Midwestern Financial Solutions

info@midwesternfinancialsesolutions.com

321-607-7348

1. Core Programs (Everyday Tools)

Business Purpose HELOC ($50K–$750K, 1-week closing)

Our fastest and most flexible program. These HELOCs allow investors and business owners to unlock equity from personal or secondary homes for business purposes. Approvals in minutes, closings in under a week, and no income documentation required. Also a powerful tool for consolidating MCA or other predatory debt when backed by real estate.

Fix & Flip Loans (≤ $3M)

Short-term financing for residential real estate investors purchasing, renovating, and reselling properties. We offer competitive leverage, flexible draws for rehab, and streamlined underwriting. Perfect for active investors and small developers turning over SFR or small multifamily units.

Bridge Loans ($500K+, no cap)

Transitional debt for commercial real estate or business financing needs. Used to acquire, reposition, or refinance while a long-term solution is secured. Our bridge loans scale from $500K to $100M+, with flexible structures and higher leverage than conventional lenders.

Rescue Bridge Debt (Distressed Assets)

Specialized short-term financing for distressed or time-sensitive scenarios. Designed for borrowers facing pending foreclosure, loan maturities, or failed refinances. Provides immediate liquidity to stabilize the asset and buy time for permanent capital.

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Core programs continued

Small Construction (≤ $2M, SFR & 1–4 Units)
Focused construction loans for builders and investors developing single-family residences and small multifamily (1–4 unit) projects. Quick underwriting and practical draw schedules make this ideal for small contractors and developers.

Large Construction Loans ($10M+)
Institutional-grade construction financing for multifamily, mixed-use, commercial, and large-scale residential developments. Minimum liquidity and equity requirements apply (generally 10%+). Tailored for experienced developers needing structured, large-balance solutions.

DSCR Loans (Short-Term Rentals – Airbnb/VRBO)
Investor-focused financing for 1–4 unit rental properties(short. Underwritten to property cash flow (DSCR) rather than personal income, making it ideal for professional Airbnb, VRBO and regular rental operators. Flexible terms for acquisitions, refinances, or portfolio expansions.

USDA B&I Loans ($3M–$25M, Rural Projects)
Government-backed financing for eligible rural businesses and projects. Terms up to 30 years, highly competitive rates, and generous loan sizes. Best suited for manufacturing, logistics, or large businesses operating in non-urban markets.

Working Capital Bridge / LOC ($500K–$7.5M)
Flexible credit facilities for businesses with ongoing capital needs. Can be structured as revolving or short-term bridge financing. Designed to support operating expenses, acquisitions, or seasonal working capital cycles.

Invoice & PO Financing
Financing based on accounts receivable or purchase orders. Provides immediate liquidity against outstanding invoices or pending contracts. Widely used in transportation, logistics, wholesale, and construction sectors to smooth cash flow.

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2. Institutional & Structured Finance

Institutional Debt Placements ($5M–$1B+)
We structure and place large debt financings across CRE, corporate, and project finance. Capital sources include banks, life companies, credit funds, and international institutions. Suited for mid-market to institutional borrowers seeking competitive large-scale solutions.

Mezzanine Debt
Subordinate financing layered behind senior debt to increase leverage. Used in acquisitions, recapitalizations, and expansions. Provides flexible capital without immediate equity dilution, though typically at higher yields.

Portfolio Loans
Facilities secured by multiple properties or assets. Ideal for real estate investors and operating companies managing diverse holdings. Simplifies debt service by consolidating assets into one structured loan.

Arbitrage Loans
Specialized financing designed to capture structured return opportunities. Typically deployed in investment fund environments or sophisticated borrower scenarios. Case-by-case, with lender appetite driving terms.

Fund of Fund Transactions
Financing structures enabling fund managers to deploy capital into other funds or layered investment vehicles. These facilities often require institutional-level underwriting and established track records.

Warehouse Financing (Facilities for Originators/Funds)
Credit facilities extended to lenders and originators for warehousing loans prior to securitization or sale. Widely used in mortgage, specialty finance, and consumer credit markets. Structured for scale and efficiency.

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Institutional & Structured Finance Continued

Loan Purchasing & Secondary Transactions
We arrange debt buyers for performing, sub-performing, and distressed loan portfolios. Includes single-asset purchases or full pools across CRE, business, or consumer credit. Provides liquidity to lenders and funds seeking balance sheet optimization.

Note-on-Note Financing
Leverage provided against existing loan positions. Allows lenders, funds, or investors holding notes to raise capital secured by those assets. A flexible institutional product common in credit fund strategies.

Asset-Backed Lending Facilities
Credit structured against specific asset pools such as receivables, leases, or inventory. Scalable from mid-market to institutional borrowers. Provides liquidity while preserving operating flexibility.

Structured Finance & Large Development Debt
Custom financings for major development projects, joint ventures, or complex corporate capital stacks. May include multiple tranches, layered collateral, and bespoke structuring. Typical deal sizes range $50M–$1B+.

Infrastructure Financing
Long-term financing for infrastructure projects, including transportation, utilities, and energy. Structured for scale and durability, often incorporating public-private partnerships. Requires deep underwriting and government or institutional participation.

3. Specialty & Asset-Backed Programs

Stock-Backed Loans
Credit facilities secured by publicly traded securities. Provides liquidity without forcing asset sales. Terms and advance rates depend on volatility, concentration, and asset class.

Art-Backed Loans
Financing secured by fine art collections or individual high-value pieces. Highly specialized, requiring appraisal and provenance validation. Used for liquidity, acquisitions, or estate planning.

Yacht Financing
Structured loans secured by luxury marine vessels. Available for acquisition, refinance, or equity release. Requires specialized collateral review and insurance.

Crypto-Backed Loans
Loans collateralized by digital assets held with approved custodians. Advance rates vary by asset class and volatility. Designed for institutions and high-net-worth individuals seeking liquidity against holdings.

Cannabis Industry Financing
Debt solutions for licensed cannabis operators. Includes working capital, real estate-backed loans, and select structured products. Heavily regulated and subject to jurisdictional restrictions.

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4. Sector-Specific Financing

Hospitality Financing
Specialized debt for hotels, resorts, and mixed-use hospitality properties. Tailored structures account for seasonality and operating risk. Can include construction, bridge, or recapitalization debt.

Assisted Living / Healthcare Facility Financing
Debt solutions for senior housing, assisted living, and healthcare operators. Facilities may cover construction, acquisition, or refinancing. Underwriting emphasizes operator experience and regulatory compliance.

Defense Contractor Financing
Working capital, accounts receivable, and purchase order financing tailored to defense and government contractors. Provides liquidity to manage long procurement cycles and large federal contracts. Typically structured for scale and compliance.

5. Special Situations (Case-by-Case)

Film Financing
Highly selective, case-by-case financing for film productions. Requires established distribution, collateral, or pre-sale agreements. Rare but available for qualified opportunities.