

# "Not So Hard Money"

## Frequently Asked Questions

- Q. What is the range available for a loan?  
A. Our Hard Money Program offers loans anywhere from \$100K - \$20 Million.
- Q. Is this program only for commercial lending?  
A. No. As we offer a wide range of loan amounts, even up to \$20 Million, our Hard Money Program also allows Residential Financing (Non-owner Occupied).
- Q. Does this program offer Owner Occupied Financing or Non-Owner Occupied Financing?  
A. Through our Hard Money Program, we specialize in Non-Owner Occupied Financing (\$2M - \$5M). However, Owner Occupied Financing is available in some states.
- Q. What is the possible LTV of your Hard Money Program?  
A. We offer Purchase Loans with anywhere from 50%-80% LTV.
- Q. Is your Hard Money Program offered Nationwide?  
A. Yes. We offer Nationwide Non-Owner Financing. We also offer Nationwide Commercial Financing.
- Q. Does this program offer Land Loans?  
A. Yes. Our Hard Money Program also offers Land Loans with LTV available to 25%.
- Q. What time-frame is available for a loan?  
A. Our program offers Flexible 1-7 Year Terms to better suit the Client's objectives.
- Q. Is my credit score going to be a factor in determining the outcome of my loan?  
A. No. We view your credit score to help in determining the interest rates and loan terms.
- Q. If my credit score is not a factor, then what is used to determine the outcome of my loan?  
A. Through our program, you can get your loan based on equity-only, with minimum income documentation.
- Q. How quickly can I receive funding?  
A. We can get you funded within days! As our Hard Money Program offers an array of great options, there is essentially NO RED TAPE associated with the loans. Close your loans in a time-frame that meets your needs, on your terms!

If you are ready to begin our Hard Money Application,

[Apply Now](#)