

How to Get Financing on Multiple Investment Properties

Mark Ferguson



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Many investors run into a road block when trying to purchase multiple investment properties or even their first. Once you have four mortgages in your name most banks will stop financing you. They will also tell you can't get more than four loans anywhere, but that is simply not true. You can get more than four, more than ten or even more than 20 loans if you know where to look. I am not talking about borrowing money from your brother or seller financing. There are banks that will finance multiple properties for investors.

I am an investor myself with 11 rentals and number 12 and 13 under contract. I fix and flip 10 to 15 houses a year and all my properties are financed with banks. I talk a lot about my investing at investfourmore.com, but in this book you can get the details on the best ways to: Finance bulk packages of rental properties Finance fix and flips Lines of Credit Refinance Qualify for a loan Use hard money Use private money Finance more than four properties, more than ten and an unlimited amount Best use financing to increase returns Find loans with little money down required

Bonus material included in the book: How to make one million dollars with real estate How I would invest one million dollars into real estate

I have 11 loans in my name and another six loans in the name of one of my corporations. I am not trying to hide my identity through a corporation; my bank knows I control all of the properties. In fact Fannie Mae guidelines say lenders can give up to 20 mortgages to an individual. However, most banks have their own policies that prevent supplying that many mortgages to one person.

The trick to financing multiple investment properties is to find the right bank. My bank will actually finance as many properties as I want as long as I qualify for the loan. They place no limits on me, have competitive rates, competitive terms and actually require less paperwork than the big banks! I am able to put 20% down, when the big banks would require 25% (if they would give me loan).

In this book I tell you exactly how my bank works, what type of bank they are and how to find a similar bank (they are not national). I also talk about many other strategies you can use to obtain financing on multiple rental properties as well as advanced strategies like hard money refinances, financing fix and flips and investing with little money down. I plan to buy 100 single family rental properties and there is no way I could do that without a great bank that will finance me.

For more information on myself please check out www.investfourmore.com, my real estate blog with over 200,000 views a month. I am a real estate broker who sells over 150 homes a year, I invest in long-term rentals and have completed over 100 fix and flips in the last ten years. I have published five Books that can

be found at my Amazon author page.

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