OVERVIEW OF THE BENEFITS AND TYPES OF RESIDENTIAL FINANCING FOR INVESTORS

Investing in residential real estate can be a lucrative endeavor, offering a blend of long-term appreciation, rental income, and tax benefits. However, securing the right type of financing is crucial to maximizing these benefits.

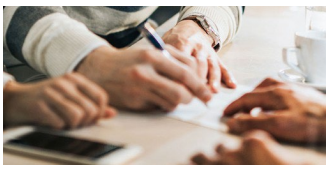
TYPES OF RESIDENTIAL FINANCING FOR INVESTORS

Conventional Loans

Conventional loans are the most common type of residential financing, usually with fixed interest rates and requiring 20-30% down. Rental income from investment properties can be used for qualifying.

Home Equity Loans and HELOCs

Home equity loans and HELOCs allow investors to borrow against their equity. Home equity loans provide a lump sum with fixed terms, while HELOCs offer a revolving line of credit—ideal for purchases, renovations, or other investments.



Bridge Loans

Bridge loans are short-term loans that help cover new property purchases while awaiting the sale of existing ones. With higher rates and shorter terms, they provide quick liquidity for new investments.

UNDERSTANDING YOUR OPTIONS

Residential real estate investors have various financing options available. Knowing the benefits and types of financing options is essential for making informed investment decisions.

Take the next step to owning a home. **Apply Online** today.

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