

Secret Hard Money Lender Directory

International

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:

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<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.

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.

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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.

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

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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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Canada

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Web Page: 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

The Funding Solutions, Inc.

Contact: Joel Pondelik - 203-327-1200 ext 254 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.

International

HardMoney.Com

Web Page: 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