



The Investor's Guide to Private Lending

***Structure Deals Smarter
and Scale with Confidence***



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Introduction

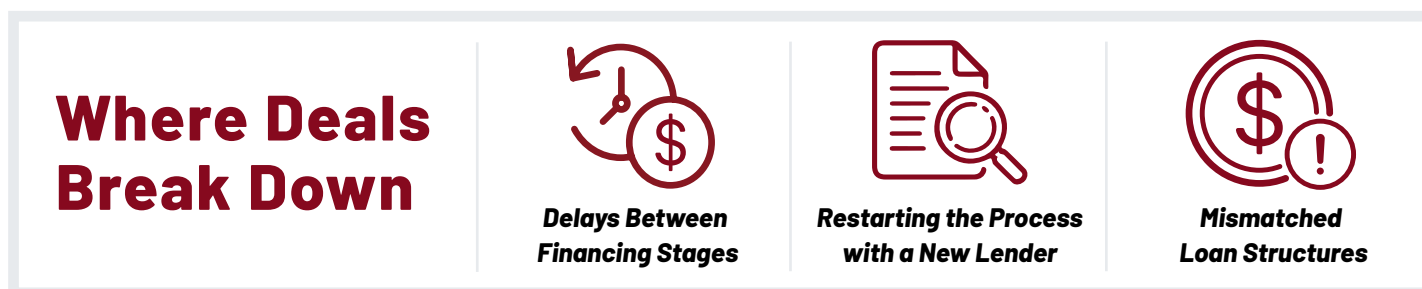
In today's market, finding the right investment opportunity is only part of the equation. How that project is financed determines how quickly you can move, how efficiently you can execute, and ultimately, how profitable the investment becomes.

Most projects follow a similar lifecycle: acquire the property, execute the business plan, stabilize the asset, and transition into long-term financing or exit. While that process has not significantly changed, the environment in which investors operate has changed.

Today's investors face challenges that were largely absent a decade ago, including:

- **Higher capital costs**
- **Increased competition for desirable assets**
- **Tighter lending standards**
- **More selective buyers and renters**
- **Greater pressure on project timelines**

As a result, financing has become an increasingly important part of investor strategy. The structure and accessibility of capital influence every stage of a project's lifecycle, and financing is rarely confined to a single transaction. Maintaining continuity between financing stages can present its own challenges. Mismatched loan structures, varying requirements, and the need to switch lenders can slow progress and create unnecessary friction.



Investors who scale consistently are the ones who think beyond the initial deal and structure their financing as part of a larger strategy from the beginning. Private lending can play an important role in that approach by providing investors with more options throughout the lifecycle of an investment.

In this guide, we'll look at how private lending can help investors:

- **Execute opportunities more efficiently**
- **Structure deals with the end in mind**
- **Finance each stage of the investment lifecycle**
- **Build a portfolio designed to scale**

The Role of Private Lending in Today's Market

Capital isn't just money; it's a tool to execute strategy, capture opportunities, and grow your portfolio efficiently. With banks becoming increasingly conservative with stricter regulations and thinner margins, In today's real estate market, traditional financing may not always provide the speed, flexibility, or loan structures investors need to effectuate their strategies.

In today's real estate market, investors need financing built around how they actually operate to stay competitive. Private lending has increasingly filled that gap.

Market activity reflects the growing adoption of private capital. Total private loan originations grew 14% year over year (YoY) in 2024, totaling 267,909 loans (HousingWire, 2025).

This growth also reflects changing investor priorities. Investors are increasingly seeking customized financing, relationship-driven lending, and capital solutions designed around their specific investment strategies. Private lenders can provide that flexibility by structuring financing to the particular property, project, and investment plan.

For investors, this creates more options for accessing capital and moving opportunities forward, particularly when traditional financing may not align with the needs or timeline of the investment.

With more financing solutions now available, industry competition has escalated. This creates pressure for lenders to consistently innovate their products and parameters to stay competitive, often leading to better terms



How Private Lending Changes the Way Investors Execute

The value of private lending extends well beyond providing access to capital. The right financing structure influences how quickly an investor can act, the types of opportunities they can pursue, and how effectively they can move a project through its next phase.

For investors, that translates into several practical advantages:

Speed When It Matters

For today's sellers, certainty and speed can be just as valuable as price. The ability to close quickly can strengthen an investor's position and provide greater certainty for both sides of the transaction.

Temple View offers funding within two business days of final approval and fast, reliable closings. Our streamlined underwriting, experienced loan teams, and in-house decision-making allow investors to move quickly and compete effectively.

Flexible Deal Structures

Private lending gives investors the flexibility to match financing to the project rather than forcing projects to fit a standard loan structure. Whether pursuing a fix and flip, ground up construction, or rental strategy, Temple View offers financing solutions designed specifically for real estate investors, with programs that support a range of property types, project stages, and investment strategies.

Our team works to understand the business plan behind each deal and identify a financing structure that aligns with both the project and the investor's goal.



Access to Opportunities Outside Traditional Lending

Some investment opportunities may fall outside traditional lending requirements due to the property, borrower profile, project scope, or timeline. Private lending can provide another path to financing for these scenarios, including:

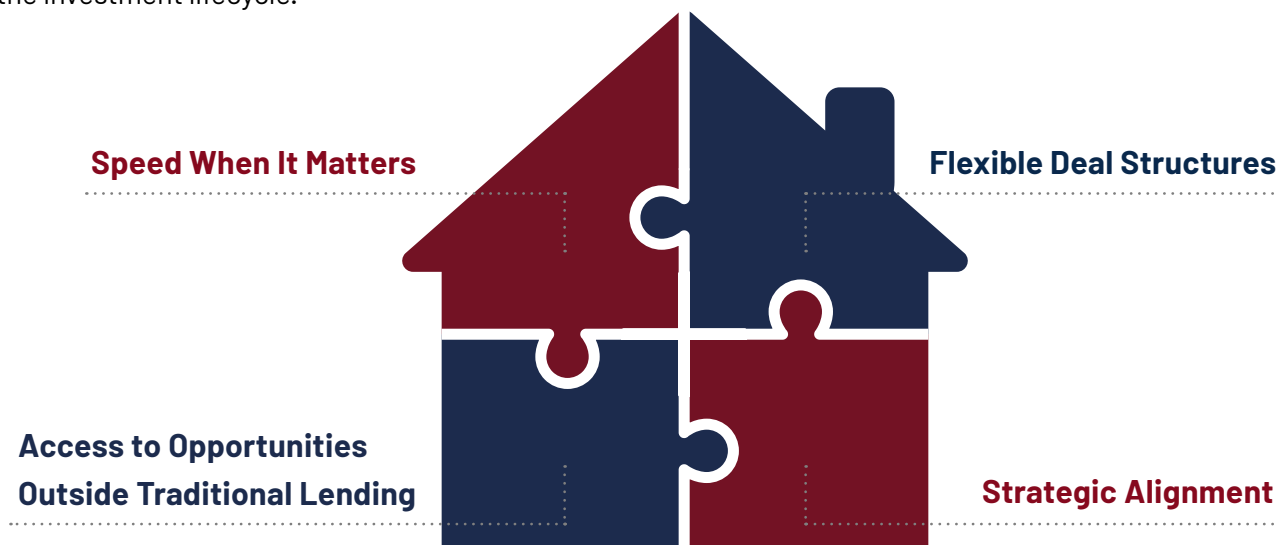
- **Portfolio acquisitions**
- **Value-add properties**
- **Assets requiring renovation**
- **Properties not yet stabilized**
- **Non-W2 or self-employed borrowers**
- **Time-sensitive deals**

Temple View's wide range of financing strategies can help investors pursue opportunities that may not fit within traditional lending parameters. And unlike traditional lending, the right lending partner can help you navigate complicated transactions efficiently and position you to make the most of every opportunity.

Strategic Alignment

Financing can be structured to support the full lifecycle of a deal, from acquisition through stabilization and into a long-term hold or exit. By considering the end goal from the beginning, investors can select financing that supports both the immediate needs of the project and the broader investment strategy.

Temple View specializes in real estate investment financing designed by investors, for investors. We view financing as part of an investor's broader growth strategy. Our approach emphasizes continuity throughout the investment lifecycle, and so do our programs. Our suite of loan products and experienced team can support investors across multiple stages of the investment lifecycle.



A Smarter Way to Finance the Full Investment Lifecycle

Most investors don't lose momentum during the project itself. They lose it in transitions.

Moving from acquisition to construction, and then into long-term financing often requires multiple loans, new approvals, and restarting parts of the financing process. Without a clear plan for each stage, these transitions can create unnecessary friction at the exact point where efficiency matters most.

Fragmented financing often creates:

- ☒ Additional underwriting requirements
- ☒ Repeated documentation requests
- ☒ Delays between project phases
- ☒ Increased costs
- ☒ Operational inefficiencies



A more effective approach is to structure financing around the full investment journey. That means considering not only how a project will be financed today, but what will be required to move it successfully into its next phase.

Before starting any project, investors should be able to answer the following questions:

- **How will the property create value?**
- **What is the projected stabilized value?**
- **What is the long-term financing or exit strategy?**
- **How does this project fit into the larger portfolio?**

The answers to these questions will vary based on the project and its intended outcome. Once the broader strategy is established, investors can determine which type of financing is best suited to support the project and its next stage.

Choosing the Right Financing Strategy

Private lending offers a range of financing solutions designed to support different project types and investment goals. Understanding the role each option can play helps investors choose financing that aligns with how they plan to acquire, improve, build, sell, or hold a property.

Bridge Financing

Bridge financing can provide short-term capital for investors acquiring or repositioning a property before transitioning to the next phase of their strategy. The financing should be structured with that transition in mind, whether the property will be renovated, sold, refinanced, or held as a rental.

Fix & Flip Financing

For investors acquiring properties to renovate and resell, financing should support both the acquisition and the renovation plan. A clear understanding of the project scope, budget, timeline, and anticipated exit can help keep the financing aligned with the overall strategy.

Ground Up Construction Financing

Ground up construction requires investors to think beyond the construction process. Financing should account for the path from project development through construction and into the completed property's intended exit or stabilization.

Construction-to-Perm Financing

For construction projects intended to become long-term rental assets, planning permanent financing from the beginning can create a more streamlined transition from construction to stabilization. Construction-to-Perm financing can connect these stages within a more cohesive financing strategy.

DSCR Rental Financing

Once a property is stabilized as a rental, the financing strategy shifts toward long-term cash flow and portfolio performance. DSCR financing allows investors to qualify primarily based on the property's rental income and can support both new rental acquisitions and the transition of completed projects into long-term holds.

While each financing solution serves a different purpose, together they can support an investor across multiple stages of the investment lifecycle.



Building a Portfolio Designed to Scale with Temple View

As investors scale their portfolios, their financing needs often become more diverse. One project may involve renovating and reselling a property, while the next may focus on new construction or acquiring a long-term rental.

Having access to the right financing at each stage can help investors move confidently from one opportunity to the next.

Temple View is built to support investors through that growth. With private lending solutions for bridge, fix and flip, ground up construction, Construction-to-Perm, and long-term rental strategies, investors can access financing designed around a wide range of projects and investment goals.

A strong lending relationship, however, offers more than access to multiple loan programs. Temple View combines flexible financing solutions with an experienced team that understands real estate investing and works to identify the best approach for each project. As strategies evolve and new opportunities emerge, investors can continue working with a lending partner that understands their business and broader portfolio goals.

For investors focused on building lasting success, the objective is not simply to finance the next deal. It is establishing a relationship with a lender that can support what comes after it.

Whether you are acquiring your next property, breaking ground on a new project, or expanding an existing portfolio, Temple View is ready to help you identify a financing solution that aligns with your strategy.

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“I’ve been working with Temple View for years now, and their professionalism and quick responses have never failed to impress me. They have a deep understanding of the industry, which has become a valuable asset to me. There hasn’t been a single instance of error or oversight on their part, highlighting their commitment to detail and thoroughness. For any serious investor or real estate professional in search of dependable expertise, I highly recommend Temple View” – I.A.

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Temple View Capital Funding, LP (“Temple View”) is a nationwide private money lender providing financing solutions for residential real estate investors. Our suite of loan programs is designed to support a range of investment strategies, backed by an experienced team that understands the needs of real estate investors.

Founded by entrepreneurs with more than 20 years of combined residential, mortgage, and real estate investment experience, Temple View has been at the forefront of innovative product development since its inception.

From acquisition and renovation to construction and long-term rental financing, Temple View provides the capital and expertise investors need to pursue opportunities across their portfolios.

Our Products



Fix & Flip



Rental



**Ground Up
Construction**



Bridge

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References

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