




Financing Solutions for Real Estate Investors and Developers

 andrew@elevatefinancegroup.com

 602-932-8028

 www.elevatefinancegroup.com

Our process



Step 1: Speak with a Loan Specialist

Start with a free 15-minute consultation. We'll walk you through your options, answer any questions, and guide you to the best loan program based on your goals.



Step 2: Get Pre-Approved

Apply online in just 5 minutes — no cost, no obligation. You can apply with or without a property under contract. (Refinances must have a property identified.)

Once submitted, you'll get a secure link to upload your documents:

- Driver's license
- 3 most recent full bank statements
- Property insurance information (if available)
- Entity documents (LLC, Trust, or Personal — include Operating Agreement, Articles, EIN Letter, etc.)

Proof of Funds Letter available upon request

Turnaround: 24–48 hours depending on file complexity



Step 3: Submit Property Loan Application

Once pre-approved and under contract, submit your property-specific application.

Upload:

- Purchase contract and any assignment agreements
- Repair budget
- Property photos
- Pay appraisal invoice

You'll receive a Loan Term Sheet and be introduced to our Closing Team for title coordination and next steps.



Step 4: Sign Loan Docs & Disclosures

We'll send loan documents for e-signature or coordinate signing at the title company.

You'll also:

- Choose your insurance provider
- Confirm your preferred title company
- Schedule your closing date



Step 5: Fund Your Deal

Closing is held at a licensed title company or attorney's office.

Funds are wired to title once all documents are signed and conditions are met.




Fix & Flip Loans

12-month private money bridge loans designed for investors acquiring and rehabbing distressed properties. Well-qualified borrowers can receive up to 90% of the purchase price and 100% of the rehab budget, up to a maximum of 75% ARV. Perfect for time-sensitive deals where speed and flexibility are key. Closings can occur in as little as 3–5 days.

Purpose:	Acquisition & rehab of investment properties
Loan Amounts:	\$75,000 to \$20,000,000+
LTV:	Up to 90% Purchase 100% Rehab Max 75% ARV
Term:	6–12 months (extensions available)
Rates:	9.5%–12.5% interest-only
Points:	2+
Requirements:	Exit strategy, bank statements, rehab scope, appraisal ordered at contract



We offer a wide range of flexible, fast funding options for real estate investors, developers, and business owners. Below is a complete breakdown of every loan product available through Elevate Finance Group, including LTVs, terms, rates, and basic qualifications.

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Bridge Loans

Short-term 6–18 month loans for investors needing capital to bridge the gap before refinancing or selling. Useful for situations where conventional financing is not available or where the borrower needs immediate liquidity. LTVs up to 70% of current value, with fast approvals and no income verification.

Purpose:	Short-term capital to bridge to sale/refi
Loan Amounts:	\$75,000 to \$20,000,000+
LTV:	Up to 70% of current value
Term:	6–18 months
Rates:	10%–12.5% interest-only
Points:	2+
Requirements:	Flexible credit, no income verification, ideal for cash-out/refi situations



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DSCR Rental Loans

30-year fixed or ARM products for landlords and investors who own stabilized rental properties. Loans are underwritten based on the property's rental income, not personal income. Well-qualified borrowers can get up to 80% LTV for purchases and 75% for cash-outs, with interest rates starting around 6.75%.

Purpose:	Long-term rental property financing
Loan Amounts:	\$75,000 to \$10,000,000+
LTV:	80% Purchase 75% Cash-Out
Term:	30-Year Fixed, 5/1 or 7/1 ARMs
Rates:	Starting at 6.75%
Points:	2+
Requirements:	DSCR \geq 1.0, LLC vesting, no tax returns needed, 660+ FICO (some down to 620)



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Ground-Up Construction Loans

These are 12–36 month private money loans designed for experienced builders and developers to finance new construction projects, including residential, multifamily, and commercial builds. These loans typically cover up to 90% of the total project cost (LTC), with interest-only payments during the construction phase. Quick approvals and flexible draw schedules make them ideal for funding materials and labor as the project progresses. Ground-up construction loans are perfect for spec builds, subdivisions, or custom home construction, helping investors bring their vision to life while managing cash flow efficiently.

Purpose:	Ground up construction financing for investment properties and developments.
Loan Amounts:	\$75,000 to \$20,000,000+
LTV:	Up to 90% Loan-to-Cost (LTC) Maximum 75% After Repair Value (ARV)
Term:	12–36 months (extensions available)
Rates:	10.5%–12.99% interest-only
Points:	2+
Requirements:	Exit strategy Bank statements Detailed construction budget and scope Plans and permits Appraisal ordered at contract



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Land Loans

12–24 month interest-only private loans for the purchase or refinance of entitled or infill lots. Designed for experienced investors looking to acquire developable land without immediate construction. LTVs up to 65%, based on current land value and borrower experience.

Purpose:	Purchase or refinance of zoned/entitled land
Loan Amounts:	\$75,000 to \$20,000,000+
LTV:	Up to 65%
Term:	12–24 months
Rates:	11%–13% interest-only
Points:	2+
Requirements:	Entitled preferred, exit plan required, no construction funding



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Commercial Property Loans

Private money bridge loans for acquiring or refinancing small-balance commercial real estate. Property types include office, retail, mixed-use, warehouse, and industrial. Terms range from 12 to 36 months with LTVs up to 70% and rates between 9%–12%.

Purpose:	Small-balance commercial real estate
Property Types:	Retail, Office, Mixed-Use, Warehouse, Light Industrial
Loan Amounts:	\$75,000 to \$20,000,000+
LVT:	Up to 70%
Term:	12–36 months (bridge) or 30-year DSCR
Rates:	6.75%+ DSCR / 9–12% Bridge
Requirements:	Leased or value-add properties, business-use only



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Cash-Out Refinance (Investor Loans)

Investors can tap into their equity using short-term bridge or long-term DSCR-backed refinance loans. Funds can be used for future acquisitions, business growth, or capital reserves. LTVs up to 75% depending on the loan type and credit profile.

Purpose:	Pull equity from investment properties
Loan Amounts:	\$75,000 to \$10,000,000+
LTV:	75% DSCR 70% Bridge
Use of Funds:	Any business or investment purpose
Requirements:	Title, insurance, entity vesting preferred



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Bank Statement Loans

Alternative full-doc solution for self-employed borrowers. 12–24 months of personal or business bank statements used for income verification instead of tax returns. Loans available up to 85% LTV for purchases and 75% for cash-outs with flexible terms and competitive rates.

Purpose:	Self-employed borrowers needing full-doc alternative
Loan Amounts:	\$75,000 to \$10,000,000+
LTV:	Up to 85% Purchase 75% Cash-Out
Term:	30-Year Fixed / ARM Options
Rates:	7%–9% based on strength of deposits and credit
Requirements:	12–24 months personal or business bank statements, LLC vesting, 660+ credit



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No Doc / No Income / No Credit Loans

For highly time-sensitive or asset-based borrowers, these loans require no documentation or income verification. Funding is based strictly on the property value and exit strategy. Available for up to 65% LTV with fast closings in 3–7 business days.

Purpose:	Quick capital when documentation is limited
Loan Amounts:	\$75,000 to \$1,000,000
LTV:	Up to 65%
Term:	6–12 months
Rates:	12%+ interest-only
Requirements:	Based on property value and exit plan only



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Owner-Occupied Private Loans

12-month private bridge loans for well-qualified owner-occupants facing tight closing deadlines or unexpected loan denials. Great option when a conventional lender falls through at the last minute. Closings can be arranged quickly to avoid losing the purchase opportunity.

	Purchase contract (if applicable)
	LLC documents (Operating Agreement, Articles, EIN letter)
	3 months bank statements
	Rehab scope & budget (for flips)
	Valid ID
	Insurance & Title details
	Appraisal or Desktop Underwrite (BPO)



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2nd Mortgage Private Money Loans (CA, AZ, FL Only)

Need fast capital but already have a first mortgage? Our 2nd position loans provide flexible equity-based funding for both owner-occupied and investment properties.

Eligible States:	California, Arizona, Florida only
Occupancy Types:	Owner-Occupied (business-purpose only) Non-Owner Occupied / Investment Properties
Loan Amounts:	\$75,000 – \$750,000
CLTV:	Up to 65% Combined Loan-to-Value
Term:	12–36 months (Interest-Only)
Rates:	11% – 13%
Points:	2+
Funding Timeline:	5–10 Business Days
	No Income Verification
	No Tax Returns or Paystubs Needed
Use of Funds:	Business expansion, Cash-out for new acquisitions Bridge to sale or refinance, Pay off liens or judgments Working capital
Requirements:	Must have verifiable equity in property Owner-occupied must be for business purpose only (not consumer-use)



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