

# *Secret Hard Money Lender Directory*

Oklahoma to Tennessee

*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>

**Copyright 2005 Wiltshire Properties, Inc.**

**This directory is protected by Copyright. It may not be resold, or combined with any other product! We monitor the web and ebay!**

**No endorsement or recommendation is made by the authors or publishers concerning the lenders who are listed in this guide. Do your own due diligence.** Always use your best judgment and make sure to fully understand the terms of any loan that you apply for. User agrees to hold publishers, owners, and authors harmless in the event of any damages flowing whether directly or indirectly from the use of this guide and/or the lenders contained herein. Information is believed to be correct, but no warranties or assurances are made for any particular purpose.

## 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.

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

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

Just sign up for our affiliate program at:

<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?

### ***The Secret Hard Money Directory Page 3***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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.**

### ***The Secret Hard Money Directory Page 4***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

# 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

## *The Secret Hard Money Directory Page 5*

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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.

## ***The Secret Hard Money Directory Page 6***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **Oklahoma**

### **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 according to their web site.

### **Acquisition Funding Source**

Web site: [www.acquisitionfundingsource.com](http://www.acquisitionfundingsource.com)

Contact: See site.

Programs: Hard money. 100% Financing, Including Repairs!

- 1 mo., 6 mo. & 1 Year terms
- Asset Based , Hard Money Lending
- Market Competitive Rates
- Up to 70% LTV's

Territory: TX and OK only.

### **Allcity Finance**

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

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

## ***The Secret Hard Money Directory Page 7***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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

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.

## ***The Secret Hard Money Directory Page 8***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!



## **Carnell Investments**

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

Programs: Private money available. Property is primary qualifier. All types of RE 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](http://www.creativefinancialcorp.com)

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

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

Hard money for residential and commercial projects. Wide variety of transactions considered. 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

## **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.

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 9***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: Unique lines of credit to active investors. We finance 1-4 family and other types of real estate. Fast closings.  
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 site.  
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: 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)

## ***The Secret Hard Money Directory Page 10***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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. 1-5 year 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: Offering 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 on single family residential properties.  
Loans up to 60% of after-repaired-value. Quick closings! A-D 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. 24 years experience. Considering any type of real estate.  
The loan to value ratio varies by type of property. Loan Amounts: Up to \$750,000  
Territory: Nationwide

## ***The Secret Hard Money Directory Page 11***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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

## **Oregon**

### **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 according to their web site.

### **Allcity Finance**

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

Programs: Hard Money, mortgages, and more.

Loan Amounts: \$100,000 and up

Territory: Nationwide

### **All Real Estate Loans & Investments Co.**

Contact: Barney La Montagne - 541-471-4987 [realoans@allrealestateloans.com](mailto:realoans@allrealestateloans.com)

Programs: Any type, commercial, construction, income properties, residential, bridge loans 1-10 year terms, interest 11% and up, 3 points and up, maximum 65% LTV (of ended value).

Loan Amounts: \$10,000 to \$50,000,000

Territory: OR, WA (under \$500K), Nationwide (over \$500K)

## ***The Secret Hard Money Directory Page 12***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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)

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**

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

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

## ***The Secret Hard Money Directory Page 13***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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

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

Web Page: [www.privatemoneysource.com](http://www.privatemoneysource.com)  
Contact: S. Clay Sparkman 503-348-7011 [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

### **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.

## ***The Secret Hard Money Directory Page 14***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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 1-4 family.  
Loan Amounts: \$50,000.00+  
Territory: Nationwide

## **HardMoney.Com**

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

## **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

## ***The Secret Hard Money Directory Page 15***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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)

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

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. Fast closings.

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

## ***The Secret Hard Money Directory Page 16***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!



Properties - Income Producing; Acquisitions, Refinance, Cash-Out.  
Loan Amounts: From \$500,000  
Territory: Nationwide

## **Pennsylvania**

### **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 according to their web site.

### **Alco Financial**

Web Page: [www.alcobc.com/financial.html](http://www.alcobc.com/financial.html)  
Contact: Pete Pryor - 888-558-2526 [alcofin@aol.com](mailto:alcofin@aol.com)  
Programs: Commercial and Residential ...hard to do investor loans.  
Loan Amounts: \$50,000 to \$750,000  
Territory: Pennsylvania and New Jersey

### **Allcity Finance**

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

## ***The Secret Hard Money Directory Page 17***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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

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: All types of real estate nationwide. Property is primary qualifier. Fast direct

## ***The Secret Hard Money Directory Page 18***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

funding. Private money available. 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](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. 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

### **EQT Investments, Inc.**

Web Site: [www.eqtinvest.com](http://www.eqtinvest.com)  
Contact: Tom Wagner [info@eqtinvestments.com](mailto:info@eqtinvestments.com)  
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](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.

## ***The Secret Hard Money Directory Page 19***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **Gala Resources, LLC**

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: We offer unique lines of credit. 1-4 family, renovation, rehab.  
Loan Amounts: \$50,000.00 and up  
Territory: Nationwide

## **Gelt Financial Corporation**

Web Page: <http://www.geltfinancial.com>  
Contact: Jack Miller. [JackMiller@geltfinancial.com](mailto: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.  
Territory: PA, NJ, DE, MD

## **HardMoney.Com**

Web Page: [www.hardmoney.com](http://www.hardmoney.com)  
Programs: Creative funding and fast closings. Please visit our web page.  
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: 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

## ***The Secret Hard Money Directory Page 20***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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)

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

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

## ***The Secret Hard Money Directory Page 21***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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. Fast closings.  
Loan Amounts: Up to \$750,000  
Territory: Nationwide

## **Rehab Funding**

Web Page: [www.rehabfunding.com](http://www.rehabfunding.com)  
Contact: Bob Beckman 610-667-9939  
Programs: Hard money, with several payment options including no payment for 6 months, no points at closing and others.  
Territory: PA.

## **Spectrum Lenders, LLC**

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

## **Rhode Island**

## **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 according to their web site.

## ***The Secret Hard Money Directory Page 22***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **Allcity Finance**

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

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.

## ***The Secret Hard Money Directory Page 23***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **Carnell Investments**

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

Programs: Property is primary qualifier. Private money available for all types of real estate. 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](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. 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 [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**

### ***The Secret Hard Money Directory Page 24***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!**



Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: Often loan commitment within three days. Loan on most real estate including 1-4 family properties.  
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.  
Territory: Nationwide and International

## **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**

### ***The Secret Hard Money Directory Page 25***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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)  
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: Loans up to 60% of after-repaired-value. Quick closings! A-D credit. 100% financing including rehab costs on single family residential properties.  
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. Can often close in 3 days.  
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

## ***The Secret Hard Money Directory Page 26***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **South Carolina**

### **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 according to their web site.

### **Alford, Marsh & Associates**

Contact: Myron Alford -803-939-0980 [moneyde836@aol.com](mailto:moneyde836@aol.com)

Programs: We have access to the actual DEALMAKERS in THE COMMERCIAL MORTGAGE FINANCING INDUSTRY (Bridge Loans, Hard Money Loans, Hard-to-Finance Loans, Equity, Acquisition, Refinance, Construction Loans, etc....).

Loan Amounts: \$500,000 to \$50,000,000+ (smaller deals considered case by case)

Territory: Nationwide

### **Allcity Finance**

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

Programs: Hard money and loan programs for any type of business or commercial deals.

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. Commercial acquisition and development loans.

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

Territory: Nationwide

## ***The Secret Hard Money Directory Page 27***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!**

## **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

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

## ***The Secret Hard Money Directory Page 28***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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. 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

### **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 [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.

### **Gala Resources, LLC**

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

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

Contact: Alan Haberman - 800 372-3393 [AlanH@galaresources.com](mailto:AlanH@galaresources.com)  
Programs: Unique lines of credit to active investors. We finance 1-4 family and more!  
Serving 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 site.  
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: 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](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)

## ***The Secret Hard Money Directory Page 30***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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

### **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: 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](http://www.prestige.1st-website.com)  
Contact: John Stewart - 214-343-8707 [PrestigeDallas@Cs.com](mailto:PrestigeDallas@Cs.com)  
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: 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**

## ***The Secret Hard Money Directory Page 31***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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. Fast closings. All types of real estate considered.

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.

Loan Amounts: From \$500,000

Territory: Nationwide

## **South Dakota**

### **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 according to their web site.

### **Allcity Finance**

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

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

## ***The Secret Hard Money Directory Page 32***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!



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

## **Carnell Investments**

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

Programs: Property is primary qualifier. Fast 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](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. 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

## ***The Secret Hard Money Directory Page 33***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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 [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: Unique lines of credit to active investors. 1-4 family and more. 25 years experience.

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 site

Territory: Nationwide and International

## **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

## ***The Secret Hard Money Directory Page 34***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

## **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: 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](http://www.prestige.1st-website.com)

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

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

## ***The Secret Hard Money Directory Page 35***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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. Any type of real estate considered. The loan to value ratio varies by type of property.  
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.  
Loan Amounts: From \$500,000  
Territory: Nationwide

## **Tennessee**

### **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 according to their web site.

### **Allcity Finance**

Contact: Pete Locke - 781-233-4850 [allcity@shore.net](mailto:allcity@shore.net)  
Programs: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

## ***The Secret Hard Money Directory Page 36***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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. Commercial acquisition and development loans.  
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  
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

## ***The Secret Hard Money Directory Page 37***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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

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. 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.**

### ***The Secret Hard Money Directory Page 38***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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: Unique lines of credit to active investors. Residential/commercial.  
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 site.  
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: 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

## ***The Secret Hard Money Directory Page 39***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!

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

### **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)

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

Territory: Nationwide

### **Ready Mortgage Corp.**

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

## ***The Secret Hard Money Directory Page 40***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!**



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. 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.  
Loan Amounts: Up to \$750,000  
Territory: Nationwide

## **Results Funding**

Contact: Craig Raymer - 615-256-1461 [email37215@yahoo.com](mailto:email37215@yahoo.com)  
Programs: Private money loans for residential and commercial properties up to 100% LTV.  
Loan Amounts: \$100,000 to \$500,000,000  
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

## ***The Secret Hard Money Directory Page 41***

© 2005 Wiltshire Properties, Inc.

There are no resale rights granted with the use of this guide.

**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!