

# *Secret Hard Money Lender Directory®*

**Alabama to Delaware**

*A collection of the easiest, friendliest, and fastest lenders on the planet*

Brought to you by <http://www.4-real-estate-investing.com>  
and <http://www.realestateinvestingbrain.com>

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## Welcome!

Dear Friend,

I hope that you were excited when you received the email that let you know that this information is available to you for immediate download!

I know that we could probably sell this, but I wanted to give you something of real value.

I am so passionate and excited about the new program that we have to offer: *The Automatic Brain Scripts Of Overachieving Real Estate Investors.*

If you are tired of buying real estate courses, and seeing the same tactics again and again, you may need to consider whether your internal programming is preventing you from using the tactics that expert after expert recommends to you.

See the link at the bottom of each page of this manual to get started today!

### **How The *Secret Hard Money Directory* Can Make Money For You AND Get You Our New Course For Free!**

Every real estate investor needs sources of ready cash to fund their deals. This directory is the answer to the biggest question that almost every investor has: “*How can I get more money for my deals?*”

We have created a new affiliate program that will allow you to share this guide with every chat board, blog, or real estate forum that you like to visit.

Just sign up for our affiliate program at:

### ***The Secret Hard Money Directory Page 2***

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**Learn how to make the real estate courses that you already own work for YOU, by learning and installing empowering new mindsets that will support your success in real estate investing.**

Visit <http://www.realestateinvestingbrain.com> now for full details!

<http://realestateinvestingbrain.com/x.php?adminid=2174&signup=1>

and you will be given a unique link that you can use for people to download their own copy of this guide.

If that person buys our new course, Automatic Brain Scripts Of Overachieving Real Estate Investors, **you'll get a check for \$100!**

**That's right – just help us give away this valuable guide, and you'll get \$100 for everyone that makes a purchase from us!**

Here's how easy it is. If you went onto a board with 20,000 regular readers, and there are MANY of these, all that you would have to do is type a personalized message and give your link.

Here's an example...

*Hi Everyone,*

*If anyone needs a list of hard money lenders for their state, there is a free state-by-state directory from Dave Whisnant that you can download [hard money lender list](#).*

*Hope this helps everyone!*

*Your name*

How many people do you think would want this list? Who wouldn't?

If you have 2,000 people download from your link, and 5% purchase from that list (which is correct from our early projections), that would be 100 sales at \$100 per sale for you, or \$10,000!

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Do that 10X and down payment worries are over! You'd have a \$100,000 war chest.

Of course, the first people to take advantage of this will make the most, so get after it, and personalize that message as much as possible!

Again, the link to sign up for the affiliate program is:

<http://realestateinvestingbrain.com/x.php?adminid=2174&signup=1>

Even if you just give away enough Secret Hard Money Lender Lists to sell four courses, you will get your course for free!

At this Point, I would advise you to:

1) **Check out our new course at:** <http://www.realestateinvestingbrain.com>

2) **Sign Up For Our FREE Affiliate Program at:**

<http://realestateinvestingbrain.com/x.php?adminid=2174&signup=1>

3) **Help us give away this ebook through your affiliate link! It's easy, lucrative, and helps others! Take advantage of the opportunity to post your personalized message with your affiliate link on as many chat boards and blogs as you can immediately so that you can participate in the revenue stream from this new program.**

## **Hard Money Loan Primer**

One way to get 100% financing and money for fix-up and renovation is through hard money loans.

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What is a hard money loan? Essentially, it is a loan from a company that has tied into a pool of cash. The folks with the cash are looking for maximum return. They are willing to take more risk for this return.

The good news is that they are willing to lend to Joe Investor. The hard moneylenders in my area charge 15% interest, 5% of the value of the loan in closing costs (“five points”). (Thus, on a hundred thousand dollar loan, it would cost me \$5,000 in fees to the lender to close the loan, plus attorney’s fees and other charges).

Hard money loans are usually for 65% of the value of the property when it is repaired or ready for resale. They are thus popular for rehabbers like myself, or when you find a good deal and don’t have down payment money.

“But you said 65% of value, doesn’t that mean that you’ve got to come up with 35% down?”

No way. That 65% is calculated from the improved value. For example, if the owner of a real dump is willing to let me have a house for \$60,000, and I knew that I could spiff it up and resell to someone for \$100,000, and the hard money lender’s appraiser agreed, they would give me 65% of the \$100,000, or \$65,000. I’m only paying \$60,000 for the property, so guess where that extra \$5,000 goes?

If you guessed in my pocket, you’re wrong. It goes into an escrow account with most hard moneylenders, and I can draw it out as I do repairs. This is a good deal though. I’ve got the property, I’ve got some money for rehab, and I’m moving forward. The 5% in closing costs I had to pay can either be paid by the seller at closing (we’ll increase the purchase price to cover them), or the costs can be added onto the financing.

What’s bad about these loans, besides the fees? For one thing, the loans usually are only good for 12-24 months. After that time, you have to refinance. If you haven’t sold it by then, you have to get a new loan, pay more fees, etc. The other chief disadvantage is the fact that most hard moneylenders don’t figure the payments on a 30-year basis. The longer the payments stretch out, the cheaper the payment. They figure these loans on 15 or even 10-year terms. Thus, the monthly payment that you must pay is much higher than it would be on any of the other types of loans I have discussed.

For more information and a system to find hard money lenders in your area, see your 22 day audio program.

**Bad Credit or No Credit -- Pay Attention Here.**

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Hard money lenders are not all that concerned with your bad credit. They're concerned with the property. After all, their loan is fairly secure if you default. They should be able to sell the property to another eager investor for the loan balance. Your personal credit matters the least on these deals. What matters is how good of a deal you have struck.

The key for us is to get the property. What do I care if I have to pay \$6,000 in fees to get a loan if I'm going to make \$45,000 on a deal that I couldn't close without this loan. It's all relative. We want to avoid these fees and go conventional if we can, or at least go low doc and put more down if we have cash lying around to save fees, but getting the deal is better than not.

Philosophically, we always want to maintain a cushion of cash. You don't want to put your last dime into a property and have it sit on the market for three months. I've had super properties that go unclaimed for months, and dog properties that sold the first weekend. I had a property that had two offers the first weekend, but the people flaked out and I went four months before I got another offer. Go figure. Hard money loans, or the sub-prime loans allow you to conserve down payment money and keep enough cash on hand to pay multiple months of payments on a property.

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## **Alabama**

### **4R Management**

Web Site: <http://www.4rmanagement.com>

Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)

Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670

Territory: Nationwide.

### **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)

Programs: SBA loans, Hard Money, mortgages. Loan Amounts: \$100,000 and up

Territory: Nationwide

### **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)

Programs: Residential deals on case by case basis.

Loan Amounts: \$1,000,000 to \$50,000,000

Territory: Nationwide

### **ARI Properties, Inc**

Web Page: [www.atlantahardmoneyloans.com](http://www.atlantahardmoneyloans.com)

[www.atlantahardmoneyloans.com/states\\_we\\_lend.htm](http://www.atlantahardmoneyloans.com/states_we_lend.htm)

Contact: 404-421-5578

Programs: Hard money. Can lend in several days. Funds to purchase and renovate single family homes.

Territory: 26 states.

### **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com/nationwide-lending.php](http://www.avatarfinancial.com/nationwide-lending.php) [www.avatarfinancial.com](http://www.avatarfinancial.com)

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097

[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)

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Programs: Hard money -- commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV  
Loan Amounts: \$500,000 to \$10,000,000+  
Territory: Nationwide

### **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433  
Programs: Hard money loans nationwide—residential and commercial.  
Territory: Nationwide

### **Brookview Financial, Inc**

Web Page: [www.brookviewfinancial.com](http://www.brookviewfinancial.com)  
Contact: [rehab@brookviewfinancial.com](mailto:rehab@brookviewfinancial.com)  
Programs: Hard money. Up to 70% ARV. No payments for 6 months. 2 week closings.  
Territory: 31 states. More pending.

### **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)  
Programs: Fast direct funding. Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.  
Loan Amounts: \$200,000 to \$15,000,000  
Territory: Nationwide

### **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)  
Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)  
Programs: Hard money for residential and commercial projects. Funds for acquisition, debt and construction. Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%  
Loan Amounts: \$500,000 and up  
Territory: Nationwide

### **Diversified Mortgage Group**

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)

Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)

Programs: Commercial, Residential, and Land. Rates 12-16%, Up to 70% LTV, Reasonable Fees/Points.

Loan Amounts: \$500,000+

Territory: Nationwide

## **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingsolution@juno.com](mailto:fundingsolution@juno.com)

Programs: Private lending for commercial real estate and business development. Short-term bridge and gap financing for distressed and time critical transactions.

Loan Amounts: \$200,000 to \$20,000,000

Territory: Continental US & Canada; offshore on a case by case basis.

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)

Programs: Unique lines of credit to active investors. We finance Apt buildings, 1-4 family, renovation, construction, rehab. We could evaluate the property and issue a commitment within 3 days. Servicing the real estate community for 25 years.

Loan Amounts: \$50,000.00 and up

Territory: Nationwide

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)

Programs: Creative funding and fast closings. Please visit our Web Page for detailed information on our many programs.

Territory: Nationwide and International

## **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)

Programs: Acquisition, Refinance, Equity Recapture, Bankruptcy Discharge, Pending Foreclosure, Poor Credit / Late Pay, RTC buy out etc. 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV

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Visit <http://www.realestateinvestingbrain.com> now for full details!

Loan Amounts: \$250,000 to \$15,000,000  
Territory: Nationwide

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)  
Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502  
Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.  
Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)  
Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)  
Programs: A-D Credit. Residential/Commercial Refinance/purchase mortgages.  
Loan Amounts:\$10,000 - \$300,000,000  
Territory: Nationwide

## **Onward Financial**

Web Page: [www.onwardfinancial.com](http://www.onwardfinancial.com)  
Contact: 877-303-3642  
Programs: Hard Money  
Territory: Multiple states.

## **Pacific Coast Investment Company**

Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)  
Programs: commercial, residential, income producing. 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV  
Loan Amounts: \$300,000 to \$10,000,000  
Territory: Nationwide

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)

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Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)  
Programs: 100% Commercial Real Estate Development and Acquisition Loans.  
Territory: Nationwide

## **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)  
Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)  
Programs: 100% financing including rehab costs for single family residential properties.  
Loans up to 60% of after-repaired-value. Quick closings! AD credit.  
Loan Amounts: No limits  
Territory: Nationwide

## **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)  
Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)  
Programs: Hard money lenders for over 24 years, making loans throughout the US.  
Preferred size is in the \$750,000 and under range -- consider any type of real estate. The loan to value ratio varies by type of property. Can review and often close within 2 to 3 days of getting the call.  
Loan Amounts: Up to \$750,000  
Territory: Nationwide

## **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)  
Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.  
Loan Amounts: From \$500,000  
Territory: Nationwide

## **Alaska**

### **4R Management**

Web Site: <http://www.4rmanagement.com>  
Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670  
Territory: Nationwide.

### **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)  
Programs: SBA loans, Hard Money, mortgages  
Loan Amounts: \$100,000 and up  
Territory: Nationwide

### **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)  
Programs: Commercial acquisition/development loans; Residential deals on case by case basis.  
Loan Amounts: \$1,000,000 to \$50,000,000  
Territory: Nationwide

### **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)  
Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097  
[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)  
Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV  
Loan Amounts: \$500,000 to \$10,000,000+  
Territory: Nationwide

### **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433  
Programs: Hard money loans nationwide—residential and commercial.  
Territory: Nationwide

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## **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)

Programs: Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.

Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

## **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)

Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)

Programs: Hard money for residential and commercial projects. Funds for acquisition, debt and construction. Wide variety of transactions will be considered. Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%

Loan Amounts: \$500,000 and up

Territory: Nationwide

## **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)

Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)

Programs: Commercial, Residential, and Land. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.

Loan Amounts: \$500,000+

Territory: Nationwide

## **Fairfield Financial Services, Inc.**

Web Page: [www.privatemoneysource.com](http://www.privatemoneysource.com)

Contact: S. Clay Sparkman - 503-351-1756 [info@altfunding.com](mailto:info@altfunding.com)

Programs: Up to 75% LTV on most property types. Rates 10-15%

Loan Amounts: \$10K-\$5mil

Territory: Oregon, Washington, Idaho, Montana, Colorado, Wyoming and Alaska

## **The Funding Solutions, Inc.**

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Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingsolution@juno.com](mailto:fundingsolution@juno.com)  
Programs: Private lending for commercial real estate/business development. Short-term bridge and gap financing for distressed and time critical transactions.  
Loan Amounts: \$200,000 to \$20,000,000  
Territory: Continental US & Canada; offshore on a case by case basis.

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: Unique lines of credit to active investors. We could evaluate the property and issue a commitment within 3 days.  
Loan Amounts: \$50,000.00 and up  
Territory: Nationwide

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)  
Programs: Creative funding and fast closings for unique and complex real estate opportunities. Please see web page for detailed information on our many programs  
Territory: Nationwide and International

## **InvestWell**

Web page: [www.investwell.com](http://www.investwell.com)  
Programs: Hard money, various others for real estate investors.  
Territory: 27 States

## **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)  
Programs: Acquisition, Refinance, Equity Recapture, Bankruptcy Discharge, Pending Foreclosure, Poor Credit / Late Pay, RTC buy out etc. 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV  
Loan Amounts: \$250,000 to \$15,000,000  
Territory: Nationwide

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Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts:\$10,000 - \$300,000,000

Territory: Nationwide

## **Pacific Coast Investment Company**

Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV

Loan Amounts: \$300,000 to \$10,000,000

Territory: Nationwide

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)

Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)

Programs: 100% Commercial Real Estate Development and Acquisition Loans as well as 100% Financing for Residential Construction Developments. Working with active investors -- Residential, Apartment Houses, Construction or Renovation Projects, Commercial, Office Buildings, foreclosures & Bank Workouts, Mixed Use, Strip Centers.

Loan Amounts: \$1 million (USD) and up. Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.

Territory: Nationwide

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## **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)

Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)

Programs: 100% financing including rehab costs on single family residential properties.

Loans up to 60% of after-repaired-value. Quick closings! AD credit.

Loan Amounts: No set limits

Territory: Nationwide

## **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)

Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)

Programs: Hard money lenders for over 24 years, making loans throughout the US. We consider any type of real estate. The loan to value ratio varies by type of property. We can review the collateral and often close within 2 to 3 days of getting the call.

Loan Amounts: Up to \$750,000

Territory: Nationwide

## **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)

Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.

Loan Amounts: From \$500,000

Territory: Nationwide

## **Arizona**

### **1<sup>st</sup> Access Funding**

Web Site: [www.1st-access-hard-money-loans-funding.com](http://www.1st-access-hard-money-loans-funding.com)

Contact: Chris Dinofia [Chris@1st-access-hard-money-loans-funding.com](mailto:Chris@1st-access-hard-money-loans-funding.com) 858-212-1443

Programs: Hard money—residential and commercial. Competitive rates. Work with multiple private investors who fund hard money loans.

Territory: CA, AZ, NV, FL

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## **4R Management**

Web Site: <http://www.4rmanagement.com>

Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)

Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670

Territory: Nationwide.

## **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)

Programs: Hard Money, mortgages, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

## **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)

Programs: Commercial acquisition and development loans; Residential deals on case by case basis.

Loan Amounts: \$1,000,000 to \$50,000,000

Territory: Nationwide

## **ARI Properties, Inc**

Web Page: [www.atlantahardmoneyloans.com](http://www.atlantahardmoneyloans.com)

[www.atlantahardmoneyloans.com/states\\_we\\_lend.htm](http://www.atlantahardmoneyloans.com/states_we_lend.htm)

Contact: 404-421-5578

Programs: Hard money. Can lend in several days. Funds to purchase and renovate single family homes.

Territory: 26 states.

## **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097

[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV

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Loan Amounts: \$500,000 to \$10,000,000+  
Territory: Nationwide

### **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433  
Programs: Hard money loans nationwide—residential and commercial.  
Territory: Nationwide

### **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)  
Programs: Fast direct funding. Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.  
Loan Amounts: \$200,000 to \$15,000,000  
Territory: Nationwide

### **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)  
Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)  
Programs: Providing hard money -- residential and commercial projects. Funds are available for acquisition, debt and construction. Wide variety of transactions considered.  
Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%  
Loan Amounts: \$500,000 and up  
Territory: Nationwide

### **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)  
Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)  
Programs: Commercial, Residential, and Land. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.  
Loan Amounts: \$500,000+  
Territory: Nationwide

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## **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingsolution@juno.com](mailto:fundingsolution@juno.com)  
Programs: Private lending for commercial real estate and business development. Short-term bridge and gap financing for distressed and time critical transactions.  
Loan Amounts: \$200,000 to \$20,000,000  
Territory: Continental US & Canada; offshore on a case by case basis.

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: We offer unique lines of credit to active investors. We could evaluate the property and issue a commitment within 3 days. Servicing the real estate community for 25 years.  
Loan Amounts: \$50,000.00 and up  
Territory: Nationwide

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)  
Programs: Creative funding and fast closings. Please visit our Web Page for detailed information on our many programs  
Territory: Nationwide and International

## **InvestWell**

Web page: [www.investwell.com](http://www.investwell.com)  
Programs: Hard money, various others for real estate investors.  
Territory: 27 States

## **Lafayette Financial**

Web Page: [www.lafayettefinancial.com](http://www.lafayettefinancial.com)  
Contact: Wayne or Don Powell - 888-576-6534 [Wayne@lafayettefinancial.com](mailto:Wayne@lafayettefinancial.com)  
Programs: Hard money 70% LTV. 1st, 2nd or 3rd lien position, residential/commercial.  
Loan Amounts: \$15,000 to \$500,000  
Territory: California, Nevada, Arizona

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

## **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)

Programs: 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV

Loan Amounts: \$250,000 to \$15,000,000

Territory: Nationwide

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts:\$10,000 - \$300,000,000

Territory: Nationwide

## **Pacific Coast Investment Company**

Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV

Loan Amounts: \$300,000 to \$10,000,000

Territory: Nationwide

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)

Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)

Programs: Working with active investors on Residential, Apartment Houses, Construction or Renovation Projects, Commercial, Office Buildings, foreclosures & Bank Workouts, Mixed Use, Strip Centers.

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Loan Amounts: \$1 million (USD) and up. Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.

Territory: Nationwide

### **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)

Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)

Programs: 100% financing including rehab costs on single family residential properties. Loans up to 60% of after-repaired-value. Quick closings! AD credit.

Loan Amounts: No set limits

Territory: Nationwide

### **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)

Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)

Programs: Our principals have been hard money lenders for over 24 years, making loans throughout the US. We consider any type of real estate. The loan to value ratio varies by type of property. We can review the collateral and often close within 2 to 3 days of getting the call.

Loan Amounts: Up to \$750,000

Territory: Nationwide

### **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)

Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.

Loan Amounts: From \$500,000

Territory: Nationwide

## **Arkansas**

### **4R Management**

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Web Site: <http://www.4rmanagement.com>

Contact: Ryan Steele. Information@4rmanagement.com

Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670

Territory: Nationwide.

## **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)

Programs: Loan programs for any type of business or commercial deal: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

## **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)

Programs: Commercial acquisition and development loans; Residential deals on case by case basis.

Loan Amounts: \$1,000,000 to \$50,000,000

Territory: Nationwide

## **ARI Properties, Inc**

Web Page: [www.atlantahardmoneyloans.com](http://www.atlantahardmoneyloans.com)

[www.atlantahardmoneyloans.com/states\\_we\\_lend.htm](http://www.atlantahardmoneyloans.com/states_we_lend.htm)

Contact: 404-421-5578

Programs: Hard money. Can lend in several days. Funds to purchase and renovate single family homes.

Territory: 26 states.

## **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097

[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Loan Amounts: \$500,000 to \$10,000,000+  
Territory: Nationwide

### **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433  
Programs: Hard money loans nationwide—residential and commercial.  
Territory: Nationwide

### **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)  
Programs: Fast direct funding. Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.  
Loan Amounts: \$200,000 to \$15,000,000  
Territory: Nationwide

### **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)  
Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)  
Programs: Hard money for residential and commercial projects. Funds are available for acquisition, debt and construction. A wide variety of transactions will be considered.  
Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%  
Loan Amounts: \$500,000 and up  
Territory: Nationwide

### **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)  
Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)  
Programs: Commercial, Residential, and Land. Classified as a SOFT Hard Money Lender. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.  
Loan Amounts: \$500,000+  
Territory: Nationwide

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

## **Financial Help Services**

Web Page: [www.financialhelpservices.com](http://www.financialhelpservices.com)

Contact: Larry Goins [larry@financialhelpservices.com](mailto:larry@financialhelpservices.com) 803-831-0056

Programs: Hard money for rehab.

Territory: NC, SC, IN, CO, WY, AR, Montana

## **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingsolution@juno.com](mailto:fundingsolution@juno.com)

Programs: Private lending for commercial real estate and business development. Loan

Amounts: \$200,000 to \$20,000,000

Territory: Continental US & Canada; offshore on a case by case basis.

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)

Programs: We offer unique lines of credit to active investors. We can evaluate the property and issue a commitment within 3 days. We have been servicing the real estate community for 25 years.

Loan Amounts: \$50,000.00 and up

Territory: Nationwide

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)

Programs: Creative funding and fast closings. Please visit our Web Page for detailed information on our many programs

Territory: Nationwide and International

## **InvestWell**

Web page: [www.investwell.com](http://www.investwell.com)

Programs: Hard money, various others for real estate investors.

Territory: 27 States

## **Met Mortgage**

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)

Programs: Acquisition, Refinance, Equity Recapture, Bankruptcy Discharge, Pending Foreclosure, Poor Credit / Late Pay, RTC buy out etc. 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV

Loan Amounts: \$250,000 to \$15,000,000

Territory: Nationwide

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts: \$10,000 - \$300,000,000

Territory: Nationwide

## **Pacific Coast Investment Company**

Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV

Loan Amounts: \$300,000 to \$10,000,000

Territory: Nationwide

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)

Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)

Loan Amounts: \$1 million (USD) and up. Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with

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minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.

Territory: Nationwide

## **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)

Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)

Programs: 100% financing including rehab costs on single family residential properties.

Loans up to 60% of after-repaired-value. Quick closings! AD credit.

Loan Amounts: No set limits

Territory: Nationwide

## **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)

Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)

Programs: Hard money lenders for over 24 years, making loans throughout the US. Can review the collateral and often close within 2 to 3 days of getting the call.

Loan Amounts: Up to \$750,000

Territory: Nationwide

## **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)

Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.

Loan Amounts: From \$500,000

Territory: Nationwide

## **California**

### **1<sup>st</sup> Access Funding**

Web Site: [www.1st-access-hard-money-loans-funding.com](http://www.1st-access-hard-money-loans-funding.com)

Contact: Chris Dinofia [Chris@1st-access-hard-money-loans-funding.com](mailto:Chris@1st-access-hard-money-loans-funding.com) 858-212-1443

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Programs: Hard money—residential and commercial. Competitive rates. Work with multiple private investors who fund hard money loans.  
Territory: CA, AZ, NV, FL

## **1<sup>st</sup> Capital Finance**

Web site: [www.hardmoneysourcing.com](http://www.hardmoneysourcing.com)  
Contact: Duke Jones. [Capitalfinancing@charter.net](mailto:Capitalfinancing@charter.net) 805-441-2447  
Programs: Hard money, residential and commercial.  
Territory: CA and NV.

## **4R Management**

Web Site: <http://www.4rmanagement.com>  
Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)  
Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670  
Territory: Nationwide.

## **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)  
Programs: Hard money loan programs.  
Loan Amounts: \$100,000 and up  
Territory: Nationwide

## **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)  
Programs: Commercial acquisition and development loans; Residential deals on case by case basis.  
Loan Amounts: \$1,000,000 to \$50,000,000  
Territory: Nationwide

## **AMX Global Funding, Inc**

Web Page: [www.amxglobalfunding.com](http://www.amxglobalfunding.com)

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Contact: Alex. [Alex@amxglobalfunding.com](mailto:Alex@amxglobalfunding.com)

Notes: We have seen them included on several hard money lending lists, but their site is not really oriented towards hard money lending. We decided to include the resource.

### **ARI Properties, Inc**

Web Page: [www.atlantahardmoneyloans.com](http://www.atlantahardmoneyloans.com)

[www.atlantahardmoneyloans.com/states\\_we\\_lend.htm](http://www.atlantahardmoneyloans.com/states_we_lend.htm)

Contact: 404-421-5578. Wade Munday. [Wade@atlantahardmoneyloans.com](mailto:Wade@atlantahardmoneyloans.com)

Programs: Hard money. Can lend in several days. Funds to purchase and renovate single family homes.

Territory: 26 states.

### **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097

[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV

Loan Amounts: \$500,000 to \$10,000,000+

Territory: Nationwide

### **Bayfront Capital**

Web Page: [www.sammyhoelscher.com](http://www.sammyhoelscher.com)

Contact: Sammy Hoelscher 214-256-4096 [sammy@sammyhoelscher.com](mailto:sammy@sammyhoelscher.com)

Programs: Single Family Residential Properties (Terms 6 months to 13 months) Quick closings, no credit to low, 1st time investor OK, we will Cross-Collateralize other real estate, no pre-payment penalties on most residential loans, and we work with brokers and loan officers.

Loan Amounts: Variable

Territory: California / Nationwide

### **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

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## **California Hard Money**

Web Page: <http://californiahardmoney.biz>

Contact: Neill Phillips.Neill@californiahardmoney.biz

Programs: Private hard money loans available. See web site.

Territory: CA

## **Capital Corporation**

Web Page: [www.Certified-Capital.com](http://www.Certified-Capital.com)

Contact: Robert Shamblen - 800-880-1968 [Loans@Certified-Capital.com](mailto:Loans@Certified-Capital.com)

Programs: Quickly arranged loans up to 65% LTV from private sources for land, commercial, income and residential. Established since 1973 and located in the San Francisco Bay Area. Our loans offer lower than usual interest rates (9.5% - 12.0%), reasonable fees and no prepayment penalties. Fast response to your borrowing needs.

Loan Amounts: \$100,000 to \$1,500,000

Territory: California

## **Capital Finance**

Contact: Duke Jones 805-441-2447 [capitalfinance@charter.net](mailto:capitalfinance@charter.net)

Programs: Residential, Land, Subdivisions, Construction, Commercial

Loan Amounts: \$30,000 to \$3,000,000 Strong Trust Deed Program

Territory: California, Nevada

## **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)

Programs: Fast direct funding for all types of real estate nationwide. Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.

Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

## **CitiCredit**

Contact: Amar Walia - 800-935-6266 [amarw@iloans.com](mailto:amarw@iloans.com)

Programs: Hard money loans to 70% CLTV

## ***The Secret Hard Money Directory Page 29***

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Loan Amounts: \$20,000 to \$300,000  
Territory: California & Nevada

### **Coastal La Jolla Funding**

Web Page: [www.coastallajollafunding.com/html/hard-money-lenders.html](http://www.coastallajollafunding.com/html/hard-money-lenders.html)  
Contact: Craig Cecilio 858-456-2423  
Programs: Hard money.  
Loan amounts: Minimum of \$150,000  
Territory: California and Florida.

### **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)  
Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)  
Programs: Hard money for residential and commercial projects. Funds are available for acquisition, debt and construction. A wide variety of transactions will be considered.  
Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%  
Loan Amounts: \$500,000 and up  
Territory: Nationwide

### **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)  
Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)  
Programs: Commercial, Residential, and Land. Classified as a SOFT Hard Money Lender. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.  
Loan Amounts: \$500,000+  
Territory: Nationwide

### **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingolution@juno.com](mailto:fundingolution@juno.com)  
Programs: Private lending for commercial real estate and business development  
Loan Amounts: \$200,000 to \$20,000,000  
Territory: Continental US & Canada; offshore on a case by case basis.

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## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)

Programs: We offer unique lines of credit to active investors. Apt buildings, 1-4 family, renovation, construction, rehab, bank buyouts, strip centers, commercial properties. We could evaluate the property and issue a commitment within 3 days. We have been servicing the real estate community for 25 years.

Loan Amounts: \$50,000.00 and up

Territory: Nationwide

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)

Programs: Creative funding and fast closings for unique and complex real estate opportunities. Visit our Web Page for more information about all that we offer.

Territory: Nationwide and International

## **InvestWell**

Web page: [www.investwell.com](http://www.investwell.com)

Programs: Hard money, various others for real estate investors.

Territory: 27 States

## **Lafayette Financial**

Web Page: [www.lafayettefinancial.com](http://www.lafayettefinancial.com)

Contact: Wayne or Don Powell - [Wayne@lafayettefinancial.com](mailto:Wayne@lafayettefinancial.com) 888-576-6534.

Programs: Hard money loans up to 70% LTV. 1st, 2nd or 3rd lien position, residential/commercial.

Loan Amounts: \$15,000 to \$500,000

Territory: California, Nevada, Arizona only.

## **Loan Solution, Inc.**

Contact: Colleen Bigler - 661-251-9075 [loansolution@earthlink.net](mailto:loansolution@earthlink.net)

Programs: 1st TD on commercial real estate and 5+ units

Loan Amounts: \$25,000 to \$1,000,000

Territory: Southern California

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## **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)

Programs: Many! Including acquisition, refinance, equity recapture, bankruptcy discharge, pending foreclosure, poor credit / late pay, etc. 1 to 3 year term, 14 to 16%. 4

to 10 points depending on property & borrower's credit. 50 to 70% LTV

Loan Amounts: \$250,000 to \$15,000,000

Territory: Nationwide

## **Mike Mauerman Investments**

Contact: Mike Mauerman - 209-577-3498 [amaerman@hotmail.com](mailto:amaerman@hotmail.com)

Programs: We make hard money loans that others won't. Our underwriting is fast, fair and in house.

Loan Amounts: \$5,000 to \$100,000+

Territory: California

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts:\$10,000 - \$300,000,000

Territory: Nationwide

## **The Norris Group**

Contact: Craig Hill or Bruce Norris-909-780-5856 [thenorrisgroup@pacbell.net](mailto:thenorrisgroup@pacbell.net)

Programs: Up to 100% of purchase price and repair costs. We've purchased and/or funded on over 1,000 California Homes. We understand your needs. Limited qualifying.

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Loan Amounts: \$30,000 to \$500,000  
Territory: Southern California

### **Pacific Coast Investment Company**

Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)  
Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV  
Loan Amounts: \$300,000 to \$10,000,000  
Territory: Nationwide

### **Pacific Mortgage Funding Corporation**

Web site : [www.pacificmortgage.com](http://www.pacificmortgage.com)  
Programs : Commercial--\$1,000,000 minimum, \$500,000 west coast states.

### **Portfolio Lending, Inc.**

Contact: Lyndon Liu. [Lyndon@loanproz.com](mailto:Lyndon@loanproz.com)  
Programs: Hard money. Fast close. Bad credit OK.  
Territory: CA Only.

### **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)  
Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)  
Loan Amounts: \$1 million (USD) and up. Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.  
Territory: Nationwide

### **Private Investor Loans, Inc.**

Web Page: [www.privateinvestorloans.com](http://www.privateinvestorloans.com)  
Contact: Max Trescott - 650-967-2500 [max@piloans.com](mailto:max@piloans.com)  
Programs: Commercial, Residential, Churches and Land. Rates 12-16%, no pre-payment penalties.

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Loan Amounts: \$250,000 to \$5,000,000  
Territory: Western States, particularly California

### **Private Loan Funding**

Web Page: [www.privateloanfunding.com](http://www.privateloanfunding.com)  
Contact: Jason Ball. [Chad@privateloanfunding.com](mailto:Chad@privateloanfunding.com) 800-916-1055 X 101  
Programs: Private HM lending. Lend up to 70% ARV.  
Territory: Southern California.

### **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)  
Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)  
Programs: 100% financing including rehab costs on single family residential properties.  
Loans up to 60% of after-repaired-value. Quick closings! AD credit.  
Loan Amounts: No set limits  
Territory: Nationwide

### **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)  
Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)  
Programs: The loan to value ratio varies by type of property. We can review the collateral and often close within 2 to 3 days of getting the call.  
Loan Amounts: Up to \$750,000  
Territory: Nationwide

### **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)  
Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.  
Loan Amounts: From \$500,000  
Territory: Nationwide

### **Statewide Capital Investments, LLC**

Web Page: [www.statewidellc.com](http://www.statewidellc.com)

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Contact: George Pugh - 800-460-1890 [marketing@statewidellc.com](mailto:marketing@statewidellc.com)

Programs: An established, nationwide lender to investors who purchase, rehab, and sell single-family homes. Our goal is to simplify the borrowing process and provide the investor with a level of service commensurate with their expectations.

Loan Amounts: No set limit

Territory: Texas, Ohio, Florida, California, Indiana, Illinois, Missouri, North Carolina

## **Colorado**

### **4R Management**

Web Site: <http://www.4rmanagement.com>

Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)

Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670

Territory: Nationwide.

### **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)

Programs: Loan programs for any type of business or commercial deal that makes economic sense: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

### **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)

Programs: Commercial acquisition and development loans; Residential deals on case by case basis.

Loan Amounts: \$1,000,000 to \$50,000,000

Territory: Nationwide

### **ARI Properties, Inc**

Web Page: [www.atlantahardmoneyloans.com](http://www.atlantahardmoneyloans.com)

[www.atlantahardmoneyloans.com/states\\_we\\_lend.htm](http://www.atlantahardmoneyloans.com/states_we_lend.htm)

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Contact: 404-421-5578

Programs: Hard money. Can lend in several days. Funds to purchase and renovate single family homes.

Territory: 26 states.

## **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097

[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV

Loan Amounts: \$500,000 to \$10,000,000+

Territory: Nationwide

## **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

## **Brookview Financial, Inc**

Web Page: [www.brookviewfinancial.com](http://www.brookviewfinancial.com)

Contact: [rehabs@brookviewfinancial.com](mailto:rehabs@brookviewfinancial.com)

Programs: Hard money. Up to 70% ARV. No payments for 6 months. 2 week closings.

Territory: 31 states. More pending.

## **Carbo Investments, Inc.**

Contact: Bobby Calicchia - 303-693-1462 [clikia@aol.com](mailto:clikia@aol.com)

Programs: 30 -180 funding. We will finance the purchase and fix-up of pre-owned, manufactured homes and real estate transactions. 70% LTV (After fix-up). 3 points, 5% of Resale price is our fee. You keep the rest. You earned it!

Loan Amounts: \$25,000 to \$500,000

Territory: Colorado (Pueblo to Fort Collins) and Wyoming (Cheyenne/Torrington areas)

## **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)

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Programs: Fast direct funding for all types of real estate nationwide. Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.

Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

## **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)

Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)

Programs: Hard money for residential and commercial projects. Funds are available for acquisition, debt and construction. Will consider many types of deals. Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%

Loan Amounts: \$500,000 and up

Territory: Nationwide

## **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)

Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)

Programs: Commercial, Residential, and Land. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.

Loan Amounts: \$500,000+

Territory: Nationwide

## **Fairfield Financial Services, Inc**

Web Page: [www.privatemoneysource.com](http://www.privatemoneysource.com)

Contact: Clay Sparkman 503-348-7011 fax 503-241-4903 [info@altfunding.com](mailto:info@altfunding.com)

Programs: Most Property types, including Commercial, Residential, and Land. Rates typically 12-15%, Up to 75% LTV.

Loan Amounts: \$50,000 - \$3,000,000

Territory: Oregon, Washington, Idaho, Montana, Wyoming, Colorado and Alaska

## **Financial Help Services**

Web Page: [www.financialhelpservices.com](http://www.financialhelpservices.com)

Contact: Larry Goins [larry@financialhelpservices.com](mailto:larry@financialhelpservices.com) 803-831-0056

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Programs: Hard money for rehab.  
Territory: NC, SC, IN, CO, WY, AR, Montana

### **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingsolution@juno.com](mailto:fundingsolution@juno.com)  
Programs: Private lending for commercial real estate and business development.  
Loan Amounts: \$200,000 to \$20,000,000  
Territory: Continental US & Canada; offshore on a case by case basis.

### **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: We offer unique lines of credit to active investors. We finance Apt buildings, 1-4 family, renovation, construction, rehab, bank buyouts, strip centers, commercial properties. We could evaluate the property and issue a commitment within 3 days. We have been servicing the real estate community for 25 years.  
Loan Amounts: \$50,000.00 and up  
Territory: Nationwide

### **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)  
Programs: Creative funding and fast closings for unique and complex real estate opportunities. Please visit our Web Page for detailed information on our many programs  
Territory: Nationwide and International

### **InvestWell**

Web page: [www.investwell.com](http://www.investwell.com)  
Programs: Hard money, various others for real estate investors.  
Territory: 27 States

### **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)  
Loan Amounts: \$250,000 to \$15,000,000. 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV  
Territory: Nationwide

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Visit <http://www.realestateinvestingbrain.com> now for full details!

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts:\$10,000 - \$300,000,000

Territory: Nationwide

## **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)

Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)

Programs: 100% financing including rehab costs on single family residential properties.

Loans up to 60% of after-repaired-value. Quick closings! AD credit.

Loan Amounts: No set limits

Territory: Nationwide

## **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)

Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)

Programs: Hard money lenders for over 24 years, making loans throughout the US. We consider any type of real estate. The loan to value ratio varies by type of property. We can review the collateral and often close within 2 to 3 days of getting the call.

Loan Amounts: Up to \$750,000

Territory: Nationwide

## **Pacific Coast Investment Company**

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Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)  
Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV  
Loan Amounts: \$300,000 to \$10,000,000  
Territory: Nationwide

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)  
Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)  
Loan Amounts: \$1 million (USD) and up. Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.  
Territory: Nationwide

## **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)  
Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.  
Loan Amounts: From \$500,000  
Territory: Nationwide

## **Connecticut**

### **4R Management**

Web Site: <http://www.4rmanagement.com>  
Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)  
Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670  
Territory: Nationwide.

### **Allcity Finance**

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Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)  
Programs: Hard Money, mortgages.  
Loan Amounts: \$100,000 and up  
Territory: Nationwide

### **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)  
Programs: Commercial acquisition and development loans; Residential deals on case by case basis.  
Loan Amounts: \$1,000,000 to \$50,000,000  
Territory: Nationwide

### **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)  
Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097  
[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)  
Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV  
Loan Amounts: \$500,000 to \$10,000,000+  
Territory: Nationwide

### **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433  
Programs: Hard money loans nationwide—residential and commercial.  
Territory: Nationwide

### **Brookview Financial, Inc**

Web Page: [www.brookviewfinancial.com](http://www.brookviewfinancial.com)  
Contact: [rehab@brookviewfinancial.com](mailto:rehab@brookviewfinancial.com)  
Programs: Hard money. Up to 70% ARV. No payments for 6 months. 2 week closings.  
Territory: 31 states. More pending.

### **Carnell Investments**

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)

Programs: Fast direct funding for all types of real estate nationwide. Private money available for all types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.

Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

## **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)

Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)

Programs: Hard money for residential and commercial projects. Funds are available for acquisition, debt and construction. We'll consider a wide variety of transactions. Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%

Loan Amounts: \$500,000 and up

Territory: Nationwide

## **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)

Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)

Programs: Commercial, Residential, and Land. Classified as a SOFT Hard Money Lender. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.

Loan Amounts: \$500,000+

Territory: Nationwide

## **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingssolution@juno.com](mailto:fundingssolution@juno.com)

Programs: Private lending -- commercial real estate and business development. Short-term bridge and gap financing for distressed and time critical transactions.

Loan Amounts: \$200,000 to \$20,000,000

Territory: Continental US & Canada; offshore on a case by case basis.

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)

Programs: Unique lines of credit to active investors. Loan Amounts: \$50,000.00 and up

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

We finance Apt buildings,1-4 family, renovation, construction, rehab, bank buyouts, strip centers,commercial properties. We could evaluate the property and issue a commitment within 3 days. We have been servicing the real estate community for 25 years.

Territory: Nationwide

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)

Programs: Creative funding and fast closings for unique and complex real estate opportunities. See our Web Page for detailed information on our many programs

Territory: Nationwide and International

## **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)

Programs: Acquisition, Refinance, Equity Recapture, Bankruptcy Discharge, Pending Foreclosure, Poor Credit / Late Pay, RTC buy out etc. 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV.

Loan Amounts: \$250,000 to \$15,000,000

Territory: Nationwide

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts:\$10,000 - \$300,000,000

Territory: Nationwide

## **Pacific Coast Investment Company**

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Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)  
Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV  
Loan Amounts: \$300,000 to \$10,000,000  
Territory: Nationwide

## **Pacific Mortgage Funding Corporation**

Web site : [www.pacificmortgage.com](http://www.pacificmortgage.com)  
Programs : Commercial--\$1,000,000 minimum.

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)  
Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)  
Programs: Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.  
Territory: Nationwide

## **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)  
Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)  
Programs: 100% financing including rehab costs on single family residential properties. Loans up to 60% of after-repaired-value. Quick closings! AD credit.  
Loan Amounts: No set limits  
Territory: Nationwide

## **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)  
Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)  
Programs: Hard money lenders for over 24 years. Our preferred size is in the \$750,000 and under range, and we consider any type of real estate.  
Loan Amounts: Up to \$750,000  
Territory: Nationwide

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## **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)

Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.

Loan Amounts: From \$500,000

Territory: Nationwide

## **Delaware**

### **4R Management**

Web Site: <http://www.4rmanagement.com>

Contact: Ryan Steele. [Information@4rmanagement.com](mailto:Information@4rmanagement.com)

Programs: 100% of the sale price and repair funds, not exceeding 65% of ARV (after repair value) Monthly Payment Plan - Required credit score: >600. Half Payment Plan - Required credit score: 630. 6 Months No Pay Plan - Required credit score: 670

Territory: Nationwide.

### **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)

Loan Amounts: \$100,000 and up. Hard money programs.

Territory: Nationwide

### **American Mortgage Services**

Contact: John Renzullo - 781-662-2552 [John@AllCreditLoans.com](mailto:John@AllCreditLoans.com)

Programs: Residential deals on case by case basis. Commercial acquisition and development loans.

Loan Amounts: \$1,000,000 to \$50,000,000

Territory: Nationwide

### **Avatar Financial Group, LLC**

Web Page: [www.avatarfinancial.com](http://www.avatarfinancial.com)

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Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097  
[gillian@avatarfinancial.com](mailto:gillian@avatarfinancial.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 11-15% 3-5 points, up to 65% LTV

Loan Amounts: \$500,000 to \$10,000,000+

Territory: Nationwide

## **Steve Blazevic**

Contact: Steve Blazevic [stjepan@cox.net](mailto:stjepan@cox.net) 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

## **Carnell Investments**

Contact: 805-595-9302 [gcarnell@slonet.org](mailto:gcarnell@slonet.org)

Programs: Fast direct private money funding nationwide. All types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.

Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

## **Creative Financial Corporation**

Web Page: [www.creativefinancialcorp.com](http://www.creativefinancialcorp.com)

Contact: George Brooks - 212-534-2795 [creativefinancial@earthlink.net](mailto:creativefinancial@earthlink.net)

Programs: Providing hard money for residential and commercial projects. Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%

Loan Amounts: \$500,000 and up

Territory: Nationwide

## **Diversified Mortgage Group**

Web Page: [www.hardmoneymortgages.com](http://www.hardmoneymortgages.com)

Contact: Dennis Thomas - 205-437-3685 [dennis@hardmoneymortgages.com](mailto:dennis@hardmoneymortgages.com)

Programs: Commercial, Residential, and Land. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.

Loan Amounts: \$500,000+

Territory: Nationwide

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## **The Funding Solutions, Inc.**

Contact: Joel Pondelik - 203-327-1200 ext 254 [fundingsolution@juno.com](mailto:fundingsolution@juno.com)

Programs: Private lending -- commercial real estate/business development. Short-term bridge and gap financing for distressed and time critical transactions.

Loan Amounts: \$200,000 to \$20,000,000

Territory: Continental US & Canada; offshore on a case by case basis.

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)

Programs: Apt buildings, 1-4 family, renovation, construction, rehab, bank buyouts, strip centers, commercial properties. We could evaluate the property and issue a commitment within 3 days. We have been servicing the real estate community for 25 years. We offer unique lines of credit to active investors.

Loan Amounts: \$50,000.00 and up

Territory: Nationwide

## **Gelt Financial Corporation**

Contact: Jack Miller - 215-357-4955 ext 237 [JackMiller@Geltfinancial.com](mailto:JackMiller@Geltfinancial.com)

Programs: We finance business owners and investors. Investors: borrow the purchase price, closing costs and rehab monies. We are very flexible and speak the same language as investors.

Loan Amounts: Up to \$150,000.00

Territory: Pennsylvania, New Jersey, Delaware

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)

Programs: Creative funding and fast closings. Please visit our Web Page for detailed information on our many programs

Territory: Nationwide and International

## **Met Mortgage**

Contact: Paul - 201-866-4800 [hardloans@metmtge.com](mailto:hardloans@metmtge.com)

Programs: You name it, it's here. Acquisition, Refinance, Equity Recapture, Bankruptcy

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**Visit <http://www.realestateinvestingbrain.com> now for full details!**

Discharge, Pending Foreclosure, Poor Credit / Late Pay, RTC buy out etc. 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property & borrower's credit. 50 to 70% LTV.

Loan Amounts: \$250,000 to \$15,000,000

Territory: Nationwide

## **Moore & Levy**

Web Page: [www.hardmoney-loans.com](http://www.hardmoney-loans.com)

Contact: [info@hardmoney-loans.com](mailto:info@hardmoney-loans.com) 818-712-9502

Programs: 1 stop shopping. Fill out one application and it will be forwarded to multiple hard money lenders.

Territory: Nationwide.

## **Mortgage Bankers, Ltd.**

Web Page: [www.refinancecash.com](http://www.refinancecash.com)

Contact: Robin Snyder - 800-854-9077 [Banker7000@aol.com](mailto:Banker7000@aol.com)

Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit

Loan Amounts:\$10,000 - \$300,000,000

Territory: Nationwide

## **Pacific Coast Investment Company**

Contact: Ray Salgado - 206-579-5944 [rays@pacificcoastinvestment.com](mailto:rays@pacificcoastinvestment.com)

Programs: commercial, residential, income producing, 1-5 yr term interest payments only, 13-15% 5 points, up to 65% LTV

Loan Amounts: \$300,000 to \$10,000,000

Territory: Nationwide

## **Prestige Mortgage Services**

Web Page: [www.prestige.1st-website.com](http://www.prestige.1st-website.com)

Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)

Programs: Offer loans for active investors purchasing 1-4 family houses, and New Home Interim Construction and Permanent Financing with minimum loan amounts of \$75,000 and up. Purchase Rehab Loans for Residential and Commercial requests of \$75,000 and up in Texas ONLY.

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Territory: Nationwide

### **Ready Mortgage Corp.**

Web Page: [www.readymort.com](http://www.readymort.com)

Contact: Craig Pettit - 972-889-7323 [c-pettit@readymort.com](mailto:c-pettit@readymort.com)

Programs: 100% financing including rehab costs on single family residential properties.

Loans up to 60% of after-repaired-value. Quick closings! AD credit.

Loan Amounts: No set limits

Territory: Nationwide

### **Regatta Capital Limited**

Web Page: [www.1hardmoney.com](http://www.1hardmoney.com)

Contact: Steve Replin - 303-329-3479 [SReplin@aol.com](mailto:SReplin@aol.com)

Programs: Hard money. The loan to value ratio varies by type of property. We can review the collateral and often close within 2 to 3 days of getting the call.

Loan Amounts: Up to \$750,000

Territory: Nationwide

### **Spectrum Lenders, LLC**

Contact: 281-493-3977 [spectra@dotplanet.com](mailto:spectra@dotplanet.com)

Programs: Conventional Commercial and Hard Money Loans - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.

Loan Amounts: From \$500,000

Territory: Nationwide

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