EASY LENDING USA

BUSINESS-PURPOSE REAL ESTATE FINANCING

Hard Money Loan Programs

Fix & flip, bridge, ground-up construction and multifamily bridge financing for real estate investors. Submit one deal — our lender network competes for it.

90%
Loan-to-cost on fix & flip*

620
Minimum credit score

7–15
Days to close, typical

$8M
Maximum loan size

easylendingusa.com

Call (858) 800-2280 · underwriting@easylendingusa.com · Submit a deal at easylendingusa.com/apply

*90% LTC on light-rehab projects for experienced investors. Easy Lending USA is not a lender, a bank, or a mortgage broker. We are a referral service that introduces real estate investors to independent private lenders, and we may be compensated by the lender when a referred loan closes. We do not make credit decisions, fund loans, or set terms. All programs are business-purpose loans made to business entities (LLCs) and secured by non-owner-occupied investment property. Terms shown are indicative as of September 2026, subject to underwriting and change without notice, and are not an offer or commitment to lend. In states that require a licence to arrange or make these loans, including California, loans are originated under the licence of our licensed lending partner and Easy Lending USA acts only as a referral source. No upfront fees are ever charged by Easy Lending USA.

AT A GLANCE

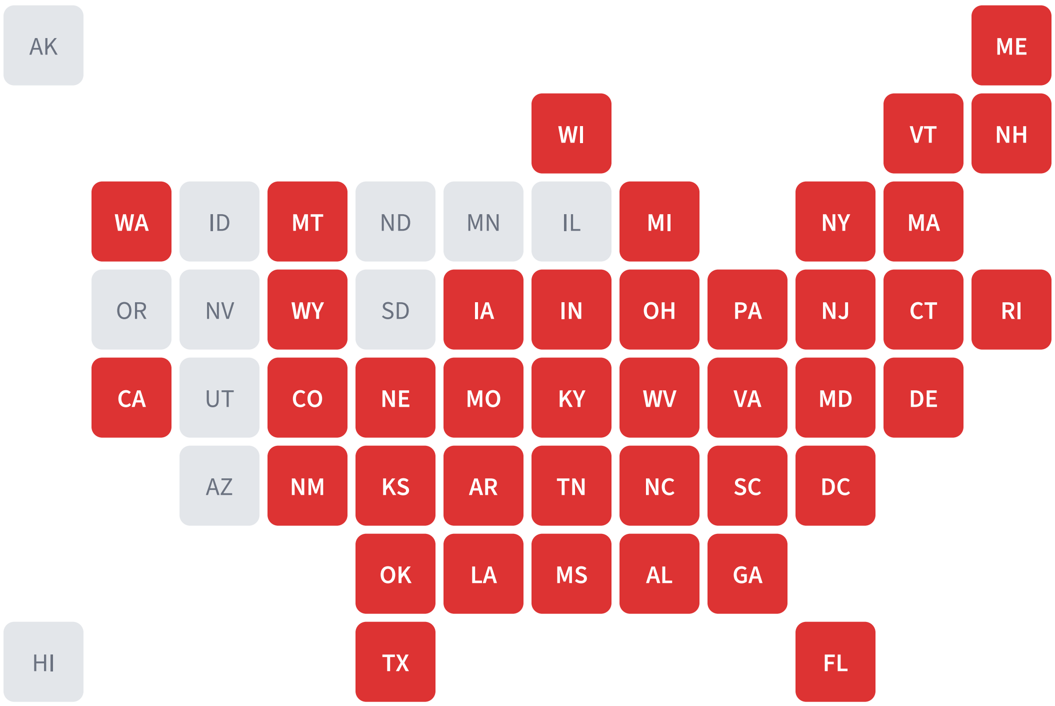
Four programs. One submission.

Every program below is short-term, asset-based financing for investment property held in an LLC. Leverage and pricing improve with your track record — three completed deals in the last 36 months unlocks the best tier.

Program	Max leverage	Min FICO	Loan size	Term	Close
Fix & Flip	90% LTC · 75% ARV	620	$115k – $8M	12–18 mo	7–15 days
Bridge	75% LTV	620	$115k – $8M	12–18 mo	7–15 days
Ground-Up Construction	80% LTC · 65% ARV	650	$300k – $8M	12–24 mo	7–15 days
Multifamily & Mixed-Use	75% LTC · 65% ARV	670	$300k – $8M	12–18 mo	2–4 weeks

Short-term rates from 10.25% with no-points options. Leverage shown is the top tier; first-time investors start lower.

Where these programs are available



Available (39 states + DC) Not currently available

Every loan

- Business purpose only
- Borrower is an LLC
- Non-owner-occupied property
- Full appraisal required
- No rural properties
- Lot size up to 2 acres
- SFR, 2–4 unit, condo, townhome (5+ units: see multifamily)

No upfront fees. Ever.

We never charge an application, processing or document fee to look at your deal. We are paid by the lender only when a loan closes. If anyone asks you for money before closing, stop and email us.

PROGRAM 01

Fix & Flip Loans

Purchase plus renovation in one loan. The purchase is funded at closing; the rehab budget is held back and released in draws as the work is inspected.

Basic terms

	Experienced	Some experience	New investor
Loan to cost (LTC)	Up to 90%*	Up to 85%	Up to 80%
Loan to ARV	Up to 75%	Up to 70%	Up to 70%
Minimum FICO	620	620	650
Completed deals	5+	1–2	0
Loan size	$115k – $8M	$115k – $8M	$115k – $8M
Term	12–18 months	12–18 months	12–18 months
Closing	7–15 days	7–15 days	7–15 days

**90% LTC is available on light-rehab projects only. The lower of the LTC and ARV limits applies.*

Refinancing

Refinance type	Max LTV
Cash-out	Up to 60%
Rate & term	Up to 75%

Seasoning: own the property more than 12 months to use as-is value; otherwise the loan is sized on cost basis (purchase price plus documented improvements).

How draws work

- You complete a stage of work and request a draw.
- The lender inspects (site visit or photos).
- Funds are released against the approved Scope of Work.
- Soft costs (permits, plans, fees) are not reimbursed.
- Budget working capital to carry the job between draws.
- Use our Scope of Work template — it is the draw schedule.

Best for

Investors buying distressed single-family, 2–4 unit, condo or townhome properties to renovate and sell, or to renovate and refinance into a long-term DSCR rental loan.

All loans are business-purpose loans to LLCs, require a full appraisal, and exclude rural properties. Maximum lot size two acres. Recent investor experience is used to set your tier.

PROGRAM 02

Bridge Loans

Short-term financing on the property as it stands — to close fast, buy time to stabilize, or refinance out of an expiring loan before a sale or permanent refinance.

Basic terms

	Experienced	Some experience	New investor
Loan to value (LTV)	Up to 75%	Up to 72.5%	Up to 70%
Minimum FICO	620	620	650
Completed deals	2+	1	0
Loan size	$115k – $8M	$115k – $8M	$115k – $8M
Term	12–18 months	12–18 months	12–18 months
Closing	7–15 days	7–15 days	7–15 days

Refinancing

Refinance type	Max LTV
Cash-out	Up to 65%
Rate & term	Up to 70%

Seasoning: own the property more than 12 months to use as-is value; otherwise the loan is sized on cost basis (purchase price plus documented improvements).

Common uses

- Beat cash buyers with a 7–15 day close.
- Pay off a maturing hard money or private loan.
- Pull equity to fund the next acquisition.
- Hold while you lease up, then refinance to DSCR.
- Buy before the sale of another property closes.

Best for

Investors who need speed or time: properties that do not need a construction budget but are not yet ready for a 30-year rental loan.

All loans are business-purpose loans to LLCs, require a full appraisal, and exclude rural properties. Maximum lot size two acres. Recent investor experience is used to set your tier.

PROGRAM 03

Ground-Up Construction

New construction on investment property, with the land or lot funded at closing and the build budget released in draws against verified progress.

Basic terms

	Terms
Upfront loan to cost	Up to 65%
Total loan to cost (LTC)	Up to 80%
Loan to ARV	Up to 65%
Minimum FICO	650
Experience	3 completed deals, including 1 ground-up
Loan size	$300k – $8M
Term	12–24 months
Closing	7–15 days

Refinancing

Refinance type	Max LTV
Cash-out	Up to 55%
Rate & term	Up to 62.5%

Seasoning: own the property more than 12 months to use as-is value; otherwise the loan is sized on cost basis (purchase price plus documented improvements).

What underwriting looks at first

- Your ground-up track record (deeds, settlement statements).
- Approved plans and permits, or a clear path to them.
- A line-item budget and draw schedule.
- Your general contractor and their experience.
- The ARV and the exit: sale or rental refinance.

Best for

Builders and developers with at least one completed ground-up project who are putting up single-family, 2–4 unit, condo or townhome product for sale or rent.

All loans are business-purpose loans to LLCs, require a full appraisal, and exclude rural properties. Maximum lot size two acres. Recent investor experience is used to set your tier.

PROGRAM 04

Multifamily & Mixed-Use Bridge

Short-term acquisition and value-add financing for apartment buildings and mixed-use property, sized on cost and after-repair value.

Basic terms

	Terms
Loan to cost (LTC)	Up to 75%
Loan to ARV	Up to 65%
Minimum FICO	670
Experience	Scenario dependent
Loan size	$300k – $8M
Term	12–18 months
Closing	2–4 weeks

Refinancing

Refinance type	Max LTV
Cash-out	Up to 55%
Rate & term	Up to 62.5%

Seasoning: own the property more than 12 months to use as-is value; otherwise the loan is sized on cost basis (purchase price plus documented improvements).

Mixed-use limits (commercial share)

- 1–4 units: up to 35% commercial space and rent
- 5–10 units: up to 25%
- 11+ units: up to 20%
- Stabilized and holding long term? See our DSCR multifamily program.

Best for

Investors repositioning a 5+ unit apartment building or a residential-over-retail property who plan to renovate, lease up and refinance into long-term debt.

All loans are business-purpose loans to LLCs, require a full appraisal, and exclude rural properties. Maximum lot size two acres. Recent investor experience is used to set your tier.

NEXT STEP

How to submit a deal

Six details get you a real answer. Send them through the form at easylendingusa.com/apply or by email, and we will come back with which program fits and what it looks like.

1

Send the basics

Property address, purchase price or value, rehab budget, ARV, your completed deals, and credit range.

2

We match it

We check your deal against each lender's box and tell you what it fits — before anyone pulls credit.

3

Lenders compete

Your file goes to the lenders it fits. You choose the terms you want.

4

Close in 7–15 days

Appraisal, title and insurance run in parallel. The lender funds; you get the keys.

Documents the lender will ask for

- Purchase contract (or payoff and deed for a refinance)
- LLC articles, operating agreement and EIN letter
- Two most recent bank statements (liquidity)
- Government ID for each guarantor
- Insurance quote naming the lender
- Settlement statements or deeds for past deals

Our borrower forms

- Personal Financial Statement & SREO — one per 25%+ owner or guarantor
- Real Estate Experience Worksheet — sets your leverage tier
- Scope of Work & Budget — the basis for every draw
- Appraisal Reconsideration Request — if the value comes in short
- Download all of them at easylendingusa.com/borrower-forms

Realtors, loan officers and wholesalers

Send us your investor deals and get paid when they close. Your client stays yours, in writing. See the partner program at easylendingusa.com/partners.