

Rehab Loans: A Win-Win-Win for the Real Estate Investor, Community and Lender



Before

After

Mortgage Vintage, Inc. enjoys making Single Family Residential Rehab loans. Rehab loans are a win-win all the way around. Here are the many benefits to a Rehab Loan:

- Distressed Seller is able to get some of his money out of the property with the sale to a Rehabber
- Construction Jobs during the Rehab
- Construction Supplies being purchased boost the local economy
- Neighborhood is improved with a updated house and landscaping
- New buyer gets to move into a Turn-Key house that has been improved
- Real Estate Investor/Rehab Borrower gets a short term bridge loan that can be funded quickly to take advantage of a Short Sale or REO opportunity

We are excited to offer Real Estate Investors with some of the best Rehab Loan Programs in the Private Money Lending Industry. Mortgage Vintage, Inc. has offered loans specifically designed for the professional rehabber for several years now. Our loan program is simple, if you are an experienced rehabber, that is, 2 or more successful rehab transactions in the last year or so, we offer up to 80% of sales price financing.

Here is how that works, we will loan up to 80% of the initial purchase price as long as that does not exceed 65% of after repaired value (ARV). It really is that simple. For those individuals that do not yet have the experience in rehabbing properties Mortgage Vintage, Inc. can go up to 70% of the initial purchase price not to exceed 60% of ARV.

In most cases we will hold a predetermined amount of funds to be disbursed to the rehabber either upon completion of the project or as draws as the work gets completed. Through this funds control process, a rehabber can maximize their financing and work on multiple rehab projects concurrently.

In addition to great terms, Mortgage Vintage, Inc. provides a fast, transparent and professional process for the Rehabber. Mortgage Vintage, Inc. strives to be a trusted partner of the Rehabber and a critical part of his team. We understand the need to move quickly to quote, underwrite and fund. We understand the requirements to keep up front costs at a minimum. We understand and specialize in the world of fix and flip and will apply our expertise to your specific transaction. We are a direct private money lender and can fund your loan from start to finish in 3-7 days. Next time you need financing, please consider a Rehab loan from Mortgage Vintage, Inc.

Are you thinking about taking advantage of these distressed properties and doing more Rehabs? If so, choose a veteran and experienced lender to supplement your financing team. Choose Mortgage Vintage, Inc.