

Local. Private. Trusted



The Hard Money Co. offers fast, reliable loans for real estate investors.

Specializing in providing fast financing for real estate investors, our streamlined process ensures quick access to funds. We offer comprehensive support to make property acquisition and renovation efficient and hassle-free.



Local



Fast



Responsive



Experienced

UNDERSTANDING HARD MONEY LOANS

What it really means: *A hard money loan is backed by a hard asset like real estate, ideal for maximizing leverage.*

Is it right for me? *Private lending closes faster, requires lower down payments, and frees up your capital for other uses.*



SUBMIT APPLICATION

Submit your loan application and choose your preferred option without worrying about a credit pull affecting your score.



DEAL REVIEW

Our experts will quickly assess your property's value, including After Repair Value, to determine loan approval.



LOAN APPROVAL

Once approved, our team will gather necessary information to meet your target closing date and provide details on closing costs and fees.



CLOSING THE DEAL

At closing, we provide the funds to secure your property and start your repair budget. We support your project's success until completed.

We fund your dreams.



We do **one** loan type **really** well.

While we don't claim to be the least expensive, what we are is incredibly reliable and trusted by the best in the industry to fund their deals. We've got 15 years of experience to prove it.



Program Overview

	PURCHASE + REFINANCE
Property Type(s)	Non-Owner Occupied Single Family; 2-4 Units
Term Length	6 Month
Prepayment Options	Anytime No Penalty
Loan to Value (Based on ARV)	Up to 65% LTV
Min. Loan Amount	No Minimum
Max. Loan Amount	\$2,000,000
Interest Rate	15%
Down Payment	10-20% Based on Experience
Origination Fee	5%
Closing Costs	WI: \$2,000 Other: \$3,200
Repair Draw Advance	\$3,000
Credit Check	✗
In-House Appraisal	✓
Payoff Extension	Up to 7 Days

Terms based on qualified borrower. Fund approval dependent on borrower experience, quality of asset, loan-to-value ratios, and cash savings. Down payment requirements are subject to change. Terms and conditions apply to qualify for Hard Money Pro+.