

Transactional Funding Advantage

Coordinate an approved acquisition and resale double-close.

APPROVED DOUBLE-CLOSE STRUCTURE | SHORT-DURATION FUNDING

Who it is for

Wholesalers seeking short-duration financing for an approved acquisition and resale through a double-closing arrangement. This transaction-specific route is distinct from a general acquisition, rehab or long-term holding loan.

Ideal transactions and collateral

A documented purchase/resale sequence with a credible end-buyer and a closing arrangement acceptable to the funding and settlement parties. Explain both transactions, the flow of funds and any dependency between closings before relying on a proposed settlement time.

Credit, experience and liquidity

The flyer lists tailored capacity, an approved acquisition/resale structure, credit review and documented double-close repayment. It does not publish a universal advance percentage, maximum balance, credit floor or guaranteed funding duration. Do not import the standard purchase/ARV screens from other Hard Money options. Explain experience, existing obligations and cash available for closing, contingencies and any holding period. Disclose partner or borrowed funds and other projects drawing on the same resources.

BRING THE COMPLETE FINANCING SCENARIO

Collateral + value + existing obligations + requested funds + exit

Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

Transactional Funding Advantage | Planning guide

Advance and valuation framework

Build a transaction-level sources-and-uses schedule covering the acquisition, resale proceeds, closing charges and the amount required to repay the advance. Ask which contracts, buyer funding evidence and closing controls the selected structure requires. No blanket promise of 100% funding or a same-day approval is established by the source.

Execution and funding mechanics

Coordinate the sequence with the approved closing team and identify what happens if the resale is delayed or fails to fund. Clarify remaining conditions, disbursement and payoff mechanics in writing. Funding approval does not remove the need to verify the underlying transactions or establish that every proposed double-close is acceptable.

Collateral and location considerations

Confirm the collateral's legal use, access, occupancy, condition and insurance suitability. Identify material title, lien, damage, environmental or specialized-use issues early. Ask what evidence and third-party review the selected transaction requires. Geographic restrictions and accepted collateral can differ by program. A program label or a marketing valuation does not establish eligibility. Keep unresolved conditions visible in the submission rather than relying on them being waived before closing.

Repayment and downside planning

Define the actual repayment source before relying on the advance. Where repayment depends on a sale, refinance, resale closing, note collections or restructuring, support that path with the relevant evidence. Model a delay and identify funds available for interest, expenses and other obligations. Ask about maturity, repayment controls, prepayment and any extension conditions. Future financing, an extension, a sale or an expected collection is not guaranteed. Compare the proposed payoff with expected net proceeds after transaction expenses and other claims. Identify who controls the repayment funds and what evidence supports their availability. If the primary exit depends on another lender or purchaser, explain the remaining conditions and a practical alternative. A strong collateral position alone does not establish that the planned repayment will occur on schedule.

Documentation to prepare

Prepare both purchase and resale agreements, property identification, settlement timing, parties, price breakdowns and available evidence of the end-buyer's funds. Provide the funding team's requested closing information through the secure process and disclose any changes to either transaction. Ask for the selected route's actual checklist and identify information still pending. The initial inquiry should explain the transaction clearly; sensitive identity, account, borrower or case documents belong in the secure follow-up process.

Questions to resolve before closing

Review the complete financing structure rather than one headline maximum. Clarify the amount available at closing, any subsequent release of funds, interest calculation, all fees, guarantees and the conditions still outstanding. Match the loan term and repayment mechanics to the documented business plan. Keep a separate cash plan for costs not funded by the loan and ask how material changes affect the original approval.

Limitations and program review

All terms require borrower, credit, collateral and program approval and may not apply together. No published minimum credit score does not mean no credit review. Confirm the approved use of funds, advance basis, fees, guarantees, reserves, funding conditions and repayment terms in writing. This is eligible business-purpose financing, not a consumer home mortgage. Educational preparation questions do not add undisclosed lender policy. Final approved documents govern the transaction. Before accepting terms, reconcile the written offer with your own sources-and-uses schedule. Separate gross loan proceeds from usable cash and identify every payment expected before payoff. Ask the financing team to explain any condition you cannot document or satisfy. Request clarification of conflicting assumptions before scheduling a closing; an early indication should not be treated as final funding authorization.

LET'S REVIEW YOUR NEXT FINANCING TRANSACTION

Request a quote | KarpataFinance.com | 480-846-1001

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