GBFS International Projects Strong Hard Money Loan Growth in 2026, Expands Fast Funding Services for U.S. Investors

GBFS International expands 2026 hard money loans for U.S. investors with fast closings, high LTV options, and flexible terms across residential, commercial, and construction.

New York City, New York Nov 6, 2025 (Issuewire.com) - GBFS International, a New York-based private lender specializing in hard money loans, today announced an optimistic outlook for the hard money lending market in 2026 and the expansion of its rapid funding services for U.S. real estate investors. With the demand for **hard money loans** surging amid tight bank credit conditions, GBFS

International is positioning itself to meet the needs of investors seeking fast, flexible financing in the year ahead.

Industry data indicates that private lending has been on a steep rise – the sector reached about $2 trillion in assets by 2025, up from $1.75 trillion the year before. Hard money loan originations climbed significantly in 2025 (experiencing roughly 12% year-over-year growth) as traditional lenders pulled back and interest rates remained elevated. “We see that trend only getting stronger in 2026,” said Justin, Director at GBFS International. “Investors have huge pent-up demand for quick capital. Banks are still cautious, so borrowers are turning to hard money lenders for speed and certainty. GBFS International is here to deliver just that – funding in days, not weeks.”

Learn More: https://gbfsinternational.com/services/hard-money-loans

According to GBFS International, several factors are converging to make 2026 a banner year for hard money lending:

Easing Interest Rates with Strict Bank Lending: Economic forecasts suggest the Federal Reserve may start lowering interest rates by late 2026, which could spur more real estate activity. However, banks continue to tighten their lending standards and remain selective with new loans. This dynamic creates a perfect opening for private hard money lenders to fill the gap. GBFS International expects many borrowers, from house flippers to commercial developers, to seek hard money loans when bank loans are too slow or hard to obtain.

Surge in Real Estate Investor Demand: The U.S. real estate market is poised for continued growth and investment. In 2024 and 2025, there was a marked increase in fix-and-flip projects, rental acquisitions, and construction developments – all activities heavily financed by hard money. “Investors aren’t waiting around,” Justin explained. “When a good deal comes up, they need to act quickly. In 2026, hard money loans for real estate will be the go-to solution for those who want to close fast and leverage opportunities while others are still filling out paperwork.” Recent statistics underscore this momentum: over 74,000 homes were flipped in one quarter of 2024, and private lenders financed a growing share of these transactions. GBFS International anticipates serving a record number of clients in the single-family, multifamily, and commercial real estate arenas in 2026.

Technology and Service Innovations: The company also points to technology-driven improvements that make hard money lending more accessible. Industry-wide, fintech adoption has cut loan approval times dramatically – AI-driven underwriting and online platforms are streamlining everything from appraisals to closing due diligence. GBFS International has invested in a secure, digital loan processing system that allows clients to apply online and track their loan progress in real time. “Our commitment is to provide not just capital, but a smooth, transparent process,” noted Justin. “From the first inquiry to the day we wire funds, we want our clients to feel informed and confident. Embracing the latest tech is a big part of that.”

GBFS International’s Expanded Fast Funding Services:

In response to the robust market conditions, GBFS International is expanding its hard money loan offerings and resources going into 2026. The company now provides:

Nationwide Hard Money Loans: Funding for properties and projects across all 50 states, with a focus on major metro areas and high-growth secondary markets. GBFSI lends on a variety of asset types – residential fix-and-flips, rental portfolios, commercial acquisitions, new construction, and more. Loan sizes range from $500,000 up to $100+ million, accommodating both small investors and large developers (this flexibility mirrors GBFSI's commitment to serving all sectors, from single-family homes to large commercial ventures).

Lightning-Fast Closings: True to its motto of "fast hard money loans USA," GBFS International is able to close deals in as little as 4 to 10 days, significantly quicker than traditional financing. No lengthy credit checks or bureaucratic delays – each loan is asset-based and underwritten for efficiency. According to industry data, nearly 68% of borrowers choose lenders for faster closings, highlighting why GBFSI's speed is a competitive advantage.

Flexible Terms and Competitive Rates: In a highly competitive lending environment, GBFS International has refined its loan programs to be borrower-friendly. Qualified investors can obtain high loan-to-value (LTV) financing – often 70-75% of the property value, and in some cases up to 80% – with interest-only payment options during the loan term. Rates are determined case-by-case but remain very competitive for the private lending space. "Our goal is to structure win-win deals," Justin said. "We offer fair rates and leverage that make sense for the project, so our clients can maximize their ROI. It's one reason much of our business is repeat clients and referrals."

Dedicated U.S. Investor Support: Though "International" is in its name, GBFS International is focused on U.S.-based investors for hard money lending, acting strictly as a direct lender (not merely an advisor or broker). Every client is paired with a dedicated loan specialist from the GBFSI team who understands their market and investment strategy. The company prides itself on a hands-on, consultative approach – from initial deal evaluation to providing quick term sheets and guiding borrowers through closing. This level of service ensures even first-time investors feel comfortable using hard money financing to grow their portfolios.

GBFS International's leadership believes that these enhanced services come at a pivotal time. "The stigma around hard money is gone – it's a respected tool now," Justin remarked, noting the greater awareness in the market. "Our mission is to deliver certain capital with speed and transparency so clients can build and expand with confidence. With 2026 shaping up to be very active, we're fully prepared to support investors on any viable deal, be it a fix-and-flip, a bridge loan on a commercial property, or a construction loan to get a project out of the ground."

Contact Us: https://gbfsinternational.com/contact

About GBFS International:

Founded in 2010 and headquartered on Wall Street in New York City, **GBFS International** is a leading financial services firm specializing in project finance and private lending. The company provides hard money loans, bridge financing, construction loans, and private credit solutions to real estate investors, developers, and business owners nationwide. GBFS International's mission is to deliver "fast funding with clear terms" – enabling clients to close deals on tight timelines and execute their business plans successfully. Over the past decade, GBFSI has facilitated billions in financing across sectors including residential and commercial real estate, hospitality, alternative energy, and more. By combining institutional-grade underwriting with an entrepreneurial approach, GBFS International has earned a reputation for reliability, speed, and customer-centric service in the private lending industry.

Media Contact

GBFS International

*********@gbfsinternational.com

+1 (260) 387-8385

48 Wall St #1100, New York, NY 10005

Source : GBFS International

See on IssueWire