Take The Rate
HOME TO LOWER RATES

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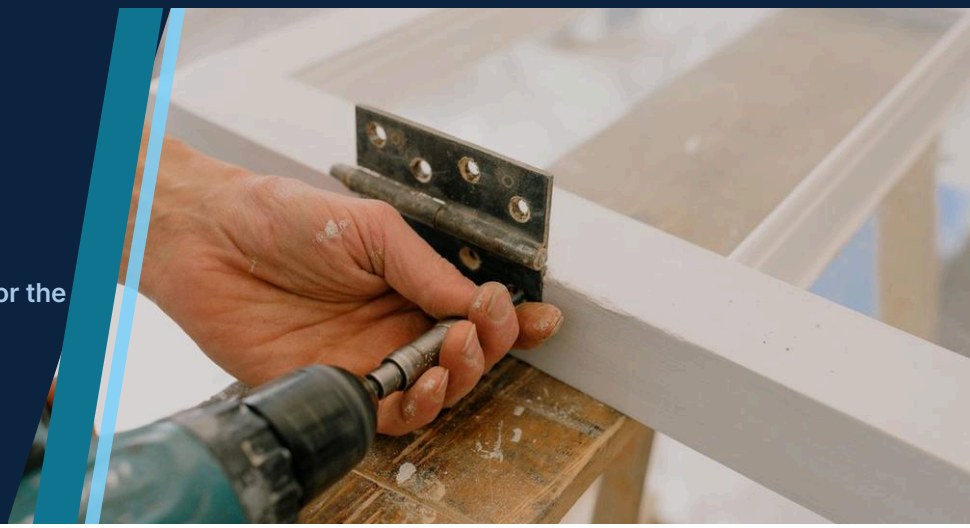
Fix-and-Flip Loans

Short-term money to buy a property and pay for the work.



HOW IT WORKS

01

The loan is sized from the purchase price, the renovation budget and the after-repair value. Purchase money funds at closing, and renovation money is released in draws as work is completed and inspected.

WHAT LENDERS LOOK AT

02

The numbers on the deal, your experience with past projects, your credit, and the cash you have for the down payment, cost overruns and monthly payments. Terms commonly run about twelve months, interest only.

THE HONEST TRADEOFF

03

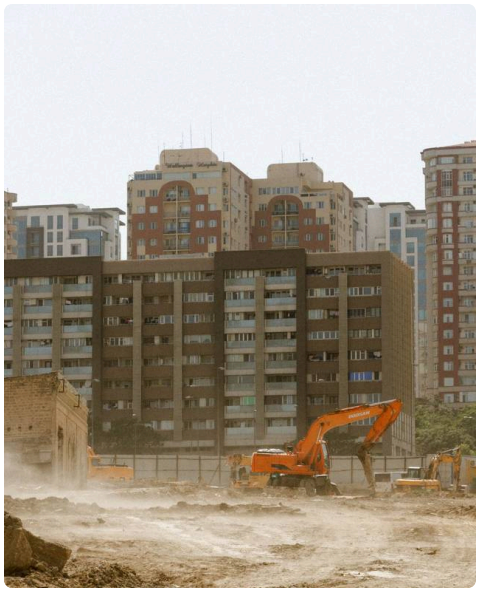
Rates and fees are well above a regular mortgage, every extra month costs another payment, and surprises come out of your pocket. These are business-purpose loans for investors, not for a home you will live in.

THE TAKE THE RATE DIFFERENCE

Real numbers from a published rate sheet, straight answers, and a broker who shops your loan, not a call center.

QUICK FACTS

- Purchase and rehab in one loan
- Rehab funds released in draws
- Sized on after-repair value
- Exit by selling or a DSCR refinance
- Investment properties only





Let's run your real numbers.

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Scan to read more and talk through your deal

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