please note that the funding is not deposited directly into your bank account,

07

STEP 7: EXECUTE YOUR INVESTMENT STRATEGY & REPAY THE LOAN

Now that your loan is funded, it's time to execute your plan and pay the loan back to your lender.

Step	Typical Timeframe
Loan Application & Pre-Approval	1-2 Days
Underwriting & Approval	24-48 Hours
Appraisal & Due Diligence	3-5 Days
Loan Closing & Funding	5-10 Days

💡 **Tip:** If you have **all documents ready**, some lenders can **fund in 5-7 days!**

Deep Dive: The Hard Money Loan Process (Step-by-Step Guide)

Now that you understand how to qualify for a hard money loan, let's walk through the exact process from application to funding. Hard money loans are designed for speed and flexibility, but knowing what to expect can help you move even faster.

In this chapter, you'll get a step-by-step breakdown of the loan process, typical timelines, and tips to ensure a smooth closing.

Step 1: Find a Strong Investment Deal

Before applying for a hard money loan, you need a property under contract (unless you've been pre-approved). Hard money lenders focus on the deal itself, so having a great investment opportunity is key.

- **Run the numbers** – Know the purchase price, rehab costs, and potential profit.
- **Analyze ARV (After-Repair Value)** – Lenders base loan amounts on the property's future value.
- **Ensure it meets lender criteria** – Most lenders prefer single-family, multi-family, or commercial properties with strong profit potential.

💡 **Tip:** If you're flipping, ensure your **rehab budget is accurate**. If you're holding, confirm **projected rental income** to meet DSCR (Debt Service Coverage Ratio) loan requirements.

Step 2: Choose the Right Hard Money Lender

Not all hard money lenders are the same. Some specialize in fix & flip loans, while others focus on rental property financing (DSCR loans) or new construction funding.

When selecting a lender, consider:

- **Loan Terms & Interest Rates** – Compare rates, fees, and loan-to-value (LTV) ratios.
- **Speed of Funding** – Some lenders close in 5-7 days, while others take longer.
- **Experience with Your Investment Type** – Choose a lender that understands your strategy.
- **Reputation & Transparency** – Read reviews and ensure the lender is upfront about terms.

💡 **Tip:** Get **pre-approved** before making offers—it gives you an edge over competitors! Fundher Flip can help you get pre-approved.

Step 3: Submit Your Loan Application & Required Documents

Once you've chosen a lender, you'll need to submit an application and some basic documents.

Common hard money loan requirements:

- **Property Address & Purchase Agreement** – Confirms you have a deal under contract.
- **Scope of Work & Rehab Budget (if applicable)** – Shows estimated renovation costs.
- **Exit Strategy Plan** – Details how you'll repay the loan (flip, refinance, etc.).
- **Proof of Funds** – Confirms you have the required down payment & reserves.
- **Personal ID & LLC Documents** – Investors borrow under a business entity. If you're unsure about how to create an LLC, Fundher Flip has relationships with business formation specialists who can help.

💡 **Tip:** Having these documents ready **before applying** can help speed up approval.

Step 4: Loan Underwriting & Approval (24-48 Hours)

Hard money lenders don't require lengthy underwriting like banks. Instead, they focus on:

- **Property Value & ARV (After-Repair Value)** – Ensuring the deal is profitable.
- **Borrower's Down Payment & Reserves** – Confirming you have skin in the game.
- **Exit Strategy** – Making sure you have a solid plan to repay the loan.
-

If everything checks out, you'll receive a **Loan Term Sheet** outlining:

- **Loan Amount** (based on LTV or ARV)
- **Interest Rate & Points (Origination Fees)**
- **Loan Term (6-24 months)**
- **Monthly Payment Structure**

💡 **Tip:** Carefully review your loan terms **before signing**. If anything seems unclear, **ask your lender** to explain.

Step 5: Property Appraisal & Final Due Diligence

Before closing, lenders typically order:

- **Property Appraisal or Broker Price Opinion (BPO)** – Confirms property value.
- **Title Search** – Ensures no outstanding liens or legal issues.
- **Insurance Requirement** – Most lenders require hazard insurance before funding.

Step 6: Loan Closing & Funding (5-10 Days Total)

Once underwriting and due diligence are complete, it's time to close the loan and receive funding.

What happens at closing?

- You **sign loan documents** (similar to a traditional mortgage closing).
- You **pay closing costs** (lender fees, appraisal, title fees, etc.).
- The lender **wires the funds** to the title company.
- The deal is officially closed, congratulations! The lender will advise how you're able to request the funds if you have a deal with renovation costs.

💡 **Tip:** Work with a **real estate attorney or closing agent** to ensure a smooth closing.

Step 7: Execute Your Investment Strategy & Repay the Loan

Now that your loan is funded, it's time to execute your plan:

- **For Flippers – Start renovations, complete the rehab, and sell for a profit.**
- **Refinance with a DSCR or Conventional Loan** – Transition to long-term financing.
- **Use Personal Funds or Other Loans** – If needed, pay off the balance before the term ends.

💡 **Tip:** Hard money loans have short terms, so **don't wait too long to refinance or sell!**

Final Thoughts: Navigating the Hard Money Loan Process with Confidence

The hard money loan process isn't complicated, but preparation is key. The more organized you are, the faster you can close—and the faster you can move on your next deal.

- Find a **solid** investment property with strong profit potential.
- Work with the **right lender** who understands your strategy.
- Have all **required documents** ready to speed up approval.
- Execute your **exit strategy** on time to avoid unnecessary costs.

By following these steps, you'll secure the funding you need, close deals faster, and grow your real estate portfolio with confidence.

CHAPTER 6

The Pros & Cons of Hard Money Loans





Chapter 6: The Pros & Cons of Hard Money Loans

Hard money loans can be a powerful tool for real estate investors, offering fast, flexible financing that traditional banks can't provide. However, they also come with higher costs and shorter terms.

In this chapter, we'll break down the biggest advantages and drawbacks of using hard money loans—so you can decide when and how to use them wisely.

The Pros of Hard Money Loans

1. Fast Approvals & Funding (Close in Days, Not Months!)

One of the biggest benefits of hard money loans is speed.

- Traditional bank loans can take 30-60 days to close.
- Hard money loans can fund in as little as 5-10 days—some even within a week.

Why This Matters: In competitive real estate markets, fast financing gives you an edge over other buyers—especially when competing against cash offers.

💡 **Tip:** Many sellers prefer **quick, cash-like closings**, making hard money an attractive option.

2. Flexible Qualification Requirements

Unlike traditional lenders, hard money lenders do not require:

- Tax returns
- W-2 income verification
- Perfect credit scores

Instead, they focus on:

- The property value & investment potential
- Your down payment & cash reserves
- Your exit strategy (how you'll repay the loan)

Why This Matters: Even if you have bad credit or inconsistent income, you can still qualify for a hard money loan if the deal makes sense.

💡 **Tip:** If your deal is strong but your credit is weak, some lenders allow a **co-borrower with stronger credit** to boost approval chances.

3. Asset-Based Lending (The Property Matters More Than You Do)

Hard money lenders focus on the deal, not just the borrower.

How new investors can qualify:

- Loan approvals are based on the **Loan-to-Value (LTV)** or **After-Repair Value (ARV)**.
- You don't need a traditional job or high income to qualify—just a solid investment property.

Why This Matters: If you're self-employed, new to investing, or scaling quickly, **hard money loans give you access to capital without the strict bank requirements.**

💡 **Tip:** If you bring a **great deal with strong numbers**, some lenders will approve your loan even if you're a first-time investor.

4. Ideal for Fix & Flip Investors & BRRRR Strategy

If you're flipping houses or using the BRRRR (Buy, Rehab, Rent, Refinance, Repeat) method, hard money is one of the best financing tools.

- **Fix & Flip Investors:** Hard money covers both purchase and rehab costs, helping you complete renovations and sell quickly.
- **BRRRR Investors:** You can buy, rehab, and refinance into a DSCR or conventional loan to hold the property as a rental.

Why This Matters: Traditional banks won't finance distressed properties or heavy renovations, but hard money lenders will.

💡 **Tip:** If you're using the BRRRR method, make sure your **exit strategy (refinancing)** is lined up before the loan term ends!

6. Leverage for Faster Growth

Hard money lets you scale your real estate business faster by reducing the amount of cash you need upfront.

- Instead of tying up all your capital in one deal, you can spread your funds across multiple properties using leverage.
- Many investors use hard money to finance multiple flips at once—a strategy that would be difficult with traditional loans.

Why This Matters: More leverage means **more deals, more profits, and faster portfolio growth.**

💡 **Tip:** Always calculate your **holding costs** and loan repayment schedule to ensure you don't **overextend** yourself.

The Cons of Hard Money Loans

1. Higher Interest Rates & Fees

Hard money loans cost more than traditional loans because they are riskier for lenders.

- Interest rates typically range from about 7-15%.
- Origination fees (points) are usually 1-4% of the loan amount.

Why This Matters: Higher borrowing costs mean you need a solid deal with strong profit margins to make it worth the expense.

💡 **Tip:** Compare **lenders and negotiate rates**—especially if you're an experienced investor with multiple deals.

2. Short-Term Loan Periods (6-24 Months)

Unlike traditional 15-30 year mortgages, hard money loans must be repaid quickly.

- **Typical loan term: 6-24 months**
- Monthly payments are usually **interest-only**, with a **balloon payment** (full principal) due at the end.

Why This Matters: Higher borrowing costs mean you need a solid deal with strong profit margins to make it worth the expense.

💡 **Tip:** If you can't sell or refinance in time, **some lenders offer extensions** (but usually at a cost).

3. Requires a Down Payment (Usually 10-25%)

Hard money lenders require investors to bring some cash to the table.

- Most lenders loan 70-90% of the purchase price.
- You'll need 10-25% as a down payment, plus reserves for carrying costs.

Why This Matters: If you don't have enough cash on hand, you may need to **partner with other investors or find alternative funding sources.**

💡 **Tip:** Some lenders allow **gap funding (secondary financing) or cross-collateralization (using another property's equity)** to reduce the cash you need upfront.

4. Risk of Over-leveraging

Using too much hard money financing without a clear plan can put investors at risk.

- If the market shifts or unexpected costs arise, you could **struggle to sell or refinance** in time.
- Carrying too many high-interest loans at once can **strain your cash flow.**

Why This Matters: Smart leverage helps you scale, but **too much debt without a solid exit strategy can be dangerous.**

💡 **Tip:** Always **run your numbers conservatively** and have backup plans in case things don't go as expected.

When Should You Use Hard Money (and When Should You Avoid It)?

Hard money is a great option when:

- You need fast funding to secure a deal.
- You're flipping a property and plan to sell within months.
- You're doing the BRRRR method and plan to refinance.
- Traditional banks won't approve the loan due to property condition or borrower qualifications.

Hard money may NOT be the best option when:

- You need fast funding to secure a deal.
- You're looking for long-term financing (DSCR loans or conventional mortgages are better).
- The deal doesn't have enough profit margin to cover higher interest rates.
- You don't have a solid exit strategy for repaying the loan.



Final Thoughts: Hard Money is a Tool—Use It Wisely

Hard money loans are **one of the most powerful financing tools** for real estate investors—when used correctly.

They provide **fast, flexible funding** that allows you to scale your business, but they come at a higher cost.

The key to success? Always **run the numbers, plan your exit strategy, and avoid overleveraging.**

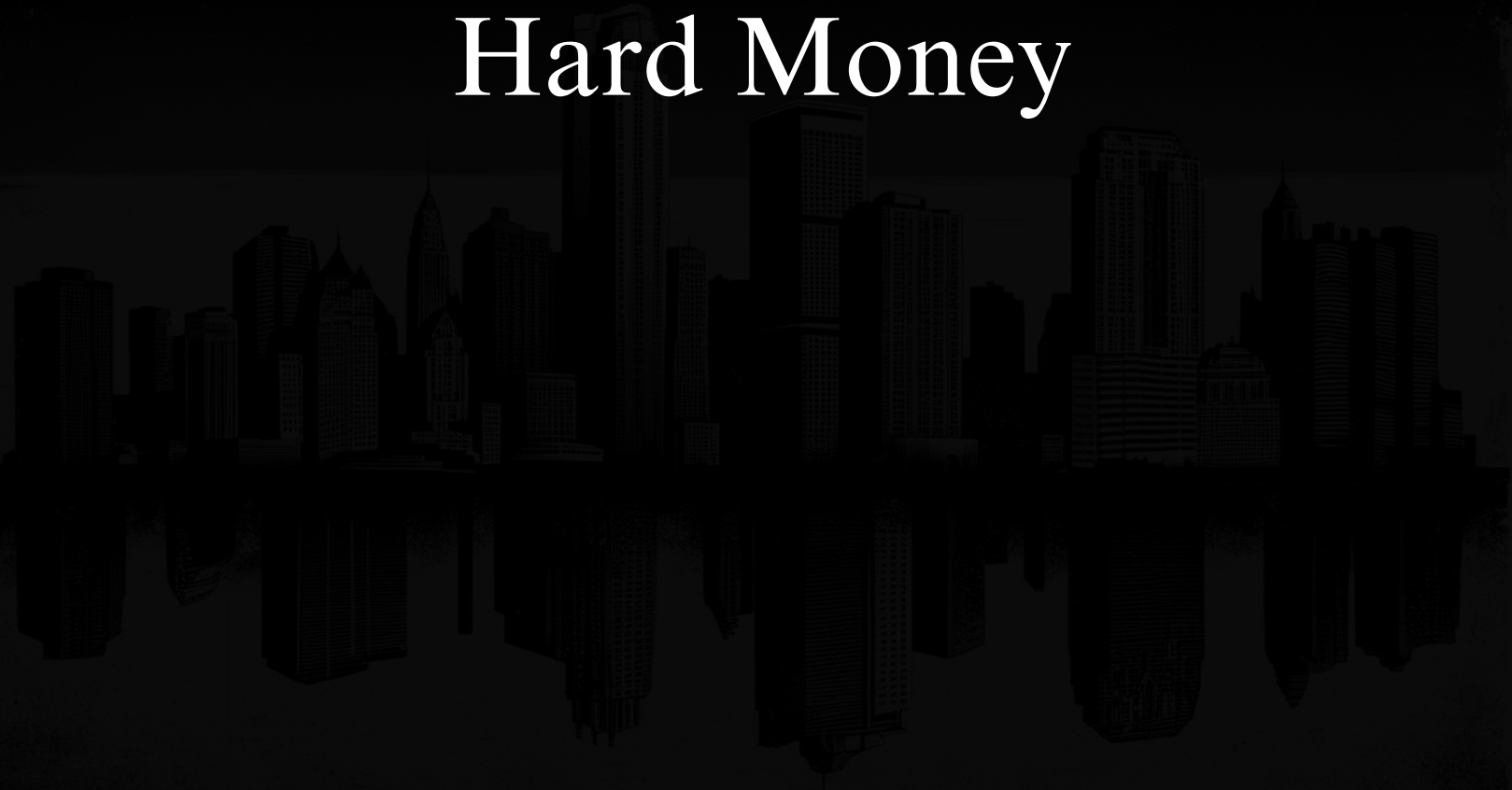
When used strategically, hard money can help you **build wealth, grow your portfolio, and unlock bigger opportunities in real estate.**

Next Up: Common Mistakes New Investors Make with Hard Money (And How to Avoid Them!)

Now that you understand the pros and cons, let's dive into **the biggest mistakes new investors make when using hard money—and how you can avoid costly pitfalls.**

CHAPTER 7

Common Mistakes New Investors Make with Hard Money





Chapter 7: Common Mistakes New Investors Make with Hard Money (And How to Avoid Them!)

Hard money loans can be a powerful tool for real estate investors, but if used incorrectly, they can also lead to costly mistakes. Many first-time investors overestimate profits, underestimate costs, or fail to plan their exit strategy—resulting in financial setbacks.

In this chapter, we'll cover the biggest mistakes new investors make with hard money loans and, more importantly, how to avoid them.

Mistake #1: Overpaying for a Property

One of the biggest mistakes investors make is paying too much for a deal.

- Just because a lender approves your loan doesn't mean it's a good deal.
- If you overpay for a property, your profit margin shrinks—or disappears entirely.

How to avoid this:

- Always run your own numbers—don't rely solely on lender approvals.
- Use the 70% Rule for fix & flips:
- Maximum Purchase Price = $(ARV \times 70\%) - \text{Repair Costs}$
- Get a comparative market analysis (CMA) to confirm your after-repair value (ARV).

💡 **Tip:** If the numbers don't work, **walk away**. The best investors are patient and wait for the right deal.

Mistake #2: Underestimating Rehab Costs & Timeline

Many new investors underestimate how much renovations will cost or assume everything will go smoothly.

Unexpected repairs, contractor delays, and material costs can eat into your budget. Holding the property longer than expected means more interest payments and less profit.

How to Avoid This:

- Get multiple contractor bids before finalizing your rehab budget.
- Add a 10-20% contingency buffer for unexpected costs.
- Create a realistic timeline and check on your project frequently to avoid delays.

💡 **Tip:** The **longer** your project takes, the **more you pay** in loan interest and holding costs. Always **build in extra time** and money for delays.

Mistake #3: Not Having a Clear Exit Strategy

Hard money loans are short-term loans (6-24 months), so you must have a plan to pay them back.

Common exit strategies:

- Sell the property (Fix & Flip) – Use proceeds to pay off the loan.
- Refinance into a DSCR or traditional mortgage (Fix & Hold) – Transition to long-term financing.
- Wholesale or Assign the Contract – If the deal isn't working, sell it to another investor.

How to Avoid This:

- Before taking out a hard money loan, confirm your exit strategy is realistic.
- If refinancing, make sure you meet lender requirements for the next loan.
- If selling, know your market and buyer demand before committing to the deal.

💡 **Tip:** Don't wait until the **last minute** to refinance or sell—start the process early to **avoid defaulting** on the loan.

Mistake #4: Borrowing Too Much (Overleveraging)

Some investors take on too much debt at once, assuming they'll have no problem repaying it.

If the market shifts, rehab costs increase, or a deal falls through, you could struggle to make payments. Having too many hard money loans at once can put pressure on your cash flow.



How to Avoid This:

- Only take on as much debt as you can comfortably handle.
- Keep enough cash reserves to cover unexpected expenses.
- If you're scaling, consider partnering with private lenders for better financing options.

💡 **Tip:** Just because you can **borrow more** doesn't mean you should. **Stay conservative** with leverage, especially when you're starting out.

Mistake #5: Choosing the Wrong Lender

Not all hard money lenders are the same. Some have higher fees, strict terms, or hidden costs that can hurt your bottom line.

How to avoid this:

- Research lenders and compare interest rates, fees, and LTV ratios.
- Read reviews and check for hidden fees (prepayment penalties, underwriting fees, etc.).
- Work with a lender who understands your investment strategy.

💡 **Tip:** Building **relationships** with reputable lenders can lead to **better terms** and **faster funding** on future deals.

Mistake #6: Not Factoring in Holding Costs

Many investors forget about carrying costs while holding a property.



Common Holding Costs Include:

- Monthly hard money loan interest payments
- Property taxes & insurance
- Utilities (electric, water, gas)
- HOA fees (if applicable)

How to Avoid This:

- Include holding costs in your budget before closing the deal.
- If flipping, aim for quick turnaround times to minimize expenses.
- If refinancing, ensure your rental income covers all expenses.

💡 **Tip:** The longer you **hold a property**, the more your **profit shrinks**. Plan accordingly!

Mistake #7: Failing to Communicate with the Lender

- If you run into issues (delays, cost overruns, exit strategy changes), let your lender know ASAP.
- Some lenders offer loan extensions if needed—but waiting until the last minute can result in extra fees or foreclosure.

How to Avoid This:

- Keep open communication with your lender throughout the project.
- If you foresee delays, discuss extension options early.
- Maintain good relationships with lenders—this helps secure better terms in the future.

💡 **Tip: A proactive investor builds trust with lenders, making it easier to get funding for future deals.**

Final Thoughts: Learn from These Mistakes & Invest Smarter

By planning ahead, running your **numbers carefully**, and staying disciplined, you can use hard money loans to **successfully fund** your real estate investments—**without** unnecessary risk.



Hard money loans are a powerful tool when used correctly.

Avoiding these common mistakes will help you:

- Maximize your profits by securing the right deal at the right price.
- Keep your project on budget and on time to avoid costly delays.
- Ensure you have a solid exit strategy so you don't get stuck with high-interest debt.
- Build relationships with lenders to get better loan terms on future deals.

CHAPTER 8

Finding the Right Hard Money Lender



Chapter 8: Finding the Right Hard Money Lender for Your Deals

When comparing lenders, consider the following factors:

1. Speed of Funding

One of the biggest advantages of hard money is fast access to capital. Some lenders can fund in as little as 5-7 days, while others take 2-3 weeks.

Questions to Ask:

- How quickly can you fund a loan?
- What is your typical underwriting process?
- Do you offer expedited funding if needed?

💡 **Tip:** If you need to **close fast**, work with a lender who has a proven track record of quick closings.

2. Loan Terms & Interest Rates

Hard money rates and terms vary widely depending on the lender, borrower experience, and deal type.

Typical hard money loan terms:

- Interest rates: 8-15%
- Loan term: 6-24 months
- Loan-to-Value (LTV): 70-90% of purchase price or 70% of After-Repair Value (ARV)
- Origination fees (points): 1-4% of the loan amount

Questions to Ask:

- What is your typical interest rate for my type of deal?
- Do you offer lower rates for repeat borrowers?
- What is your maximum LTV or ARV?
- Do you charge prepayment penalties?

💡 **Tip:** Experienced investors with **strong deals** can often negotiate lower rates.

3. Transparency & Hidden Fees

Some lenders charge hidden fees that can eat into your profits. Always read the fine print before signing.

Watch out for:

- High underwriting or processing fees
- Prepayment penalties (fees for paying off the loan early)
- Extension fees (if your project takes longer than expected)

Questions to Ask:

- What are all the fees associated with this loan?
- Are there prepayment penalties?
- Are there extension fees if I need more time?

💡 **Tip:** A reputable lender will be upfront about all costs. If a lender is vague or avoids answering, that's a red flag.

4. Experience with Your Investment Strategy

Some lenders specialize in fix & flip loans, while others focus on rental properties, new construction, or commercial projects.

Questions to ask:

- Do you work with investors who focus on my type of real estate deal?
- Do you fund first-time investors, or do you require experience?
- Do you offer loans for rental properties or just flips?

💡 **Tip:** Choose a lender who **understands your investment strategy**—they'll be more flexible and easier to work with.

5. Customer Service & Communication

You need a lender who is responsive, easy to work with, and communicates clearly.

Questions to ask:

- Who will be my main point of contact?
- How do I get updates on my loan status?
- What happens if I run into an issue during the loan term?

💡 **Tip:** Read online reviews and ask other investors about their experiences with the lender. A great lender should feel like a **financing partner**, not just a loan provider.

How to Secure the Best Loan Terms

Build a Strong Relationship with Your Lender. The more deals you do with a lender, the better the terms you can negotiate.

- Stay in touch even when you don't need a loan—this builds rapport.
- Share your investment strategy so the lender understands your goals.
- Ask about repeat borrower discounts—some lenders lower rates for returning clients.

💡 **Tip:** If you close **multiple deals** with the **same lender**, you may qualify for lower interest rates and fewer fees.

Have Your Documents Ready for Faster Approval

Lenders prefer organized, prepared investors. The faster you submit documents, the faster you get funded.

Documents to have ready:

- Property details (purchase contract, ARV estimate, rehab budget)
- Business entity documents (if borrowing under an LLC)
- Proof of funds (down payment & reserves)
- Exit strategy plan (sell, refinance, or rent)

How to Avoid This:

- Before taking out a hard money loan, confirm your exit strategy is realistic.
- If refinancing, make sure you meet lender requirements for the next loan.
- If selling, know your market and buyer demand before committing to the deal.

💡 **Tip:** Some lenders **pre-approve investors** before they find a deal—getting pre-approved makes your offers stronger.

Shop Around & Compare Offers

Don't settle for the first lender you find—compare multiple lenders to get the best deal.

- Get quotes from at least 3 hard money lenders
- Compare interest rates, fees, and loan terms
- Look for lenders who specialize in your type of investment

💡 **Tip:** If you get **multiple offers**, use them as leverage to **negotiate** better terms.

Red Flags to Avoid When Choosing a Lender

Don't settle for the first lender you find—compare multiple lenders to get the best deal.

- ▶ **Unclear Terms or Hidden Fees** – If a lender isn't upfront about costs, walk away.
- ▶ **Slow Communication or Delays** – If they don't respond quickly during the inquiry stage, expect delays during the loan process.

- ▶ Unclear Terms or Hidden Fees – If a lender isn't upfront about costs, walk away.
- ▶ Slow Communication or Delays – If they don't respond quickly during the inquiry stage, expect delays during the loan process.
- ▶ Unrealistically Low Rates – If a lender advertises rates far below the industry average, it may be a bait-and-switch tactic.
- ▶ Reputation Issues – Read reviews and check if other investors have had bad experiences.

💡 **Tip:** If a deal sounds **too good to be true, it probably is**. Work with reputable lenders with a proven track record.

Final Thoughts: Choose the Right Lender & Get Funded Faster

Finding the right hard money lender is one of the most important steps in real estate investing. The right lender will:

- Fund your deals quickly so you don't miss opportunities
- Offer fair terms that maximize your profits
- Support your investment strategy and help you grow

By doing your research, asking the right questions, and building relationships, you'll secure the best loan terms and scale your real estate business faster.

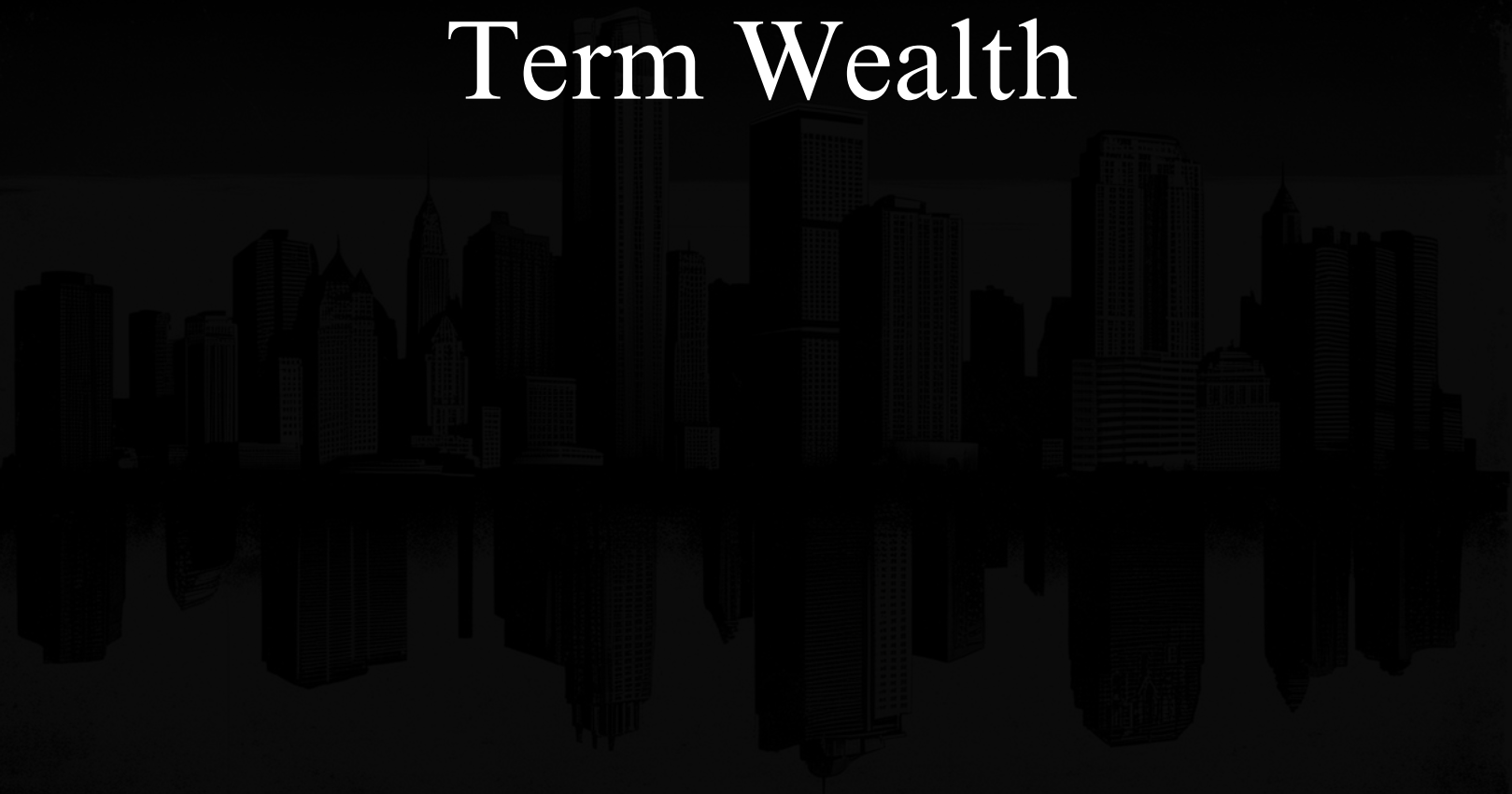
With a network of over 100 lenders, **FundHer Flip** is especially equipped to shop your deal around, source and compare quotes in much less time than it would take shop and compare quotes alone.

Next Up: How to Leverage Hard Money to Build Long-Term Wealth

Now that you know how to find the right lender, let's talk about how to strategically use hard money loans to build wealth—flipping, holding rentals, and scaling your investment portfolio.

CHAPTER 9

Leveraging Hard Money to Build Long- Term Wealth





Why Hard Money is a Wealth-Building Tool

Many investors assume that hard money loans are only for flipping houses—but they can be used for much more. When combined with the right strategies, they allow you to:

- Scale Faster – Use hard money to fund multiple deals without tying up all your cash.
- Create Passive Income – Transition from flips to rentals using the BRRRR method.
- Leverage Equity – Use cash-out refinances to reinvest in more properties.
- Diversify Your Portfolio – Invest in single-family homes, multi-family units, and commercial properties.

💡 **Tip:** The key to building **long-term wealth** is not just making money on one deal—but using **profits** to fund future investments.

Chapter 9: Leveraging Hard Money to Build Long-Term Wealth

Hard money loans are often thought of as a short-term financing tool—but when used strategically, they can help investors build long-term wealth through real estate.

In this chapter, we'll break down how to use hard money loans to scale your real estate portfolio, create passive income, and transition from short-term financing to long-term wealth-building strategies.

Strategy #1: The BRRRR Method (Buy, Rehab, Rent, Refinance, Repeat)

The BRRRR method is one of the best ways to turn short-term hard money loans into long-term wealth.

How BRRRR Works:

1. **Buy** – Purchase a distressed property using a hard money loan.
2. **Rehab** – Renovate the property to increase its value.
3. **Rent** – Rent it out to create passive income.
4. **Refinance** – Refinance into a long-term DSCR or conventional loan to pay off the hard money loan.
5. **Repeat** – Use the equity from the refinance to buy another property and repeat the process.

Why It Works:

- You get all or most of your cash back after refinancing.
- You build a portfolio of cash-flowing rental properties.
- Your tenants pay down your mortgage, creating long-term equity and wealth.

💡 **Tip:** Work with lenders who **specialize in DSCR** loans so you can transition smoothly from hard money into long-term financing.

Strategy #2: Using Hard Money for Multi-Family & Commercial Properties

While many investors use hard money for single-family flips, it's also a great tool for buying multi-family and commercial properties.

Here's how to use hard money for commercial deals:

- **Fix & Flip Multi-Family Properties** – Buy, renovate, and sell larger buildings for higher profits.

- **Bridge Loans for Apartments** – Use hard money to acquire undervalued properties, stabilize them with tenants, then refinance into a commercial loan.
- **New Construction Financing** – Fund ground-up developments without traditional bank restrictions.

Why it Works:

- Hard money lenders are more flexible than banks when funding large deals.
- You can increase property value quickly and refinance into a long-term loan.
- Multi-family properties generate higher cash flow and long-term wealth.

💡 **Tip:** Some lenders **specialize** in multi-family and commercial hard money loans—find one that **fits your investment strategy**.

Strategy #3: Scaling Your Business with Hard Money & Private Capital

As you grow, you'll likely combine hard money loans with private funding to scale even faster.

How to use both:

- Start with Hard Money – Use it for fast closings on your first few deals.
- Leverage Private Lenders – Raise capital from investors to cover down payments.
- Use Cash-Out Refinances – Pull equity from existing properties to fund new deals.

Why It Works:

- Hard money gives you fast access to capital.
- Private money allows you to fund more deals with less of your own cash.
- Cash-out refinances provide long-term funding for future investments.

💡 **Tip:** Building **relationships** with **private lenders** and raising capital can help you scale from doing one deal at a time to managing **multiple projects**.

The Path to Long-Term Wealth with Hard Money

Using hard money strategically, you can start with small flips and then transition to rentals. The BRRRR strategy allows you to build a cash-flowing portfolio then eventually leverage multi-family and commercial deals for bigger profits.

As a seasoned investor, you'll be able to combine hard money with private lending to scale faster. Hard money isn't just for short-term gains- it's a powerful tool to create long-term financial freedom through real estate investing.

CHAPTER 10

Your Next Steps—How
to Take Action Today





Chapter 10: Your Next Steps—How to Take Action Today

You've made it this far—now it's time to take action. Understanding hard money loans is valuable, but the real key to success in real estate investing is execution.

In this final chapter, we'll outline the exact steps you need to take to secure funding, find deals, and grow your real estate investment business.

Step 1: Get Clear on Your Investment Strategy

Before applying for a hard money loan, define your investment strategy. Ask yourself:

What type of real estate investing do I want to focus on?

- Fix & Flip – Buy, rehab, and sell for profit.
- Buy & Hold – Build a rental portfolio for passive income.
- New Construction – Develop and sell new properties.
- Multi-Family & Commercial – Scale into larger, cash-flowing assets.

What's my exit strategy for each deal?

- Will you sell the property (flip)?
- Will you refinance into a DSCR or long-term loan (BRRRR)?
- Do you have a plan for repaying the loan on time?

💡 **Tip:** Having a **clear investment plan** helps you find the right lender and secure better loan terms.

Step 2: Get Pre-Approved for a Hard Money Loan

The next step is to get pre-approved with a trusted hard money lender. FundHer Flip can assist you with this process. Reach out at hello@fundherflip.com

What you need for pre-approval:

- Personal identification (driver's license, LLC documents if applicable).
- Proof of funds (to show you can cover the down payment and reserves).
- Investment history (if you're an experienced investor).

Why This Matters:

- Pre-approval makes you a stronger buyer—sellers and agents take you more seriously.
- You can move quickly on deals, reducing delays in funding.
- You'll understand your borrowing limits and loan options before making offers.

💡 **Tip:** Some lenders offer pre-approvals **before** you find a deal—get pre-qualified now so you're ready when the right opportunity comes. **FundHer Flip** can get you **pre-approved** and can also secure a **proof of funds letter** for you!

Step 3: Start Finding Profitable Deals

Now that you're pre-approved, it's time to find investment properties that make financial sense.

Where to Find Deals:

- MLS (Multiple Listing Service) – Work with a real estate agent to find distressed properties.
- Off-Market Deals – Network with wholesalers, real estate investors, and private sellers.
- Direct Mail & Online Marketing – Reach motivated sellers before they list their property.
-

What to Look For:

- Below-market value properties that need renovation.
- Properties in high-demand rental or resale areas.
- Deals where the numbers make sense (using the 70% Rule for flips or strong cash flow for rentals).

💡 **Tip:** The best deals **aren't** always on the MLS. Build relationships with **local investors** and **wholesalers** to access off-market properties.

Step 4: Run the Numbers & Make Smart Offers

Before making an offer, analyze your deal carefully to ensure it will be profitable. Use a deal analyzer tool to quickly calculate whether you should consider a deal further or move on.

Next, let's discuss the key metrics to evaluate before moving forward with a deal.

Key Metrics to Evaluate

- **After-Repair Value (ARV)** – The estimated value after renovations.
- **Repair Costs** – Get detailed contractor bids before estimating rehab expenses.
- **Loan-to-Value (LTV) or Loan-to-Cost (LTC) Ratio** – Understand how much the lender will finance.
- **Carrying Costs** – Factor in holding costs, taxes, insurance, and utilities.
- **Profit Margin** – For flips, use the 70% Rule to ensure a profitable deal.

Why This Matters:

- A great deal = easy loan approval.
- Avoid overpaying—hard money lenders won't fund a bad deal.
- Know your exit strategy before buying to reduce risk.

💡 **Tip:** Run a **deal analysis** before submitting offers to ensure the numbers work. **If in doubt**, ask your lender to review the deal with you.

Step 5: Secure Your Hard Money Loan & Close Fast

Once you've found a deal, it's time to lock in your loan and close.

The closing process includes:

- **Loan approval & underwriting** – Submit property details and investment plan.
- **Property appraisal & due diligence** – The lender confirms property value.
- **Loan documents & closing costs** – Sign paperwork and finalize loan terms.
- **Funding disbursement** – The lender wires funds to the title company, and you officially own the property.

Why This Matters:

- Speed is key—hard money loans can close in 5-10 days (vs. 30-60 days for banks).
- Having documents ready upfront can speed up closing.

💡 **Tip:** Work with an **experienced** real estate attorney or title company to ensure a smooth closing.

Step 6: Execute Your Investment Strategy & Scale Up

Now that you've closed on your first hard money loan, it's time to execute your plan.

- If **flipping**, start renovations immediately and stick to your budget.
- If **holding**, complete any repairs and get the property rented out.
- If **refinancing**, start working with a DSCR or conventional lender early.

How to Scale & Grow Your Business

- **Use BRRRR** – Refinance and use your equity to fund more deals.
- **Leverage private lenders** – Work with partners to reduce your upfront costs.
- **Build lender relationships** – Repeat business can lead to better loan terms.

Why This Matters:

- The faster you complete deals, the faster you grow your portfolio.
- Successful investors don't just do one deal—they build a system for repeatable success.

 **Tip:** After every deal, evaluate what worked and what didn't- **keep those records.** The best investors constantly refine their process to maximize profits and efficiency.

Step 7: Get Personalized Guidance

Now that you have the knowledge, it's time to take action. But you don't have to do it alone.

At FundHer Flip, we help real estate investors—especially women—secure funding, build confidence, and grow their investment portfolios.

Whether you're:

- A first-time investor looking for guidance on your first deal
- An experienced investor wanting better financing options
- A flipper or rental investor ready to scale up

We're here to help you succeed.

- Get personalized advice on funding your next deal.
- Learn which hard money loan fits your investment strategy.
- Get pre-approved and start closing deals faster.

Reach out to hello@fundherflip.com to chat with one of our loan experts.

FINAL THOUGHTS

You're Ready to Build Wealth Through Real Estate

By now, you've learned:

- What hard money loans are & how they work
- How to qualify & secure the best loan terms
- How to use hard money to flip, invest in rentals, and scale your business

Now it's time to put your knowledge into action. The best investors don't wait—they take calculated risks and learn by doing.

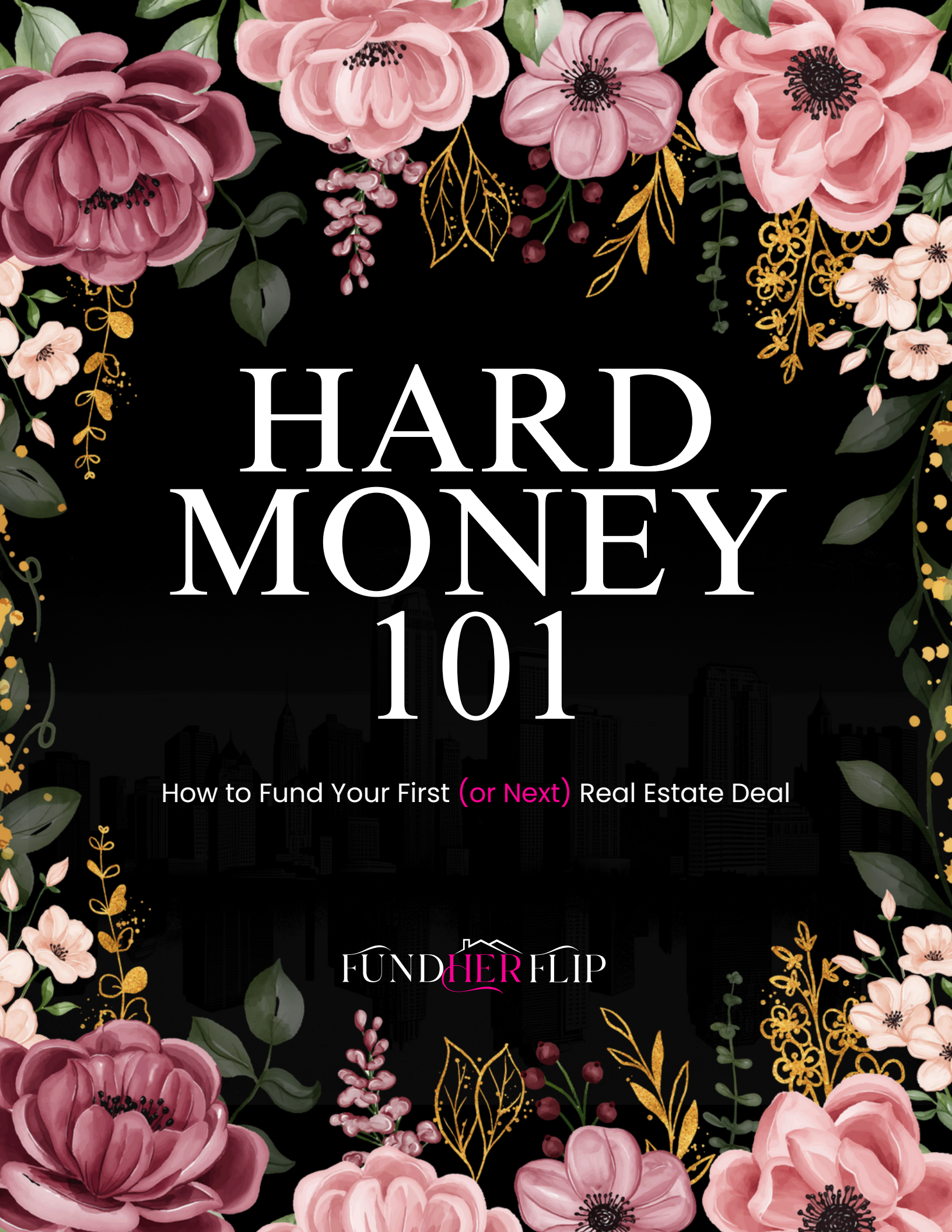


We're here to support you every step of the way. Book your free call, get pre-approved, and start building wealth through real estate today. Real estate investing is about taking action. **The next step is yours.**

Let's Get You Funded

If you've got a deal that you want to shop quotes for, fill out our Funding Request form by clicking the button below and we'll get back to you within two business days.

REQUEST
FUNDING



HARD MONEY 101

How to Fund Your First (or Next) Real Estate Deal

FUNDHERFLIP