

*Secret Hard Money Lender Directory*TM

Nebraska to Ohio

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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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?

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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!

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.**

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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.

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

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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 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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Nebraska

4R Management

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 according to their web site.

Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money loan programs for any type of business or commercial deal that makes economic sense.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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

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

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+

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

Territory: Nationwide

Steve Blazevic

Contact: Steve Blazevic 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

Programs: Fast direct funding 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

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: 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

Contact: Dennis Thomas - 205-437-3685 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.

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

Contact: Joel Pondelik - 203-327-1200 ext 254 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
Programs: Unique lines of credit to active investors. We finance 1-4 family and many other types of real estate. Fast closings. 25 yrs experience.
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

HardMoney.Com

Web Page: www.hardmoney.com
Programs: Creative funding and fast closings.
Territory: Nationwide and International

Met Mortgage

Contact: Paul - 201-866-4800 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
Contact: 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

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Contact: Robin Snyder - 800-854-9077 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
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
Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com
Programs: Offer loans for active investors purchasing 1-4 family houses. See website.
Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com
Contact: Craig Pettit - 972-889-7323 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
Contact: Steve Replin - 303-329-3479 SReplin@aol.com
Programs: Hard money. Fast closings. Experienced.
Loan Amounts: Up to \$750,000
Territory: Nationwide

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Spectrum Lenders, LLC

Contact: 281-493-3977 spectra@dotplanet.com
Programs: Conventional Commercial and Hard Money Loans.
Loan Amounts: From \$500,000
Territory: Nationwide

Nevada

4R Management

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 according to their web site.

1st Access Funding

Web Site: www.1st-access-hard-money-loans-funding.com
Contact: Chris Dinofia 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

1st Capital Finance

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

Allcity Finance

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Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money and loan programs for any type of business or commercial deal that makes economic sense.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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

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

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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Capital Finance

Contact: Duke Jones 805-441-2447 capitalfinance@charter.net

Programs: Residential, Land, Subdivisions, Construction, Commercial

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

Territory: California, Nevada

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Carnell Investments

Contact: 805-595-9302 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

CitiCredit

Contact: Amar Walia - 800-935-6266 amarw@iloans.com

Programs: Hard money loans to 70% CLTV

Loan Amounts: \$20,000 to \$300,000

Territory: California & Nevada

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: Hard money for residential and commercial projects. 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

Contact: Dennis Thomas - 205-437-3685 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

The Funding Solutions, Inc.

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Contact: Joel Pondelik - 203-327-1200 ext 254 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
Programs: Unique lines of credit to active investors. We finance 1-4 family and most other types of real estate.
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

HardMoney.Com

Web Page: 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

Hard Money Funding

Contact: Mike Newell - 702-736-8282 info@hardmoneyfunding.com
Programs: Quick, hard money bridge lender. Emphasis on property value - not borrower credit. Loan Amounts: \$100,000.00 and up
Territory: Nationwide

Lafayette Financial

Web Page: www.lafayettfinancial.com
Contact: Wayne or Don Powell - 888-576-6534 Wayne@lafayettfinancial.com
Programs: Equity based loans up to 70% LTV. 1st, 2nd or 3rd lien position, residential/commercial.
Loan Amounts: \$15,000 to \$500,000
Territory: California, Nevada, Arizona

Met Mortgage

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

Contact: Paul - 201-866-4800 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

Contact: 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

Contact: Robin Snyder - 800-854-9077 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

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

Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com

Territory: Nationwide

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Ready Mortgage Corp.

Web Page: www.readymort.com

Contact: Craig Pettit - 972-889-7323 c-pettit@readymort.com

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

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

Loan Amounts: No set limits

Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com

Contact: Steve Replin - 303-329-3479 SReplin@aol.com

Programs: Fast closings. 25 years experience. Hard money lenders.

Loan Amounts: Up to \$750,000

Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 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

New Hampshire

4R Management

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 according to their web site.

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Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money and loan programs for any type of business or commercial deal that makes economic sense.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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

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

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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Brookview Financial, Inc

Web Page: www.brookviewfinancial.com

Contact: rehabs@brookviewfinancial.com

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

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Territory: 31 states. More pending.

Carnell Investments

Contact: 805-595-9302 gcarnell@slonet.org

Programs: Property is primary qualifier. Fast direct private money available. All types of real estate investments. Non-recourse, 1-5 year term interest only payments. Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: 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

Contact: Dennis Thomas - 205-437-3685 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

The Funding Solutions, Inc.

Contact: Joel Pondelik - 203-327-1200 ext 254 fundingssolution@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

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

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com
Programs: Unique lines of credit to active investors. We finance 1-4 family and many other types of deals. 25 years of experience and service.
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

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

Met Mortgage

Contact: Paul - 201-866-4800 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
Contact: 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
Contact: Robin Snyder - 800-854-9077 Banker7000@aol.com
Programs: Residential/Commercial Refinance/purchase mortgages, A-D credit
Loan Amounts:\$10,000 - \$300,000,000
Territory: Nationwide

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

Pacific Coast Investment Company

Contact: Ray Salgado - 206-579-5944 rays@pacificcoastinvestment.com
Programs: residential, commercial, 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
Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com
Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com
Contact: Craig Pettit - 972-889-7323 c-pettit@readymort.com
Programs: Fast closings! 100% financing including rehab costs on single family residential properties. Loans up to 60% of after-repaired-value. A-D credit.
Loan Amounts: No set limits
Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com
Contact: Steve Replin - 303-329-3479 SReplin@aol.com
Programs: Experienced hard money lenders. Fast closings.
Loan Amounts: Up to \$750,000
Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 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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Visit <http://www.realestateinvestingbrain.com> now for full details!

New Jersey

4R Management

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 according to their web site.

Alco Financial

Contact: Pete Pryor - 888-558-2526 alcofin@aol.com

Programs: Commercial and Residential ...investor loans.

Loan Amounts: \$50,000 to \$750,000

Territory: Pennsylvania and New Jersey

Web Page: www.alcobc.com/financial.html

Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money and loan programs for any type of business or commercial deal that makes economic sense.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 John@AllCreditLoans.com

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

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

Territory: Nationwide

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

Avatar Financial Group, LLC

Web Page: www.avatarfinancial.com

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

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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Brookview Financial, Inc

Web Page: www.brookviewfinancial.com

Contact: 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

Programs: Fast private money available. All types of real estate investments. Non-recourse, 1-5 year term interest only payments, Property is the main qualifier.

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

Territory: Nationwide

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: Our specialty is providing hard money. Rates: 11-16%, Fees and Points are reasonable. LTV 70-75%

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

Loan Amounts: \$500,000 and up
Territory: Nationwide

Diversified Mortgage Group

Web Page: www.hardmoneymortgages.com
Contact: Dennis Thomas - 205-437-3685 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 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
Programs: Unique lines of credit to active investors. We finance 1-4 family and other types of deals. Fast closing!
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

Gelt Financial Corporation

Web Page: <http://www.geltfinancial.com>
Contact: Jack Miller. JackMiller@geltfinancial.com
Programs: Direct hard money lenders. Gelt considers the following property types as acceptable collateral: commercial and industrial properties, non-owner occupied residential properties, loans in corporate names, offices, mixed use properties and warehouses.

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Territory: PA, NJ, DE, MD

HardMoney.Com

Web Page: www.hardmoney.com

Programs: Creative funding and fast closings.

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

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

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

Territory: Nationwide

Moore & Levy

Web Page: www.hardmoney-loans.com

Contact: 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

Contact: Robin Snyder - 800-854-9077 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

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

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

Prestige Mortgage Services

Web Page: www.prestige.1st-website.com
Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com
Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com
Contact: Craig Pettit - 972-889-7323 c-pettit@readymort.com
Programs: 100% financing including rehab costs on single family residential properties.
Loans up to 60% of after-repaired-value. A-D credit. Fast closings!
Loan Amounts: No set limits
Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com
Contact: Steve Replin - 303-329-3479 SReplin@aol.com
Programs: Hard money lenders. 24 years experience. Fast closings.
Loan Amounts: Up to \$750,000
Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 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

New Mexico

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

4R Management

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 according to their web site.

Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money and loan programs for any type of business or commercial deal that makes economic sense.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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

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

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

Web Page: www.avatarfinancial.com

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097
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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Brookview Financial, Inc

Web Page: www.brookviewfinancial.com

Contact: rehabs@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

Programs: Private money available for all types of real estate investments. Property is primary qualifier. Non-recourse, 1-5 year term interest only payments. Loan Amounts: \$200,000 to \$15,000,000

Territory: Nationwide

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: 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

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Diversified Mortgage Group

Web Page: www.hardmoneymortgages.com

Contact: Dennis Thomas - 205-437-3685 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

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.

Gala Resources, LLC

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com

Programs: Unique lines of credit to active investors. We finance all types of real estate, including 1-4 family. Commitment within 3 days. Serving investors for 25 years.

Loan Amounts: \$50,000.00 and up

Territory: Nationwide

HardMoney.Com

Web Page: www.hardmoney.com

Programs: Creative funding and fast closings. Please visit our Web Page.

Territory: Nationwide and International

InvestWell

Web page: www.investwell.com

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

Territory: 27 States

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

Met Mortgage

Contact: Paul - 201-866-4800 hardloans@metmtge.com

Programs: 1 to 3 year term, 14 to 16%. 4 to 10 points depending on property and 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

Contact: 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

Contact: Robin Snyder - 800-854-9077 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

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

Contact: John Stewart - 214-343-8707 PrestigeDallas@cs.com

Territory: Nationwide

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

Ready Mortgage Corp.

Web Page: www.readymort.com

Contact: Craig Pettit - 972-889-7323 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

Contact: Steve Replin - 303-329-3479 SReplin@aol.com

Programs: Hard money lenders. 24 years+ experience. Fast closings.

Loan Amounts: Up to \$750,000

Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 spectra@dotplanet.com

Programs: Conventional Commercial and Hard Money Loans

Loan Amounts: From \$500,000

Territory: Nationwide

New York

4R Management

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 according to their web site.

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Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money and loan programs and for any type of business or commercial deal that makes economic sense.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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

Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097
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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Brookview Financial, Inc

Web Page: www.brookviewfinancial.com

Contact: rehab@brookviewfinancial.com

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

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

Territory: 31 states. More pending.

Carnell Investments

Contact: 805-595-9302 gcarnell@slonet.org

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

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

Territory: Nationwide

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: 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

Contact: Dennis Thomas - 205-437-3685 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 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

The Secret Hard Money Directory Page 32

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

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com
Programs: Unique lines of credit to active investors. We finance many kinds of real estate, including 1-4 family. 25 years experience. Fast closings.
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

HardMoney.Com

Web Page: www.hardmoney.com
Programs: Creative funding and fast. Please visit our web site.
Territory: Nationwide and International

Met Mortgage

Contact: Paul - 201-866-4800 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
Contact: 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
Contact: Robin Snyder - 800-854-9077 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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Visit <http://www.realestateinvestingbrain.com> now for full details!

Contact: Ray Salgado - 206-579-5944 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
Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com
Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com
Contact: Craig Pettit - 972-889-7323 c-pettit@readymort.com
Programs: 100% financing including rehab costs on single family residential properties.
Loans up to 60% of after-repaired-value. A-D credit. Fast closings!
Loan Amounts: No set limits
Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com
Contact: Steve Replin - 303-329-3479 SReplin@aol.com
Programs: Hard money. Fast closings. Experienced.
Loan Amounts: Up to \$750,000
Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 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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Visit <http://www.realestateinvestingbrain.com> now for full details!

North Carolina

4R Management

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 according to their web site.

Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: Hard money.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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

ARI Properties, Inc

Web Page: www.atlantahardmoneyloans.com

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.

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

Avatar Financial Group, LLC

Web Page: www.avatarfinancial.com

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

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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Brookview Financial, Inc

Web Page: www.brookviewfinancial.com

Contact: 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

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

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

Territory: Nationwide

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

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

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Loan Amounts: \$500,000 and up
Territory: Nationwide

Diversified Mortgage Group

Web Page: www.hardmoneymortgages.com
Contact: Dennis Thomas - 205-437-3685 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

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.
Loan Amounts: \$200,000 to \$20,000,000
Territory: Continental US & Canada; offshore on a case by case basis.

Financial Help Services

Web Page: www.financialhelpservices.com
Contact: Larry Goins larry@financialhelpservices.com 803-831-0056
Programs: Hard money for rehab.
Territory: NC, SC, IN, CO, WY, AR, Montana

Gala Resources, LLC

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com
Programs: Hard money residential loans. Fast closings. Experienced.
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

HardMoney.Com

Web Page: www.hardmoney.com
Programs: Creative funding and fast closings for unique and complex real estate

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opportunities. Please visit our site.
Territory: Nationwide and International

Met Mortgage

Contact: Paul - 201-866-4800 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
Contact: 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
Contact: Robin Snyder - 800-854-9077 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
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

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Contact: John Stewart - 214-343-8707 PrestigeDallas@cs.com
Territory: Nationwide

InvestWell

Web page: www.investwell.com
Programs: Hard money, various others for real estate investors.
Territory: 27 States

Ready Mortgage Corp.

Web Page: www.readymort.com
Contact: Craig Pettit - 972-889-7323 c-pettit@readymort.com
Programs: A-D credit. 100% financing including rehab costs on single family residential properties. Loans up to 60% of after-repaired-value. Fast closings!
Loan Amounts: No set limits
Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com
Contact: Steve Replin - 303-329-3479 SReplin@aol.com
Programs: Hard money loans.
Loan Amounts: Up to \$750,000
Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 spectra@dotplanet.com
Programs: Conventional Commercial and Hard Money Loans.
Loan Amounts: From \$500,000
Territory: Nationwide

Statewide Capital Investments, LLC

Web Page: www.statewidellc.com

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Contact: George Pugh - 800-460-1890 marketing@statewidellc.com
Programs: Lender to investors who purchase, rehab, and sell single-family homes.
Loan Amounts: No set limit
Territory: Texas, Ohio, Florida, California, Indiana, Illinois, Missouri, North Carolina

North Dakota

4R Management

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 according to their web site.

Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net
Programs: Hard Money, mortgages, factors, business finance, etc.
Loan Amounts: \$100,000 and up
Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 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
Contact: Gillian Muessig, TR Hazelrigg or Jerry Zevenbergen - 1-888-886-0097
gillian@avatarfinancial.com

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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 602-293-3433
Programs: Hard money loans nationwide—residential and commercial.
Territory: Nationwide

Carnell Investments

Contact: 805-595-9302 gcarnell@slonet.org
Programs: Fast direct funding for all types of real estate nationwide. 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
Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net
Programs: Our specialty is providing 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
Contact: Dennis Thomas - 205-437-3685 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+

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Territory: Nationwide

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.

Gala Resources, LLC

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com

Programs: Unique lines of credit to active investors. We finance Apt 1-4 family, renovation, construction, and rehab.

Loan Amounts: \$50,000.00 and up

Territory: Nationwide

HardMoney.Com

Web Page: www.hardmoney.com

Programs: Creative funding and fast closings. Please visit our web site.

Territory: Nationwide and International

Met Mortgage

Contact: Paul - 201-866-4800 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

Contact: 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.

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Territory: Nationwide.

Mortgage Bankers, Ltd.

Web Page: www.refinancecash.com

Contact: Robin Snyder - 800-854-9077 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

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

Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com

Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com

Contact: Craig Pettit - 972-889-7323 c-pettit@readymort.com

Programs: A-D credit. 100% financing including rehab costs on single family residential properties. Loans up to 60% of after-repaired-value. Quick closings! Loan Amounts: No set limits

Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com

Contact: Steve Replin - 303-329-3479 SReplin@aol.com

Loan Amounts: Up to \$750,000

Territory: Nationwide

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

Spectrum Lenders, LLC

Contact: 281-493-3977 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

Ohio

4R Management

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 according to their web site.

Allcity Finance

Contact: Pete Locke - 781-233-4850 allcity@shore.net

Programs: 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

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

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

Territory: Nationwide

ARI Properties, Inc

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Web Page: www.atlantahardmoneyloans.com
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

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

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 602-293-3433

Programs: Hard money loans nationwide—residential and commercial.

Territory: Nationwide

Brookview Financial, Inc

Web Page: www.brookviewfinancial.com

Contact: rehabs@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

Programs: Fast funding. Private money available for all types of real estate investments.

Non-recourse, 1-5 year term interest only payments, Property is primary qualifier.

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

Classic Funding

Web Page: www.icanfundyourdeal.com

Contact: Brian Stark. Brian@starkworld.com

Programs: Classic Funding is a DIRECT LENDER, serving the Northeast Ohio area – primarily Cuyahoga County. We specialize in funding the purchase and /or rehabilitation of residential property - houses and small multi unit apartment buildings. As a direct lender - we can often close deals - other lenders simply can't! We can often close your loan in less than a week!

Territory: NE Ohio. Primarily Cuyahoga county.

Creative Financial Corporation

Web Page: www.creativefinancialcorp.com

Contact: George Brooks - 212-534-2795 creativefinancial@earthlink.net

Programs: Rates: 11-16%, Fees and Points are reasonable. LTV 70-75% .

Hard money for residential and commercial projects. A wide variety of transactions will be considered. Loan Amounts: \$500,000 and up.

Territory: Nationwide

Diversified Mortgage Group

Web Page: www.hardmoneymortgages.com

Contact: Dennis Thomas - 205-437-3685 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

EQT Investments, Inc.

Web Site: www.eqtinvest.com

Contact: TomWagner info@eqtinvestments.com

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Programs: Hard money
Territory: Greater Pittsburgh area and eastern Ohio.

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. 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
Programs: 1-4 family, renovation, construction, hard money.
Loan Amounts: \$50,000.00 and up
Territory: Nationwide

HardMoney.Com

Web Page: www.hardmoney.com
Programs: Creative funding and fast closings. Please visit our web page
Territory: Nationwide and International

InvestWell

Web page: 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
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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Moore & Levy

Web Page: www.hardmoney-loans.com

Contact: 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

Contact: Robin Snyder - 800-854-9077 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

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

Contact: John Stewart - 214-343-8707 PrestigeDallas@Cs.com

Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com

Contact: Craig Pettit - 972-889-7323 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.

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Loan Amounts: No set limits
Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com
Contact: Steve Replin - 303-329-3479 SReplin@aol.com
Programs: Hard money lenders for over 24 years. Any type of real estate considered. 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
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
Contact: George Pugh - 800-460-1890 marketing@statewidellc.com
Programs: 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

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