

Ways to Fund Your Real Estate Investment

1. Commercial Loans

Commercial loans work best for properties purchased for business purposes: retail establishments, restaurants, warehouses, apartment complexes, or mixed-use spaces. They do not provide funding for single-family housing or owner-occupied homes.



2. Conventional Bank Loan

A conventional bank loan is a common way to fund your real estate investment. Conventional loans obtained through a bank, credit union, or mortgage company have guidelines set by Fannie Mae or Freddie Mac (government-sponsored enterprises that keep mortgages affordable and stable).



3. Hard Money Loan

Hard money loans are usually obtained through private lenders or investment groups. They work well for investment properties with a quick turnaround. Developers or those planning to flip a house for profit may secure this type of loan, knowing that it will be paid off quickly.

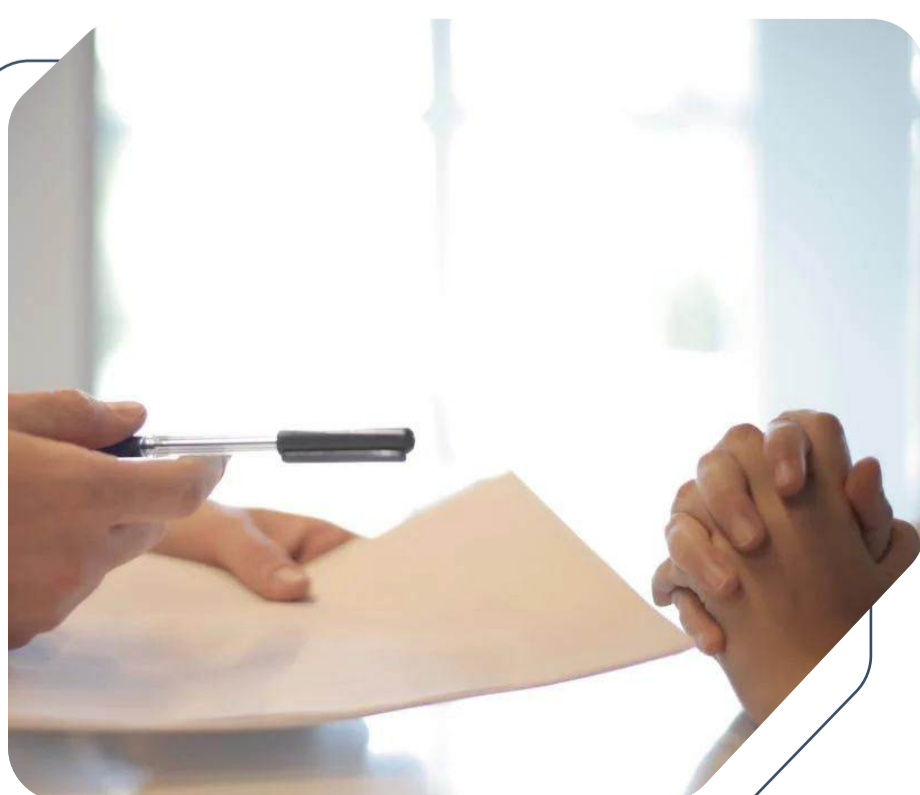


4. Private Loan

Private loans come from your inner circle; friends and family who are interested in real estate for investment. The terms of the loan depend on the person lending to you and can vary from generous to strict. They are secured by a legal document stating the terms of the loan and if defaulted upon, the lender has the right to foreclose on the property.

5. Home Equity Loan

If you already own a home, you can take out a loan against its equity. This is called a Home Equity Loan of Credit or a HELOC. You can borrow up to 80% of the home's value, giving you the ability to make a down payment or even a full payment on a new property.



6. All In One Loan

An All in One Loan works very similar to a HELOC, but unlike a traditional HELOC, it's not a secondary loan on the property. This product gives you a line of credit for the entire loan, so if you decide to pay it down early, you still have access to that capital should you need it for literally anything.