

YOUR **ONE-STOP SHOP**

PRIVATE MONEY FIX AND FLIP LOANS, GROUND-UP CONSTRUCTION LOANS, AND LANDLORD LOANS

(including multifamily and commercial)

NON-OWNER-OCCUPIED PROPERTIES ONLY



At ezrealestateloans.com we provide virtually unlimited private funding for fix and flips, ground-up construction, and long-term and short-term rentals. We are real estate investors ourselves and we understand the financing needs of our clients. Our various private money lending programs allow us to offer extremely fast and flexible financing terms for all types of real estate investments.

ezrealestateloans.com

WHAT WE OFFER

- Loan amounts \$50,000 to \$7.5million
- Fix and flip loans up to 90% of the purchase price and 100% of rehab costs
- New construction loans up to 90% loan-to-cost (LTC)
- Cash-out refinances
- > 30yr fixed landlord and BRRR loans
- Short-Term Rental (STR) financing
- Multifamily acquisition, value-add, and cash-out refinances
- Commercial bridge loans for office, retail, warehouse, self-storage, and automotive

WE HAVE EXTREMELY COMPETITIVE RATES AND FEES. WE STRIVE TO BEAT OR MATCH ANY LOAN OFFER FROM ONE OF OUR COMPETITORS!



FLEXIBLE LOANS

As private money lenders, our loans are flexible because we create our own underwriting guidelines. We pay more attention to the property and the deal than our borrowers' financials. Some of our loan programs have little or no documentation requirements. We also order appraisals on a case-by-case basis, saving our clients appraisal fees and expediting the closing process when possible.

CONSTRUCTION-TO-PERM

Many of our builder clients are now keeping their newly constructed single and multi-family homes as rentals. If that's you, we have extremely attractive construction-to-perm loan options with up to 30-year terms. We can also often roll short-term fix & flip loans into a longer-term product for investors who decide to hold.







LOW CASH DOWN

With our high LTCs and LTVs, our borrowers bring less cash to closing, thereby increasing their rates of return, and allowing them to keep more working capital on hand to complete the flip or new construction project.

QUICK **CLOSINGS**

We typically close much faster than other lenders and we offer accelerated closings when possible. Some of our loan programs can close within 48 hours!

NEED TO CASH-OUT OR **CONSOLIDATE**?

Why keep your equity locked in your property(ies) when it will grow at the rate of appreciation? You can use your equity now for more investments, allowing your wealth to grow more quickly. With a cash-out refinance of your investment property (or multiple properties), you can utilize that cash to advance your business through additional investments, debt consolidation, or any other business purpose. In addition to cashing out, you can also consolidate multiple properties under one of our loans, potentially cutting costs and improving the efficiency of your business.



WE'RE HERE TO HELP!

We understand that money can solve most problems in real estate, but it can't solve them all. We regularly consult our clients on their deals. In our decades of experience in real estate, from acquisitions and dispositions to lending and legal, there isn't a whole lot that we have not seen. If you have a difficult deal, you can bring it to us and we'll try to point you in the right direction.



