Jaken Finance Group

INVESTOR · BROKER · PARTNER HANDOUT

Private credit for real estate investors.

Hard money, fix & flip, DSCR, bridge, construction, and commercial capital — underwritten on the asset and the exit, not a W-2.

50	2021	7–10	5.0
STATES	FOUNDED	DAY CLOSES	GOOGLE

For investors, mortgage brokers, realtors, and referral partners. Hoffman Estates, IL headquarters. Nationwide coverage.

PRE-QUALIFY

WEBSITE

(833) 264-7776

jakenfinancegroup.com · info@jakenfinancegroup.com

WHO WE ARE

A private credit desk built for deal speed.

Jaken Ventures LLC d/b/a Jaken Finance Group is a private credit lender founded in 2021 and headquartered in Hoffman Estates, IL. We finance non-owner-occupied investment real estate in all 50 states — fix-and-flip, DSCR rentals, bridge, new construction, and commercial assets. Underwriting is collateral-first: ARV, LTC, scope, liquidity, and exit — not personal DTI.

LEADERSHIP

Jason Taken, Principal

Jason Taken is the Principal of Jaken Finance Group, a licensed Illinois attorney, and a licensed Realtor. He underwrites investor deals nationwide and writes the market analysis published on this site.

About the firm →

WHY SPONSORS CALL

- Typically 7–10 business day closes; as little as 5 on clean files
- Up to 100% LTC on qualified fix-and-flip and construction
- No minimum FICO on select programs
- No appraisal on select bridge / flip files with documented comps
- Entity-vested, business-purpose — no W-2 required

RECOGNITION

- Best Hard Money Lender in Washington DC 2026 — Best of Best Review
- Rated 5/5 across 25 Google reviews
- Listed on BiggerPockets, Trustpilot, and BBB (Hoffman Estates, IL)

WHERE WE LEND

Coverage is all 50 states. Focus markets with deeper metro pages include Illinois & Chicago (headquarters), Washington DC metro, Indiana, North Carolina, Georgia, Florida, South Carolina, and high-volume Texas & California — plus Northeast, Midwest, Southeast, Southwest, and West directories.

See service areas → jakenfinancegroup.com/service-areas/

HOW A FILE MOVES

1	2	3	4	5	6
Submit scenario	Scenario approval	Processing	Underwrite / value	Closing	Servicing / draws

Full process → jakenfinancegroup.com/loan-process/

Credit-flexible underwriting with no minimum FICO on select programs. Approval is collateral-first — driven by ARV, LTC, scope, liquidity, and exit strategy. We may pull credit to review trends, but FICO is not the primary approval driver.

PROGRAM PARAMETERS · AUGUST 2026

The core stack at a glance.

Quoted terms depend on the property, sponsor, and exit. Ranges below are first-party underwriting bands — not a fabricated market grid. Scan the QR for live parameters and apply links.

PROGRAM	RATE	LEVERAGE	TERM	CLOSE	MIN FICO
Fix and Flip / Hard Money	8.99%–13.5%	Up to 100% LTC on qualified files	6–12 months	7–10 business days	None
Bridge Loans	8.99%–13.5%	Up to 90% purchase	12–24 months	7–10 business days	None
DSCR Rental Loans	5.75%–10.5%	Up to 85% / 80% / 85% LTV*	30-year fixed or ARM	14 business days	None
Second Position DSCR Cash-Out	Quoted per file	Up to 80% combined LTV	30-year fixed or ARM	14 business days	640
New Construction	8.99%–13.5%	Up to 100% LTC on qualified files	12–18 months	10–14 business days	None
Equipment Loans	6%–14%	80%–100% of equipment value	2–7 years	5–10 business days	600

*DSCR LTV: Up to 85% LTV purchase, 80% LTV cash-out, and 85% LTV rate-and-term in select markets for qualified borrowers. Rates are interest-only unless noted; DSCR amortizes. Equipment is a distinct business-financing product (not real estate hard money). Typical loan amounts run roughly $75,000 to $1.5M+ on qualified files.

Unsecured term loans — referral, not Jaken-originated RE paper

Unsecured Term Loans: Approx. 6%–18%, $50K–$500K, 3, 5, or 7 years, 3–10 business days. Funder: Preferred Funding Group. Use for down-payment capital, MCA payoff, buyouts, and operating cash beside a property loan.

WHO THIS STACK IS FOR

Investors

Flip, BRRRR, hold, and commercial sponsors who need speed or leverage banks will not give.

Brokers

Fee protection, clients you keep, and files that are not “bank pretty.”

Realtors

Second Look when investor financing dies before closing.

Loan officers

Business-purpose referrals on deals outside the agency box.

Full parameters

Who qualifies

Pre-qualify

Scan for live terms, overlays, and applications. This handout is a map — the website is the rate sheet and the intake.

jakenfinancegroup.com/real-estate-financing-solutions-loan-options/

ACQUISITION & REHAB CAPITAL

Buy, renovate, and bridge the gap.

Short-term, asset-based debt for files that cannot wait on a bank. Interest-only carry. Rehab holdbacks release on inspected milestones.

Fix & Flip / Hard Money

Value-add rehabs with a resale or BRRRR exit. Distressed, auction, and entity-vested buys.

- 8.99%–13.5% interest-only
- Up to 100% LTC on qualified files
- Up to 75% ARV
- 6–12 months · 7–10 business days
- Deferred payments available · no minimum FICO on select files

jakenfinancegroup.com/what-is-a-hard-money-loan/

Bridge Loans

Stabilized or near-stabilized assets covering a timing gap — refinance, sale, 1031, or maturity wall.

- 8.99%–13.5% interest-only
- Up to 90% purchase
- 12–24 months · 7–10 business days
- All asset types considered · no-appraisal options on select files
- Related: 1031 exchange, luxury bridge, jumbo, hard-money maturity rescue

jakenfinancegroup.com/bridge-loans-for-real-estate-investors/

New Construction

Ground-up spec, build-to-rent, and infill. Horizontal costs when the file supports it.

- 8.99%–13.5%
- Up to 100% LTC on qualified files
- 12–18 months
- 10–14 business days
- Milestone draws on inspected phases

jakenfinancegroup.com/new-construction-loans-for-investors/

Gap / Second-Lien Capital

Cover down payment, closing costs, or rehab shortfalls behind a first.

- Second-position on flip and value-add
- Terms quoted per file
- Submit the scenario for structure
- Also: down-payment funding via unsecured referral

jakenfinancegroup.com/gap-lending-request/

RELATED GUIDES

1031 exchange bridge · Luxury fix & flip · Jumbo hard money · Maturity / balloon rescue

PERMANENT RENTAL DEBT

DSCR — qualify the property, not the W-2.

Debt Service Coverage Ratio loans underwrite rent ÷ PITIA. The asset's cash flow is the credit story. That is the permanent exit after a flip or BRRRR rehab, and the purchase product for buy-and-hold sponsors scaling in an LLC.

DSCR Rental Loans

Long-term hold, purchase, rate-and-term, and cash-out on income-producing 1–4 and select multifamily.

- 5.75%–10.5% · 30-year fixed or ARM
- Up to 85% LTV purchase, 80% LTV cash-out, and 85% LTV rate-and-term in select markets for qualified borrowers
- Close in 14 business days · no minimum FICO on select programs
- No seasoning on rehabbed properties · 40-year terms available

jakenfinancegroup.com/dscr-loans/

Cash-Out Refinance

Pull equity from stabilized or mid-rehab rentals. Flexible seasoning — including no-seasoning on completed rehabs.

- Up to 80% LTV cash-out (select markets)
- BRRRR recycle into the next buy
- Same DSCR rate band

jakenfinancegroup.com/dscr-cash-out-refinance-no-seasoning/

Second Position DSCR

Keep a low first mortgage. Pull equity behind it.

- Up to 80% combined LTV
- $125K–$1M second lien
- 640 FICO · combined DSCR > 1
- SFR (max 10 acres), 2–4 units, warrantable condos

jakenfinancegroup.com/second-position-dscr-loans/

DSCR VARIANTS — SAME IDEA, DIFFERENT BORROWER OR ASSET

Short-term / Airbnb	Foreign national	ITIN
Self-directed IRA	First-time investor	Interest-only
ARM	40-year	Blanket / portfolio
Condotel	Mixed-use	Build-to-rent
5–10 unit multifamily	10+ unit multifamily	Manufactured home DSCR

Model the file before you offer: dscr calculator, cash-out calculator, and BRRRR calculator live on the site.

COMMERCIAL, SPECIALTY & OTHER CAPITAL

If it is income property, send the file.

Commercial bridge typically 8.99%–13.5% interest-only, 12–24 months. Purchase vs. value-add underwriting diverges — in-place NOI versus business plan and stabilized pro forma. Nationwide on qualified files.

ASSET CLASSES

Multifamily 5+	Mixed-use	Retail / strip
Office / medical	Industrial / warehouse	Hotel / motel
Self-storage	Car wash / gas	Assisted living
Church / religious	Cannabis real estate	Mobile home parks
RV parks / campgrounds	Special-use CRE	Owner-occupied CRE

Asset-class matrix → jakenfinancegroup.com/commercial-property-loans-by-asset-class/

A&D / Subdivision

Land, horizontal, platting, bonding, and vertical. Construction funds release phase-to-phase.

SBA match + bridge

We match 7(a), 504, Express, and related programs. SBA often takes 45–90+ days — bridge the close now, let SBA take out later. Owner-occupied CRE only for SBA; flips and rentals use hard money / DSCR.

Unsecured term loans

Approx. 6%–18% · $50K–$500K · 3/5/7-year · 3–10 days · no collateral. Referral to Preferred Funding Group — not a Jaken-originated property loan.

Equipment

6%–14% · 80%–100% of equipment value · 2–7 years. Distinct from real estate hard money.

ALSO AVAILABLE

- Proof of funds letters for wholesalers and auction buyers
- Rental, fix-and-flip, and flood insurance intake
- Investor calculators: fix-and-flip, DSCR, BRRRR, MAO / 70% rule, MHP

Proof of funds · Insurance · Calculators · Commercial intake

CRE matrix

SBA programs

Unsecured

BROKERS, AGENTS & REFERRAL PARTNERS

Bring the file. Keep the client.

We fund the deal. We do not poach the relationship. Compensation is documented before the file moves and paid on funded transactions.

Mortgage brokers

- Broker fee protection on every funded deal
- You name the fee that matches the work
- Low credit, low experience, heavy rehab, tough locations
- Portal: jakenfinancegroup.privatelenderportal.com

Referral partners

- Referral fee documented and protected through closing
- Your introduction — your relationship
- One deal a year or a steady pipeline
- Flexible terms so more referrals actually close

Realtors

- Second Look when investor financing falls through
- As-is, LLC, distressed, and business-purpose buys
- Not for owner-occupied consumer mortgages
- Standing partner via the referral program

Residential loan officers

- Route the decline pile that is not agency-shaped
- DSCR, flip, bridge, commercial, SBA
- Refer or broker — confirm compliance first
- Keep the client for the eventual takeout

HOW TO GET STARTED

1
Pick the product
Or skip the guesswork and use the scenario picker.

2
Submit the file
Address, numbers, scope, exit, and timing.

3
We structure it
Term sheet around the asset — not a credit-box decline.

4
Close & draw
Title, insurance, milestone draws, payoff when you exit.

Typical file: entity docs, purchase contract, line-item scope, ARV comps, insurance binder, title contact, guarantor ID, and liquidity statements when reserves must be verified.

Become a broker

Submit a deal

Contact

Call (833) 264-7776 or email info@jakenfinancegroup.com. Fifteen-minute lending video calls book on the site.

Schedule a call →

NEXT STEP

Talk to the desk.

Scan a code, send the scenario, or call. We will tell you quickly whether the file fits — and which product it should be.

JAKEN FINANCE GROUP

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jakenfinancegroup.com

Pre-qualify

jakenfinancegroup.com/what-kind-of-loan-do-you-need/

Homepage

jakenfinancegroup.com/

Loan programs

jakenfinancegroup.com/real-estate-financing-solutions-loan-options/

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This brochure

jakenfinancegroup.com/programs.pdf

LEGAL

Rates, terms and conditions offered only to qualified borrowers and are subject to change at any time without notice. Closing times are in business days and commence upon satisfaction of borrower conditions. Select programs may not require a third-party appraisal. All loans are subject to asset-based underwriting. Residential investment products are non-owner-occupied only. Select commercial bridge programs fund owner-occupied acquisition with SBA or conventional refi exit — see owner-occupied commercial loans. Jaken Finance Group originates business-purpose, asset-based loans on investment real estate. Residential products are non-owner-occupied only. Unsecured term loans are a referral to Preferred Funding Group. Equipment financing is a distinct product. We are not a consumer mortgage lender and do not originate owner-occupied home loans. Program availability varies by market, asset, and sponsor. Jaken Ventures LLC d/b/a Jaken Finance Group.

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