Private Money Financing Options Available to Improve Rental Property

Explore private money financing options to fund rental property improvements, increase value, and support stronger long-term investment returns.



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rental property investment loans

SPOKANE, WA, UNITED STATES, September 7, 2026 /EINPresswire.com/ -- Private money financing is not limited to short-term property transactions. Brazington Mortgage LLC reports that its private lending network can provide longer repayment structures for qualifying investment properties.

Brazington Mortgage LLC is highlighting private money financing options available to real estate investors and rental property owners seeking capital for property improvements, refinancing, acquisitions, and other business-purpose real estate needs.

Based in Spokane, Washington, the mortgage brokerage connects qualified borrowers with private lenders that provide financing secured by non-owner-occupied real estate. The financing structure can provide an alternative for investors whose rental property projects do not fit the requirements, timing, or underwriting structure of conventional lending.

Private money financing is commonly used for investment properties where the borrower needs

a financing structure based on the property, available equity, and overall transaction rather than relying solely on traditional income-based underwriting.

Private Money Financing for Rental Property Improvements

Rental property owners may require capital for repairs, renovations, capital improvements, refinancing, or other costs associated with maintaining and improving an investment property. Private financing for rental properties can offer borrowers an option for funds secured by qualifying real estate.

Brazington Mortgage LLC works as a broker, not a direct lender. The company evaluates the borrower's financing request and property information before working with its network of private lenders to identify potential financing options.

The company's private money financing services are intended for business-purpose transactions involving qualifying real estate. Owner-occupied residential properties are not the focus of these financing programs.

For rental property owners, potential uses of private financing may include:

- Funding property repairs and capital improvements
- Refinancing an existing loan secured by a rental property
- Refinancing an upcoming balloon payment



private financing for real estate investors



single family rental property



long-term rental investment loans in spokane

- Accessing available equity for a business-related purpose
- Acquiring additional non-owner-occupied investment property
- Supporting the expansion of a rental property portfolio
- Providing financing when conventional lending does not fit the transaction

How Private Money Financing Works for Rental Properties

The private money financing process begins with an evaluation of the proposed transaction. Information about the property, its estimated value, existing debt, requested loan amount, and intended use of funds helps determine whether the opportunity fits available private lending programs.

A private money broker in Spokane, WA, can then review the request with potential private lenders. Each lender maintains its own underwriting standards, loan-to-value requirements, repayment terms, and other conditions.

Unlike a conventional mortgage process, private real estate financing can place greater emphasis on the underlying property and available equity. However, private lenders may also consider borrower information, credit history, income, repayment capacity, and the overall strength of the transaction.

Brazington Mortgage LLC states that its private lenders generally limit loan-to-value ratios to approximately 60% to 65%, depending on the transaction and lender requirements. Specific terms remain subject to lender approval and the characteristics of each property.

Financing Options for Rental Property Investors

Private financing for real estate investors can apply to different investment strategies and property types. Brazington Mortgage LLC works with borrowers seeking financing for non-owner-occupied residential properties, rental properties, multifamily buildings, commercial real estate, land, and other qualifying investment assets.

Investors seeking rental property investment loans may explore financing for both individual properties and broader investment strategies. Depending on the transaction, available programs may include single-family rental property loans and portfolio rental property loans in Spokane.

Portfolio financing can be relevant for investors who own multiple rental properties and need capital connected to their broader real estate holdings. Loan availability, collateral requirements, and repayment structures depend on the lender and transaction.

Long-Term Rental Investment Loans in Spokane

Private money financing is not limited to short-term property transactions. Brazington Mortgage

LLC reports that its private lending network can provide longer repayment structures for qualifying investment properties.

The company states that some private lenders offer loans with monthly payments and balloon terms extending to two, three, five, seven, or ten years. The brokerage also reports availability of 15-year fully amortizing private money loans for certain qualifying transactions.

Longer-term structures can be relevant for rental property investors who want financing aligned with a long-term investment strategy rather than relying on a short repayment period. Final terms, including interest rate, loan amount, amortization, and balloon structure, depend on lender approval.

Private Money Brokers Connect Borrowers With Lenders

A private money broker serves as an intermediary between borrowers and private lenders. Rather than providing the capital directly, the broker reviews the financing request and seeks potential lending sources that may fit the transaction.

For borrowers seeking private money financing, this structure can provide access to a network of lenders rather than limiting the request to one funding source.

Brazington Mortgage LLC states that it has worked with private lenders funding real estate transactions for borrowers in Washington and Idaho. The brokerage's role includes helping borrowers organize financing information, evaluate available lending options, and move through the loan process toward closing.

Each request remains subject to property evaluation, underwriting, documentation, lender requirements, and other applicable conditions.

Private Real Estate Financing for Business-Purpose Transactions

Private real estate financing can serve borrowers who need capital for a business purpose secured by real estate. Rental property improvements represent one potential use, while refinancing, acquisitions, development, and other business-related needs may also qualify.

Brazington Mortgage LLC states that its financing programs do not include consumer loans or loans secured by owner-occupied residential property. It focuses on real estate-backed, business-purpose transactions involving qualifying non-owner-occupied properties.
For rental investors, the distinction matters because the financing structure and requirements can differ from those for a primary residence.

About Brazington Mortgage LLC

Brazington Mortgage LLC is a Spokane, Washington-based mortgage brokerage that connects borrowers with private lenders for real estate-backed business-purpose financing. The company works with borrowers in Washington and Idaho and focuses on private money loans for qualifying non-owner-occupied residential properties, rental properties, multifamily properties, commercial real estate, land, and other investment assets. Its services include private money financing, investment property financing, refinancing, bridge financing, and other real estate-backed funding options. Brazington Mortgage LLC operates as a broker and does not directly fund the private money loans it arranges.

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