

Secret Hard Money Lender Directory

Texas to Wyoming

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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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.

Just sign up for our affiliate program at:

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

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

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

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

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

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

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

Here's an example...

Hi Everyone,

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

Hope this helps everyone!

Your name

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

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

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

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

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

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

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

At this Point, I would advise you to:

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

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

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

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

Hard Money Loan Primer

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

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

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

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

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

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

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

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

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

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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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Texas

1st Austin Call

Contact: Jules Caplan, Julescaplan@juno.com 512-453-4990

Programs: Hard money. Located in Austin.

1st Genesis Funding Solutions, LLC

Web Site: www.genesis-funding.com

Contact: Kelly Troy. Info@genesis-funding.com

Programs. Residential hard money.

Territory: TX

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.

Acquisition Funding Source (AFS) & Dash Mortgage

Web Page: www.acquisitionfundingsource.com

Contact: 1795 Northwest Highway Garland, Texas 75041

972-840-0660 or toll free 866-afs-0600.

Territory: TX and OK only.

Allcity Finance

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

Programs: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

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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.

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

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Programs: Hard money. Up to 70% ARV. No payments for 6 months. 2 week closings.
Territory: 31 states. More pending.

Capital Advantage

Contact: Don Konipol- 832-577-8838, capitaladvantage2000@yahoo.com
3214 Park Forest Trail Cypress, Texas 77429

Carnell Investments

Contact: 805-595-9302 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

CRC Coast Realty Capital, Inc.

Contact: Bob Hemrich
10900 Northeast Freeway Suite 205 Houston, Texas 77092
713-681-6677

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.

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

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

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 real estate types. Fast closings, and 25 years experience.
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 site.
Territory: Nationwide and International

Invest Well

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

Lance Investment

Contact: 214-679-4800 www.lanceday.com

Managed Mortgage Investment Fund LP

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

Contact: Don Konipol- 832-577-8838 dkonipol@yahoo.com

Programs: We lend up to 65% of appraised value with no seasoning requirements and no minimum investment required on the part of the borrower, in other words financing of up to 100% of the purchase price is possible.

Our loans are interest only, paid monthly and due in one year, renewable for a second year. We make 1st liens, with interest rates at 14% to 16%.

No application fee or other costs are due up front; our fee is 6 points at closing.

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

Territory: Texas

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

MGM Real Estate Investments, Inc.

Web Page: www.thehardmoneystore.com

Contact : Matt Garcia or Scott Morris- 713-622-3527 info@thehardmoneystore.com

4740 Ingersol #211 Houston, Texas 77027

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

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

North American Capital, LLC

Web site: www.hardmoneycorp.com
Contact: Mark Cleaton. Mark@hardmoneycorp.com
Programs: Hard money for investors. 65-70% LTV
Territory: TX, GA, SC, NC, KS

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
Notes: Please email your proposal first with complete information. Do not call. We are tough to reach by phone at times.

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

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

Web Page: www.1hardmoney.com

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

Programs: Hard money. Any type of real estate considered. The loan to value ratio varies by type of property. 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

Statewide Capital Investments, LLC

Web Page: www.statewidellc.com

Contact: George Pugh - 800-460-1890 marketing@statewidellc.com

Programs: Nationwide lender to investors who purchase, rehab, and sell single-family homes. 65% of the as repaired value of the home. You may finance the renovations, closing costs, insurance, assignment fees, broker fees, taxes and Statewide fees provided that the loan amount does not exceed the 65% LTV

Loan Amounts: No set limit

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

Utah

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

Allcity Finance

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

Programs: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

All Star Financial

Contact: Mark Kemp - 801-205-7915 Utahinvestor@yahoo.com

Programs: Hard money. No qualify, All types of loans. Equity required. Most loans will be 18% Interest plus points.

Loan Amounts: \$10,000 to \$5 Million

Territory: Utah

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

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

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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 direct funding for all types of real estate. Private money available. 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. Rates 12-16%, Up to 70% LTV, Reasonable Fees and Points.

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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 -- 1-4 family and 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 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

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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: 1-5 yr term interest payments only. Commercial/residential/income producing.. 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: Quick closings! A-D credit. 100% financing including rehab costs on single family residential properties. Loans up to 60% of after-repaired-value.

Loan Amounts: No set limits

Territory: Nationwide

Regatta Capital Limited

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Web Page: www.1hardmoney.com

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

Programs: Hard money. Over 24 years of lending. Any type of real estate considered.

Loan to value ratio varies by property type.

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

Vermont

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: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

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

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

Carnell Investments

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

Programs: Fast direct funding. All types of real estate investments. Private money available. 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%. A wide variety of transactions will be considered.

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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. 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

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com
Programs: Unique lines of credit to active investors. 1-4 family and other types of real estate. 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 closings. Please visit our site.
Territory: Nationwide and International

Met Mortgage

Contact: Paul - 201-866-4800 hardloans@metmtge.com
Programs: 1 to 3 year term. 50 to 70% LTV. 14 to 16%. 4 to 10 points depending on

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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: A-D credit. Residential/Commercial Refinance/purchase mortgages.
Loan Amounts:\$10,000 - \$300,000,000
Territory: Nationwide

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

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

Contact: Craig Pettit - 972-889-7323 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.
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.
Loan Amounts: Up to \$750,000
Territory: Nationwide

Spectrum Lenders, LLC

Contact: 281-493-3977 spectra@dotplanet.com
Programs: Hard money loans.
Loan Amounts: From \$500,000
Territory: Nationwide

Virginia

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: SBA loans, Hard Money, mortgages, factors, accounts receivable, business

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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

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: Residential and commercial. 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

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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. Fast direct funding. 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. 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.

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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 commercial and residential investors. 25 years of service.

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 site.

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

14 to 16%.

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

Loan Amounts: No set limits

Territory: Nationwide

Regatta Capital Limited

Web Page: www.1hardmoney.com

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

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Programs: Our principals have been hard money lenders for over 24 years, making loans throughout the US. Our preferred size is in the \$750,000 and under range, and we consider any type of real estate. The loan to value ratio varies by type of property. We can review the collateral and often close within 2 to 3 days of getting the call.

Loan Amounts: Up to \$750,000

Territory: Nationwide

Spectrum Lenders, LLC

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

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

Loan Amounts: From \$500,000

Territory: Nationwide

Washington

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

Loan Amounts: \$100,000 and up

Territory: Nationwide

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All Real Estate Loans & Investments Co.

Contact: Barney La Montagne - 541-471-4987 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: Oregon, Washington (under \$500K), Nationwide (over \$500K)

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.

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

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

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

Fairfield Financial Services, Inc

Web Page: www.privatemoneysource.com
Contact: S. Clay Sparkman 503-348-7011 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

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

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

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: Unique lines of credit to active commercial and residential investors. 25 years of service to investors.

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 site.

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: 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

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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: 1-5 year term interest only payments. 13-15% interest. 5 points. Up to 65% LTV.

Residential, commercial, and income producing.

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

Territory: Nationwide

Prestige Mortgage Services

Web Page: www.prestige.1st-website.com

Territory: Nationwide

Ready Mortgage Corp.

Web Page: www.readymort.com

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

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

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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.
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

West Virginia

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: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

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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

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

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

Creative Financial Corporation

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Web Page: www.creativefinancialcorp.com

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

Programs: Hard money. All types of property 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.

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 residential and commercial investors.

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

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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

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

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. 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

Wisconsin

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: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.

Loan Amounts: \$100,000 and up

Territory: Nationwide

American Mortgage Services

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

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

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

gillian@avatarfinancial.com

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

Commercial and residential. 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.

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Carnell Investments

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

Programs: Property is primary qualifier. Fast direct funding. 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: LTV 70-75%. Hard money for residential and commercial projects. Rates: 11-16%, Fees and Points are reasonable.

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.

Gala Resources, LLC

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

Programs: Unique lines of credit to active commercial and residential investors. 25 years

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of servicing investors.
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 site.
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

Onward Financial

Web Page: www.onwardfinancial.com

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Contact: 877-303-3642
Programs: Hard Money
Territory: Multiple states.

Prestige Mortgage Services

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

Ready Mortgage Corp.

Web Page: www.readymort.com
Contact: Craig Pettit - 972-889-7323 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.
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. Fast closings.
Loan Amounts: Up to \$750,000
Territory: Nationwide

RehabMoney.com

Web Page: www.rehabmoney.com
Contact: Jay Lovett - www.rehabmoney.com
Programs: We fund up to 100% of the purchase price and rehab expenses.
Loan Amounts: No set limit
Territory: Greater Chicago area, southern Wisconsin and northern Indiana

Pacific Coast Investment Company

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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

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

Wyoming

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: SBA loans, Hard Money, mortgages, factors, accounts receivable, business finance, etc.
Loan Amounts: \$100,000 and up
Territory: Nationwide

American Mortgage Services

Contact: John Renzullo - 781-662-2552 John@AllCreditLoans.com
Programs: Residential deals on case by case basis. Commercial acquisition and

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development loans; 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

Carbo Investments, Inc.

Contact: Bobby Calicchia - 303-693-1462 clikia@aol.com

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

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

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

Carnell Investments

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

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

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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

Fairfield Financial Services, Inc

Web Page: www.privatemoneysource.com

Contact: S. Clay Sparkman 503-348-7011 info@altfunding.com

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

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

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

Financial Help Services

Web Page: www.financialhelpservices.com

Contact: Larry Goins larry@financialhelpservices.com 803-831-0056

Programs: Hard money for rehab.

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

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

Gala Resources, LLC

Contact: Alan Haberman - 800 372-3393 AlanH@galaresources.com
Programs: 1-4 family, renovation, construction, rehab, bank buyouts, strip centers, commercial properties.
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: 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.

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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: 1-5 year term interest payments only, 13-15% 5 points, up to 65% LTV.
Residential and commercial.

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

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. Fast closings.

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 - Bridge, Equity/Debt Properties - Income Producing; Acquisitions, Refinance, Cash-Out.

Loan Amounts: From \$500,000

Territory: Nationwide

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