



Truly Investor Capital Highlights Sophia Carr as National Lending Consultant for Real Estate Investors

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Truly Investor Capital, a specialized real estate investor lending company, highlights National Lending Consultant Sophia Carr and her role in helping real estate investors nationwide navigate financing solutions for their investment properties. Carr assists borrowers in understanding loan programs tailored to various investment strategies, including DSCR loans, rehab loans, bridge loans, and new construction financing.

As real estate investment activity continues to evolve across different markets, Carr works directly with investors to explore financing options that align with their specific project requirements. Her expertise spans multiple loan products designed for different investment approaches, from rental property acquisitions to ground-up construction projects.

"Real estate investors today need access to specialized financing solutions that traditional lenders often cannot provide," said a spokesperson for Truly Investor Capital. "Having knowledgeable consultants who understand the unique challenges and opportunities in real estate investment lending makes a significant

difference in helping investors move forward with their projects."

Sophia Carr truly investor capital collaboration focuses on providing investors with comprehensive guidance through the lending process. Carr assists investors in evaluating Debt Service Coverage Ratio loans, which assess financing based on rental income rather than personal income documentation. This approach has become increasingly important for investors building rental property portfolios who need financing based on property performance rather than personal financial statements.

For investors pursuing new development opportunities, Sophia Carr provides insights into construction loan programs that offer flexible draw schedules and terms ranging from 12 to 24 months. These financing solutions support both spec builds and custom construction projects, addressing the diverse needs of real estate developers and investors.

The Sophia Carr brand within the real estate investment lending sector emphasizes education and accessibility. Carr helps investors understand rehabilitation financing for value-add projects, where properties require improvements before being sold, refinanced, or converted to long-term rentals. She also guides borrowers through bridge financing options for short-term capital needs and transitional situations.

Carr's approach involves working closely with each borrower to understand their investment objectives and identify appropriate financing structures. Whether an investor is purchasing their first rental property or expanding an existing portfolio, she provides professional guidance tailored to individual investment strategies and market conditions.

The lending programs Carr specializes in reflect the evolving needs of modern real estate investors. DSCR loans offer up to 80 percent loan-to-value ratios with 30-year fixed options, while rehab loans can provide up to 90 percent of purchase price and 100 percent of rehabilitation costs. Bridge loans feature 12-month terms with interest-only payments and no prepayment penalties, providing flexibility for investors managing multiple projects.

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Truly Investor Capital has funded over 116 loans across multiple states, maintaining streamlined processes that enable faster closing times compared to traditional lending institutions. The company's three-step funding process simplifies deal structuring and application submission, allowing investors to focus on their projects while the lending team handles financing details. As a division of Oaktree Funding Corp., Truly Investor Capital continues to expand its presence in the real estate investor lending market, providing specialized financing solutions for direct borrowers and broker partners nationwide.

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For more information about Truly Investor Capital, contact the company here: Truly Investor Capital Truly Investor Capital 9175971119 cpark@trulyinvestorcap.com Truly Investor Capital A division of Oaktree Funding Corp. 3133 West Frye Road, Suite #205 Chandler, AZ 85226

Truly Investor Capital

Website: <https://www.trulyinvestorcap.com/>

Email: cpark@trulyinvestorcap.com

Phone: 9175971119

