

With Help From Mortgage Funds The Real Estate Market Shows Signs of a Recovery



Investor confidence in the financial system has also been so badly shaken that many remain very cautious, with high levels of cash kept on the books by most fund managers as they ensure they are not caught out by a sharp downturn in sentiment.

Oct. 8, 2010 - [PRLog](#) -- Santa Rosa, CA, October 08, 2010 -- Even big money hedge fund and Mortgage fund investors hate to lose money and many are seeking a more conservative way to make high returns on their capital in a sour economy.

Mortgage fund managers are increasingly embracing private commercial mortgage lending as a way to enhance yield and decrease the overall risk of a portfolio. The credit crisis has greatly reduced the availability of commercial mortgage capital and, at-the-same-time, made it harder for borrowers and buildings to qualify for financing. The result is a glut of good deals that should be funded but can't be funded.

Some hedge funds and Mortgage funds are stepping in and helping fill this "funding gap". This unprecedented move by private investment funds into commercial real estate finance was prompted by the demands of unhappy investors. When wealthy business people put several hundred thousand in a fund and pay a hefty management fee, they have the right to expect results. After being promised double digit yields, many investors lost large amounts of money and actually had trouble accessing the money they had invested.

Faced with disgruntled and disenchanted clients, Mortgage fund managers were desperate for a high return investment that offered at least some measure of real security. For many, private commercial mortgage loans have proved to be the answer. Unlike residential lending, commercial mortgage banking is largely unregulated and posed no barrier to entry for private investment funds. The credit crunch was (and is) keeping real estate investors, large and small, from obtaining the capital they needed to refinance their buildings or buy any new ones. Thousands of excellent deals with very reasonable risk parameters were (and are) going unfunded and the lack of institutional credit drove private lending rates high enough to pique the interest of even the most sophisticated and return hungry fund managers. With rates ranging between 10% and 15% interest only payments it leaves building owners a quality source to take their loans for funding. However some of these Private Money and Hard Money companies are recommended more than others. There are some in the Hard Money industry that charge a \$25,000 to \$ 50,000 retainer fee for

their services whether or not they perform. So it is always wise to check the track record of the company you are using. One company that we can recommend for loans in the state of California is <http://www.Ourfundsonline.com> they have a successful track record of closing loans in both northern and southern California see below for the loan types and properties they are financing.

Purchases&Refinances with Cash-Out

- * Equity Partners
- * CD's
- * Hard Money Construction Loans
- * International Commercial Project Loans
- * Hedge Funds
- * Insurance Money
- * Joint Ventures
- * Lines of Credit
- * Overseas Commercial Loans
- * Pension Funds
- * Private Hard Money Lenders
- * Private Lenders
- * Private Equity
- * Private Money
- * Real Estate Lending
- * Trust Funds
- * Wholesale Hard Money
- * Wholesale Commercial Mortgages
- * And More programs out daily ...

Land: with Entitlements

Construction and Rehab loans

No Pre-Payment Penalty Programs Available for a fee

[www..Ourfundsonline.com](http://www.Ourfundsonline.com)

California Bridge Financing

Short Term "Bridge or Gap" Financing

Acquisitions with Low Fee and Rate Hard Money

Cash Out Refinances

Tenant Improvements or Rehab

[www..Ourfundsonline.com](http://www.Ourfundsonline.com)

California Rehab Flip Hard Money Loans - Loan to cost

Residential and Commercial REO, Distressed Sale, Trustee Sale, Short sales.

Loan Amounts: \$100,000 - \$1,000,000 - No Prepay

Term: 6-months, up to two 3-month extensions

LTC: 70 (up to 75% exception)

ARV: 60-70%

Fico: 625+ (mid score)

Personal Gaurantee: All partners must sign a personal guarantee

Required Reserves: 50% of rehab costs * 6-months payments

Rehab Expenses: Must be fund controlled or suitable alternative

Rehab Draw: 2-3 draws permitted based upon inspection

Rehab Timeline: All rehab work must be completed within 75 days

www.Ourfundsonline.com

Private Money in California

Fast private money loans California
Specializing in apartment private money loans California
We have hard money loans California
in as well for the very poor credit borrowers
www.Ourfundsonline.com

Loan Structures - California Private Money - California Hard Money

Hard money loans are real estate collateralized loans based on the sale value of the property against which the loan is made. Private money lenders generally only lend in 1st position Loans on Residential Properties *must* be for investment or commercial purposes non owner occupied or the maximum we will lend is 60% max.

Based in Santa Rosa, California - Our Funds Online is a residential and a commercial real estate lender providing fast, creative funding solutions nationwide. We offer bridge loans, mezzanine debt, construction financing (including land development) and occasionally equity participation. It specializes in non-conforming transactions ranging from \$2 million to \$100 million and above. Please visit us online for additional information <http://www.Ourfundsonline.com> operators can be reached 24 hours per day toll free at (877) 870-2676 or local office line (310) 984-0496

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