

ARDEN CAPITAL

NMLS # 2684216

HOW TO FINANCE YOUR FIRST INVESTMENT PROPERTY

A Beginner's Guide for Real Estate Investors

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WHY FINANCING MATTERS

Financing can make or break your first real estate deal. Understanding your options and preparing the right way can give you a huge advantage and help you build long-term wealth.

Step 1: Understand Your Investment Strategy

Before you shop for a loan, be clear on your investment strategy. Are you buying to hold and rent? Planning to flip? Looking for short-term or long-term financing? Your strategy will determine the best type of loan.

Step 2: Know the Common Loan Options

- **Conventional Loans:** Ideal for borrowers with strong credit and verifiable income
 - **DSCR Loans:** Debt-Service Coverage Ratio loans use rental income for qualification, not your job.
 - **Bank Statement Loans:** Great for self-employed borrowers who don't show traditional income.
 - **Bridge Loans:** Fast, flexible loans ideal for value-add projects or fix-and-flips.
 - **Hard Money Loans:** Asset-based financing for distressed or fast-closing deals.
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Step 3: Get Pre-Approved

Getting pre-approved shows sellers you're serious and helps you move quickly when the right deal comes up. At Arden Capital, we help you understand what you qualify for and what's possible.

Step 4: Prepare Your Documents

- ID & Entity Formation Documents (LLC or Corp if applicable)
 - Proof of Funds or Bank Statements
 - Property Info (if you already have a deal in mind)
 - REO and Net Worth Worksheet
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Step 5: Calculate the Numbers

Understand your down payment, estimated monthly payment, reserves required, and expected cash flow. We'll help you run a deal analysis so you feel confident before you invest.

Step 6: Close and Execute

Once your offer is accepted, we move fast to fund your deal. After closing, focus on executing your plan—renovate, rent, or resell.

WHY WORK WITH ARDEN CAPITAL

- We specialize in loans for first-time and experienced investors.
 - We offer DSCR, Bank Statement, Bridge, Hard Money, and Traditional Loans.
 - We understand real estate investing because we're investors too.
 - Fast closings. Strategic guidance. Investor-focused solutions.
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LET'S TALK ABOUT YOUR FIRST DEAL!



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