

## **KM Capital Management offers Cincinnati real estate investors a great opportunity with their hard money lending program**

*Hard money lenders seem to have a bad reputation these days. The image of a “loan shark” coming after you if you don’t pay is what many people think of when they hear the term “hard money lender”. In reality, hard money lending is a real investor’s best resource for leveraging money in an efficient and smart manner for real estate renovation projects.*

Cincinnati, OH ([PRWEB](#)) November 30, 2012 -- What is a hard money loan? A [hard money](#) loan is a type of asset-based loan financing through which a borrower receives funds secured by the value of a parcel of real estate. Hard money loans are typically issued by private investors or companies. Interest rates are typically higher than conventional commercial or residential property loans because of the higher risk taken by the lender. Most hard money loans are used for projects lasting a few months.

In today's market the ability to obtain any kind of conventional loan product as a real estate investor is next to impossible. An investor could take on all the expense themselves and use cash or choose to find a partner to make their next investment project a reality. But a more attractive option is obtaining a hard money loan from a reputable source like [KM Capital Management](#).

KM Capital Management LLC provides short-term hard money loans for real estate projects in the Greater Cincinnati area. We offer private funding for investors who need access to capital to close deals without taking on the added pressure of finding partners or obtaining bank approvals.

KM Capital Management’s team of investment professionals has extensive experience working together and a successful track record operating in challenging real estate market conditions across multiple product types. The management team maintains strong relationships with local and national lenders, investors and developers and has used these relationships to provide solid reliable returns.

One of the biggest advantages of hard money is the ability to borrow funds for renovation expenses. Most investment properties have equity potential, but the average home buyer is often discouraged by the less-than-attractive condition of the property. Real estate investors create margin by having the ability to [find, fix and sell](#) these properties. The ability to finance the purchase and repairs is the key to this equation, and hard money is one tool that allows investors to do just that.

Often the best rental houses need renovations. A hard money loan would allow an investor to [find, fix and rent the property](#). Once the renovation is complete an investor could apply for a conventional loan in order to pay off the hard money loan and refinance the project longer term. This would allow an investor to take advantage of the historically low interest rates that are available today and make the rental property that much more profitable.

For more information regarding hard money lending in Cincinnati please contact [KM Capital Management](#) at 513-823-2200. For investors looking to acquire investment properties please contact Reinvest Consultants, LLC.

About Reinvest Consultants, LLC

REINVEST Consultants, a full-service real estate brokerage, specializes in buying and selling Cincinnati



foreclosures, short sales and other distressed real estate as investment property. We also offer our real estate investor network exclusive deals – not available on the MLS. Reinvest Consultants has years of experience, has done hundreds of deals and knows the Greater Cincinnati investment property market inside and out.

Real estate investors who want to learn more about how they can invest in foreclosures and distressed properties and help revitalize Cincinnati neighborhoods can visit Reinvest Consultant's website or contact one of the Reinvest Consultants investment specialists at 513-823-2200 for more information.



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