

# THE TOP 8 REASONS TO GET A COMMERCIAL HARD MONEY LOAN



When banks and conventional lenders can't help you, private money lending may be the answer.

**1** You need a loan quickly and cannot wait the 2-4 months conventional commercial lenders take to process a loan.



**2** You do not qualify for a conventional commercial lender because of an assortment of possible reasons, such as:

- Lack of income or reportable liquid assets
- Insufficient tax returns or financial statements
- Unique property type



**3** Less-than-perfect credit (including bankruptcy, foreclosure, late payments, and liens).

**4** Your commercial property has equity but also has liens, judgments and other unpaid bills that conventional lenders will not overlook.



**5** You are trying to avoid foreclosure and are looking to restructure your debt.



**6** You already have multiple mortgages outstanding and are considered "higher risk" by conventional lenders.



**7** Your commercial property is owner-occupied and your reported financials do not satisfy an SBA lender or bank's requirements.

**8** You require a lender who uses common-sense underwriting and can offer a creative loan solution.



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