



# Capella Mortgage Creates Supply to Meet Increasing Demand

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LAS VEGAS, NV, USA, December 2, 2017 /EINPresswire.com/ -- Las Vegas, NV: As the market for [commercial loans](#), [hard money financing](#) and [trust deed investments](#) continues to expand at historic rates, investors and lenders are racing to accommodate qualified developers, contractors, businesses and individual consumers. As quickly as today's projects are funded, more cash is needed in order to realize tomorrow's opportunities - for both mortgagors and mortgagees.

On the one hand, idle cash is diminishing in worth and availability. As portfolios are filled with well-secured and performing loans, earning a very respectable 8% - 10% return, there would seem to be little incentive for liquidation of such holdings. On the other hand, the number of prospective borrowers and more profitable enterprises are growing in value and quantity. If, as most sources agree, 2018 will see The Fed raise interest rates 3 or 4 times, even the most savvy of investors will leave a lot of money on the table. Loan recipients will inevitably see a corresponding increase in hard money interest rates and will adjust accordingly.

On November 20 of this year, Fortune reported that Goldman-Sachs sees overall economic growth and low unemployment rates to be "unsustainable" .... "too much of a good thing." Kiplinger, 4 days prior, agreed that short-term rates will increase as a perfectly normal by-product of the latest, overdue, economic cycle. No mainstream source portends any cause for concern, only an opportunity to take advantage of circumstance.

Capella Mortgage has once again taken a proactive, innovative, approach to servicing its clientele on both sides of the fence. Anticipating the growing demand for new capital, Capella has gotten ahead of the curve and is converting existing contracts, at par value, to equally sound, new mortgages yielding 10% - 13% with points on commercial notes over \$1M. As well, owner-occupied properties are also eligible.

According to corporate president, Matthew Dale, "Money doesn't sleep. Neither does opportunity and neither do we. For over three decades and across any time zone, we and our staff have been available 24/7/365. As a licensed private money investment company, our worldwide clientele includes dozens of alternatives for both borrowers and investors. Our commitment is to achieve the optimum fit between the two, while expediting closings with maximum ease and flexibility."

Capella's multi-state market continues to grow, from Texas and California to New Mexico and Wyoming, or points in between. Transactions are executed in hours or in days instead of weeks or months. The organization's most recent strategy has put both investors and applicants not only ahead of the pack, but already across the finish line before the inevitable dash-for-cash has even begun.

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