



Fix & Flip Loans for Michigan Real Estate Investors

Quick financing for the purchase and rehab of investment properties.

Flexible Financing Made Simple

Whether you're new to investing or an experienced flipper, Gold Shield Lending helps you close quickly and scale with confidence.

Backed by Strength

Backed by First Merchants Corporation, a \$18 billion regional bank with 130+ years in business, we combine the speed of a hard money lender with the trust of a major institution.

Program Highlights

- Loans up to \$350k
- Loan terms up to 12 months with interest-only payments
- No pre-payment penalties
- 1-4 unit non-owner occupied properties in Michigan
- No experience required; best terms available for proven flippers

Loan Features:

Loan-to-Cost

90%
LTC

After-Repair Value

75%
ARV

Rehab Budget

100%
Maximum

Rates from

10.99%
APR*

*Annual Percentage Rate. Subject to change. Loans are available in Michigan only.
First Merchants Bank, doing business as Gold Shield Lending. First Merchants Bank NMLS#: 454552.

Why Choose Gold Shield Lending?

✓ Quick Closings

Closings as fast as **10 business days** to compete with cash buyers

✓ Streamlined Draws

Funds released in **24–48 hours** through a top-rated draw platform

✓ Speed & Strength

The agility of a hard money lender backed by an **\$18B regional bank**



We Are Invested Where You Invest



Local Knowledge

Gold Shield Lending is powered by a Michigan-based team that knows your neighborhoods and understands your market.



Homebuyer Assistance

We help your buyers succeed by providing access to grants and bridge loans that make closing quicker and easier.



Community Commitment

Like you, we proudly support neighborhood revitalization with donations, volunteering, and financial wellness programs.



Apply Now!

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NMLS#: 39875

Licensed Residential Builder #2101193421



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