

Partner With FixedLending

Who We Are

FixedLending is a **true private, direct lender** specializing in **fix-and-flip, multifamily, industrial** and **commercial** investment properties. We provide flexible and reliable funding solutions designed to meet the needs of today's real estate investors.

Why Work With Us

True Private Direct Lenders – We fund with our own capital and make lending decisions in-house.

Broker Relationships Matter – We keep it a top priority to provide excellent service to our broker partners and investors.

Win/Win Deals – Our goal is to structure deals that make sense for everyone involved.

Strong Reputations – We work hard to protect and build strong relationships with integrity and consistency.

Wide Range of Loan Programs – Designed for various investment strategies and property types.

Dedicated Broker Support – You'll always have a direct contact to assist you and your clients.

No Hard Credit Pull. No Min Credit Score.
No Draw Fees. **Ever.**

No Prepayment Penalties

No formal inspections or appraisals
Use Collateral for **100% Financing**

Our Rhino Guarantees

Charging Speed Guarantee: We close on time. Every time. Or we pay \$250 per day until we do.

Ring the Bell Promise: We fund your draw request in 3 business days or less, guaranteed. If we miss that window, your next monthly payment is 100% free.

We serve **Texas, Oklahoma, and surrounding areas.**



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www.fixedlending.com

Term Sheet

Property Criteria

Example of a Loan

Estimated Closing Date	3/21/2026
Contract Purchase Price	\$200,000
Reno Budget	\$50,000
After Repair Value	\$375,000
Loan Amount (65%-75% LTV)	\$243,750

Closing Cost Estimate

Lender Points	\$7,312.50
Towards Rehab	\$50,000
Legal Protection	\$425
Fast Funding Prep	\$795
Document Handling	\$224
Towards Purchase	\$193,750

TOTAL CASH TO CLOSE \$15,006.50

plus closing costs

**Note: term sheet is for estimate only and is not guaranteed*

Our Terms

- ▶ 3% origination
- ▶ 11.99-12.99%% interest only
- ▶ Loan Application & Guarantee
- ▶ Paid Insurance Policy
- ▶ 6-month loan term
- ▶ Draws Guaranteed is 3 days or less. No Draw Fees.
- ▶ No Appraisal Requirement
- ▶ No Minimum Credit Score

CALL **JOEL** TODAY
918-880-2937
joel@fixedlending.com



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Term Sheet

Property Criteria

Example of Commercial Loan

Estimated Closing Date	3/21/2026
Contract Purchase Price	\$1,000,000
Reno Budget	\$500,000
After Repair Value	\$3,000,000
Loan Amount	\$1,300,000
Monthly Interest Rate	\$13,000
Downpayment	\$200,000

Our Terms

3% origination
12% interest only on total loan
50-60% of Appraised Value
Client responsible for Appraisal Cost
Loan Application & Guarantee
Paid Insurance Policy
6-9-12 month term options
No draw fees

Closing Cost Estimate

Origination Fee	\$39,000
Fast Funding Prep	\$795
Legal Protection	\$425
Document Handling	\$224
Downpayment	\$200,000
TOTAL	\$240,644

**Note: term sheet is for estimate only and is not guaranteed*



(918) 880-2937



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