

Hard Money Loans offer quick, asset-based financing with less focus on credit or income—perfect for investors, flippers, or time-sensitive deals.

- ❖ Down payment: 10% 30%
- Interest rates: 9.99% 15% (higher than traditional loans BUT low to no documentation)
- Exit strategy Required (e.g., refinance, sell, etc.)
- Based on property value not income
- Fast approvals and funding

- Ideal for fix & flip, rental / investment, or commercial projects
- ❖ Flexible terms, usually 6–24 months
- Higher loan amounts for high-equity deals
- Minimal documentation required
- Available to individuals, LLCs, or trusts
- Poor credit OK with strong collateral

