

# Real Estate Investors Pivot as Interest Rates Reshape CRE Lending Environment

NEW YORK, NY, NY, UNITED STATES, July 21, 2025 /EINPresswire.com/ -- As interest rates remain elevated and traditional banks tighten lending standards, real estate investors are rapidly adjusting their strategies and capital structures.

[Commercial Real Estate Finance](#) LLC, a leading small balance lender, reports a dramatic increase in inquiries for bridge loans, ground-up construction, and financing on mixed-use properties in 2025.

The Fed's benchmark interest rate continues to hold steady around 5.25%, dampening loan proceeds and pushing debt service coverage ratios (DSCR) higher. As a result, investors across asset classes—from multifamily to industrial—are navigating a constrained credit environment with renewed focus on creative financing options.

"We're seeing the smartest investors respond with agility, using short-term debt and equity structures to keep deals moving," said [Todd Tretsky](#) Managing Partner for Commercial Real Estate Finance LLC. "Even in a higher-rate environment, capital is available—if you know where to look."

Key trends shaping the 2025 CRE Finance landscape include:

- Bridge Loan Boom: Demand for 12–24-month bridge loans is up 47% as borrowers refinance out of maturing debt.
- Reduced Leverage: Typical LTVs are trending down to 60-65% as a respond to cap rate decompression.
- Alternative Capital Sources Rising: Non-bank lenders—including like Commerical Real Estate Finance, LLC are filling the gap left by regional banks.
- Market Flight to Core: Borrowers and lenders alike are prioritizing stabilized assets in resilient metro markets such as Dallas, Charlotte, Miami, and Phoenix.
- Refinancing Crunch: Over \$900 billion in commercial mortgages are coming due by 2026, creating urgency for proactive loan restructuring.

To address these market shifts, Commercial Real Estate Finance LLC has expanded its nationwide lending capabilities to funding commercial business purpose loans in 42 states, providing access

to solutions for acquisitions, refinancing, ground-up construction, and fast purchases.

The firm's on-line platform, [www.cre-finance.com](http://www.cre-finance.com), offers borrowers and brokers direct access to a real-time portal, that has s prequalification tools to help structure your deal even in a complex market.

"This is a time for experienced guidance and fast execution," said the firm's Managing Director, Todd Tretsky. "At CRE Finance, we're helping investors close deals that others can't-by using our on-line portal or customizing capital stacks and tapping into the right program to lend."

For more information or to request a loan quote, visit [www.cre-finance.com](http://www.cre-finance.com) or contact the firm directly at [info@cre-finance.com](mailto:info@cre-finance.com).

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