



Enjoy superior service and pricing by borrowing from a portfolio lender!

From 2009 to 2019 Iron Bridge Lending financed **2,373 projects** nationwide, generating over **\$105 million** in net profits for our borrowers.



Fast Funding Solutions

Iron Bridge funds single-family and multi-family rehabs and new construction loans in 2-5 days across 30 states nationwide.

(We excel at developing innovative real estate financing solutions tailored to the specific needs of each borrower. We are built to move fast. Probably faster than you have ever seen before.)

Superior Leverage

We can lend up to 90% of purchase price and 100% of construction cost, which translates into increased deal capacity for our borrowers.

(Let us fund more of your project and keep your money at work. Our master loan program allows us to lend 100% LTV or more. Total LTV cannot exceed 70% of our estimated after-repair value.)

Attractive Loan Pricing

Our goal is to provide you with lower cost financing and better service compared to our competitors so that you have no reason to ever leave.

(With Iron Bridge there is no required membership or sunk points on an annual credit line, and there are no requirements to pull your credit or underwrite you over and over with each loan.)

Minimized Interest Expense

We do not charge interest on rehab or construction funds until the funds have been disbursed.

(Many other lenders charge interest on the full amount of the construction funds from day one because they are selling your loan to third party investors that require interest to be collected on the full amount of the loan.)

Reliable Decision Making

If we say we will fund it, we will fund it. We pride ourselves on our reliability and responsiveness.

(Our loan origination, underwriting, funding and servicing is all done in-house by one cohesive team. That means that when you need help, you will get a quick answer directly from a decision maker.)

Low-Cost Insurance

Iron Bridge's nationwide insurance policy enables you to confidently insure your projects for less.

(Forget the hassle of setting up, paying for and canceling your hazard and liability insurance. We can add you to our high quality, low cost nationwide policy. Monthly insurance premiums will simply be added to your principal balance.)

Improved Project Capacity

Our unique cross-collateralization program allows us to fund 100% LTV or more when there is sufficient equity in our joint projects.

(Cross-collateralization allows our borrowers to acquire the "next project" by utilizing equity in other projects that are in the rehab process or are complete and listed for sale. This allows borrowers to maximize resource capacity and profitability.)

Straightforward Loan Terms

We offer 6 to 12 month, interest only loans with no prepayment penalties and absolutely no fees. You just pay us rate and points, that's it!

(You heard us right. No fees! No appraisal fees, loan processing fees or junk fees. We also offer several loan extension options, including a simple rate adjustment with no points, which can save you a lot of money on short term extensions.)

Quick Draw Processing

Our borrowers enjoy fast turnaround times. Our dedicated in-house servicing team can process up to 2 construction draws per month.

(We can pay vendor invoices directly or we can reimburse borrowers for paid invoices and cleared checks for work that has been completed. Our third-party inspections cost approximately \$100 with no mark-up passed on to our borrowers.)

Contact Us

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Visit our website at
www.ironbridgelending.com