Hard Money Lenders in Houston Ready to Fund Real Estate Investors Purchases and Refinancing

See My Loan Options “Button”

Hard Money Go is a Houston hard money lender that provides fast and reliable funding to real estate investors. We understand the complexity of traditional lending and the difficulty of getting loans approved on time for your real estate projects, which is why we work aggressively to get your loan funding on time.

Our Houston hard money lending programs offers both residential and commercial borrowers the ability to fund projects in record time. Our decision to entertain a loan is dependent on the equity of a property rather than the borrower’s specific financials. We typically do not require tax returns, have low documented income requirements, and provide the fastest turn around time, with most approvals done within 48 hours and loans funded in 5 business days on average.

Minimal Paperwork

Unlike traditional that required endless paperwork, all we require in a simple application, have at least 30% equity on the property and have the property be in good condition. We can fund most deals in 5 days or less and require less paperwork than any other type of loan. Our due diligence in funding a loan is not depend on arduous paperwork, rather we use your equity and property to issue a loan approval.

Turnaround Time

At Hard Money Go we know you have deadlines to meet such as getting financing on time to make your most important real estate decisions. Without fast financing, most deals real estate deals would not work, which is why we take great responsibility in performing our tasks as fast as possible to help you meet your most pressing deadlines. We can issue approvals in less than 3 days and fund within 5 days.

Easy Guidelines

Our Houston hard money loans programs have easier and faster approval than traditional loans. We make getting a hard money loan easy – from first call to close – you can trust our expertise, experience, and our aggressiveness to fund your deals on time and on budget. Being successful in real estate requires the ability to spot good deals and reliable financing, with us we are your financing partner.

No Tax Returns

Most business people and real estate investors write off their income which means qualifying for a loan can be difficult. We make loan qualification easier because we base decisions on loan approval on how much equity you have. If you have at least 30% equity and your property is in good condition, it is likely that you can be approved for a hard money loan in Houston.

Minimal Fees

Hard Money Go provides fair and transparent pricing for all consumers. We recognize the importance of financing and take great pride helping real estate investors. Our fee structure is simple and straightforward, we do not have any junk fees, miscellaneous fees or hidden fees. All loans have a cost of 2-4 points and costs vary on risk and difficulty to fund the loan.

Equity Driven

Getting approved for one of our loans is based on how much equity you have in your property. If you have at least 30%, have a property in good working condition, then we can get you approved. Our loan approval process is primarily based on equity, rather than stringent guidelines that require documented income, high credit, low debt to income ratios, and other burdensome barriers for approval.

Mission Statement

Hard Money Go was created to provide financing to real estate investors without the barriers that traditional financing has. We understand the importance of timing and the slow process of getting a lender with most banks, which is why we offer Houston hard money loans in record speed. We work hard to better the investments of our borrowers and work hard to earn their business.

At Hard Money Go, we recognize that the goals of all investors are different – some need fast financing to beat out competitors in purchasing profitable real estate investments- while others apply because they cannot be qualified for a traditional loan. Whatever your reason, we work within your goals, and tailor a custom hard money loan solution for your needs.

If you are getting a Houston hard money loan for the purpose of funding a purchase, we will work aggressively from first contact to ensure that financing is not a reason why your purchase will not go through. We will immediately do research on the property to ensure we can fund your deal before other prospective buyers have the chance to get the winning bid. If you need to refinance your existing loan, we will ask for you to send all required information such as bank statements, current leases, rental income, and other applicable information so that we can start the process immediately. Once a file comes to our desk, we take responsibility in immediately working on the loan, which is how we can often give loan approvals within 24 hours and fund loans in as little as 5 business days.

We work extremely hard so our clients can achieve their goals. At Hard Money Go, we do anything in our power to provide exceptional service to assist you in any way we can. We have several funding sources, including our own loan fund as a direct lender and anytime we cannot approve you for a loan from our own loan fund, we will work hard to match you with one of our investors to ensure your file has the highest chance of being approved. We are motivated to help as many clients as possible.

Our wide range of mortgage products, coupled with our low rates, maximizes the chances of your success. As a private lender, we have the flexibility to create mortgage products that go beyond the cookie cutter products offered by traditional lenders and work much faster to help you succeed. We lend to private individuals, LLC’s, private companies or corporations.

Decision Making

Our decision to approve a loan is not based on stringent and burdensome factors that conventional financing must adhere to. We are a direct Houston hard money lender and can therefore issue loan approvals on our own guidelines which are primarily based on having atleast 30% equity in the property and have a property that is in good condition to protect our financing investment. Our ability to make decisions in house allows us to base decision on actual facts rather than difficult to meet guidelines that most real estate investors would otherwise not be able to qualify for.

We take all aspects of your situation into consideration including the value of your property, condition, rental income if applicable, the amount currently owed and your ability to pay back the loan. While good credit is not a prerequisite for qualification, we do require borrowers to have at least a 600 credit score and have no bankruptcies.

We take all things into consideration and would not deny a borrower simply because they forgot to pay a medical bill on time or for having a late on or a delinquent tax bill from years ago. We believe every prospective borrower should have the ability to have their file reviewed and strive to meet our borrowers and investors goals of providing and receiving quality financing at affordable rates. As the leading Houston hard money lenders, we work tirelessly to make it easy for our clients to be able tio retain the financing they need to meet their financial goals.

Our Simple Loan Process

At Hard Money Go, we have created a streamlined loan process that is simple and effective. We ask you questions about your property, your financial situation, rent collected if applicable and can usually can confirm loan approval within 1 business day. If you meet our guidelines, we will inform you how to proceed. Unlike other Texas hard money lenders, we guide you every step of the way and look forward to answering all your questions.

Once your loan file is in our hands, you will be speaking with only one representative who is aware of everything relating to your loan request. You will not have to speak with various representatives and explain your situation to multiple people as this may cause delays, confusion, and a lack of continuity on your file. You will be assigned an experienced representative who can answer all your questions and provide you updates at any time. The paperwork required for a hard money loan is much less than a traditional loan. We typically only need the following information:

* Short loan application
* 2 months personal or business bank statements
* Articles of incorporation
* Purchase agreement if applicable
* Rental roll if applicable
* Evidence of insurance

[Residential Refinance](https://www.hardmoneygo.com/residential-refinance/)

* Non Owner Occupied
* SFR: 1-4 Units
* Term Options: 1-3 Years
* Loan to Value: 65%
* 2 Points
* Cash Out Available

[Residential Purchase](https://www.hardmoneygo.com/residential-purchase/)

* Non Owner Occupied
* SFR 1-4 Units
* Term Options: 1-3 Years
* Loan to Value: 65%
* 2 Points

[Multi Family Refinance](https://www.hardmoneygo.com/multi-family-refinance/)

* Apartments, Townhomes, & Mixed Use
* 5 Units or More
* Term Options: 1-3 Years
* Loan to Value: 65%
* 2 Points
* Cash Out Available

[Multi Family Purchase](https://www.hardmoneygo.com/multi-family-purchase/)

* Apartments, Townhomes, & Mixed Use
* 5 Units or More
* Term Options: 1-3 Years
* Loan to Value: 65%
* 2 Points

Online and On Time

* Fast Pre-Approval: We can give you a pre-approval typically within 24 hours
* Fast Approvals: The average loan funding takes 5 business days and is dependent on how quickly you give us the necessary documentation
* Customer Login: Each client will be given their own client dashboard where they can upload their documents and see their loan status 24 hours a day
* Easy approval process: Simply send the required documents and fill out the easy loan application and get your loan funded fast.
* Security: We take client financial security seriously. All your documents will be shredded upon close to avoid any issues.
* Online data encryption: Our online servers and data portal is protected with the highest-grade encryption system so your personal data doesn’t get in the wrong hands.
* Easy to upload portal: You can submit your loan file to our online portal which helps us package your file quicker. For you, this means faster loan approval times and funding.
* Monthly Mortgage Statements: You will receive a detailed monthly mortgage statement to ensure you are aware of the status of your loan at all times including balance, payment amount, due date, and others.
* Submit your loan from anywhere: Our advanced user portal allows you to submit your loan and check on the status of your mortgage from anywhere.

Funding your Real Estate Goals

We fund various property types including residential, commercial, multi family, and industrial properties. At Hard Money Go, we put our experience and skills to the test on every deal. We have loan programs for all scenarios including for loan for fix and flip investors, refinancing for existing property owners, and cash out loans to get you the money you need to excelerate your growth.

Making a splash in the real estate industry requires parties to have access to capital and we provide that. Finding success in real estate is not simply about finding profitable ventures, but also the need to fund those ventures. We understand the importance in financing which is why we work tirelessly in assisting borrowers reach their goals. We have a track record of over 25 years successfully assisting real estate investors. Investors throughout Houston utilize our mortgage products to fund their ventures. We are proud to partner with some of the best real estate developers, landlords, and new real estate professionals in helping them protect and expand their portfolio.

Hard Money Solutions for All Scenarios

Our 25 plus years in business has introduced to some of the most unique circumstances. In short, our team has seen it all. For you, this means access to the best financiers in the business and a loan fund that is second to none. We have funded difficult to near impossible loans and have accomplished what some of our clients believe to a miracle.

We take great satisfaction in reviving a dead deal and use the human element of talking directly to our borrowers so we can create custom solutions that push you past the finish line. Working with borrowers who have been denied with other lenders or are having difficulty finding the best solution is something we strive to do every day. Hard Money Go recognizes the power of financing and we want to extend that to as many real estate investors as possible who qualify. Contact us to see all your mortgage options today.

Utilize your Equity

If you have the equity, Hard Money Go can hep you tap into that equity and access cash within 5 days. Get a hard money loan in Houston to get a cash out loan to pay for property improvements, pay off high interest debt or use that money to purchase a new property. Unlike conventional loans whereby approval is based on varying factor that are difficult to qualify for including documented income, credit score, tax returns, and other factors, our main qualification component is whether you have equity.

Cash out loans start at 7.9% and should ideally be used for term purposes. Once the borrower uses the money to satisfy their goal, it is advised that they pay back the debt or refinance into a conventional loan which is what we do for our clients. This is to maximize your bottom line and minimize interest payments. From the beginning, our team will keep in mind your short, medium, and long term goals.

How Do We Fund Projects So Fast

From your first call to closing, you will be amazed at the speed in which we work for you. Our ability to approve Houston hard money loan in as little as 24 hours and fund deals in less than a weak stems back to two main components: we have billions to lend and we have the manpower to process your loan quickly.

Our team of experts are all professionally skilled in their area of expertise so loans can be processed quickly. Each borrower will work an account rep who will guide them in finding the best mortgage solution. Once a solution and a plan has been made, which typically takes 24-48 hours, we will pass the file to our loan processor who will work diligently to confirm the financials of the borrower and confirm the properties equity. Upon processing the file, the loan will be signed off by our loan principal. With designated roles for all team members, we are able to work in unison with one another to get your loan funded in record speed. With over 25 years in business, we have mastered this process.

**get you approved. It is that simple.**