

Warren Ifergane of UBC Helps Real Estate Investors Attain Much Needed Funding



With the lack of conventional lending products available to today's real estate investors, many investors turn to "hard money" financing as a bridge loan between the acquisition of a property and the permanent financing of that property. Once a property is acquired and renovated using hard money, an investor can avail himself the services of a conventional lender for permanent financing at lower rates.

Warren Ifergane, author of *"The No Nonsense Guide to Real Estate, Necessary Knowledge for the Novice Investor"*, teaches real estate investors about the time value of money and helps them to attain hard money loans.

"If you're a borrower out there and you're looking for a loan, you really need to look into educating yourself what the true cost of your loan is. That's not something a lender will typically give you. That's not something that the federal government requires and it's something that you need to educate yourself on" Ifergane informed.

Ifergane further explains "I think you need to learn the time-value of money. This is because when you add cash flow now and cash flow a year from now together, they aren't equal. You should earn interest on that money so you need to make adjustments. That's called time-value. Most people have misconceptions about the real cost of their loans."

As the Executive Director of Private Lending at United Bridge Capital (UBC) Ifergane helps investors to get the bridge loans they need in minimal time.

"A lot of borrowers can't get financing for their investment deals. When you're waiting 45 to 60 days to buy an investment property,

you're going to lose out versus somebody who buys in cash. Our products [allow us to] close a deal in as little as two days, and on average we'll probably close closer to a week or two" Ifergane noted.

Ifergane revealed that there is currently a borrower's market saying "There's a lot of [competition] now and the benefits [to] the borrowers are that a lot of lenders are yield chasing so [borrowers] are going to get better rates. This is probably a good time to finalize your flipping."

When asked about the programs his firm offers he detailed, "United Bridge Capital is essentially our 8th fund. We focus on hard money lending to residential investment properties. Essentially we have three types of loans. We've got what I'll call a true hard money loan which is for borrowers that are asset-rich, but need liquidity now...[who] take out some [equity] from their property. The second is for the real fix and flip investor who has [a] track record and [is] looking to have more leverage to their portfolio and do more deals so they can borrow more money. Then we've got a third type which is [for investors] acquiring [rental properties] and then...they essentially get a refinance from a bank at a cheaper rate. Banks won't lend right now to these types of borrowers unless they're seasoned and they have maybe two years of rental income."

United Bridge Capital works directly with mortgage brokers, who serve as intermediaries between the borrower and the lender.

For more information, connect with [Warren Ifergane on LinkedIn](#) or visit United Bridge Capital at <https://unitedbridgecapital.com>.