2026 MARKET OVERVIEW

THE 2026 PRIVATE LENDING GUIDE

A practical overview of asset-based real estate financing for investors and brokers.

Prepared by BRIC · Bold Redefined Investment Capital

What Is Private Lending?

Private lending is asset-based financing provided outside the traditional bank system. Rather than underwriting a loan primarily around a borrower's income and tax returns, private lenders like BRIC evaluate the deal itself, the property, the plan, and the numbers, to make fast, flexible capital available to real estate investors and operators.

In 2026, private capital continues to play a growing role in real estate as investors seek speed, certainty of close, and flexibility that conventional bank financing often cannot offer.

Why Private Lending Matters in 2026

— **Speed to close -** Bank underwriting timelines and documentation requirements remain a barrier for active investors and time-sensitive transactions.

— **Flexibility -** Loans are structured around the asset and the strategy, not rigid conventional guidelines.

— **Access to niche property types -** Financing is available for scenarios many banks avoid, including fix & flip, ground-up construction, and non-warrantable condominiums.

— **Investor-focused partnership -** Real estate investors increasingly rely on relationship-driven capital partners who understand their business.

The Private Lending Market in 2026 - By the Numbers

Private capital has moved from a niche alternative to a mainstream financing path for real estate investors. The numbers tell the story of why:

$1.3T	$70–80B	40%
size of the U.S. private credit market in 2026, up from $500B five years ago	estimated annual private money / hard money origination volume in 2026	of non-owner-occupied purchase volume in major metros now financed privately

Why the Shift Is Accelerating

— **Bank lending has pulled back -** Total U.S. residential mortgage originations fell roughly 13% in Q1 2026, and purchase lending hit a 12-year low as elevated rates and stricter underwriting sideline conventional borrowers.

— **Rates remain elevated -** The average 30-year fixed mortgage rate climbed to roughly 6.65% in mid-2026, keeping many time-sensitive investors priced out of, or simply too slow for, conventional financing.

— **Institutional capital is flowing in -** Private equity firms, family offices, and insurance companies continue increasing allocations to private lending strategies, drawn by the yield premium over traditional fixed income.

— **Construction lending favors private capital -** Ground-up construction loan rates have compressed from 2024 peaks but remain elevated for bank financing, while private lenders continue offering higher leverage and faster closings than the 60 - 65% loan-to-cost typical of traditional banks.

> **BY THE NUMBERS** *Analysts project the U.S. private credit market could roughly double to over $3 trillion in assets under management by 2028, a trajectory that continues to expand private capital's role across every corner of real estate finance, from fix & flip to ground-up construction.*

BRIC Loan Programs

BRIC provides asset-based investment financing from $150,000 to $10,000,000 across a full suite of loan products designed for real estate investors and operators:

— **Fix & Flip -** Short-term financing for renovation and resale projects.

— **Ground-Up Construction -** Capital for new construction, from land acquisition through vertical build.

— **Bridge Loans -** Short-term financing to bridge acquisition, transition, or stabilization periods.

— **High-Rise & Condo Financing -** A core BRIC offering; non-warrantable condos are financed, and no condo association questionnaire is required.

— **Foreign National Loans -** Financing solutions for non-U.S. citizen investors purchasing U.S. real estate.

— **Short-Term Rental Loans -** Financing for vacation and short-term rental properties.

— **Rental Portfolio Loans -** Financing designed for investors building or holding multiple income-producing properties.

Program Range	Detail
Loan amount	$150,000 – $10,000,000
Reduced documentation	Income documentation waived on qualifying loans under $1,000,000 with LTV below 70%

STREAMLINED FOR EXPERIENCED INVESTORS *For qualifying transactions under $1,000,000 with loan-to-value below 70%, BRIC waives income documentation requirements, streamlining the process for experienced investors.*

Why Investors Choose BRIC

1. **Experienced leadership** - institutional discipline with a white-glove client experience
2. **25+ years in lending** - scalable operations, multi-million-dollar portfolios
3. **Direct capital, not a broker** - in-house underwriting and funding means faster decisions and terms that don't shift midstream
4. **Deal-first evaluation** - underwriting the property and plan alongside the borrower opens doors many banks close, including non-warrantable condos, foreign national buyers, and time-sensitive closings
5. **Clarity and speed** - straightforward products built around how real investors operate

Let's Talk About Your Next Deal

Whether you are financing a fix & flip, building a rental portfolio, or navigating a non-warrantable condo, BRIC's team is ready to walk through the program that fits your deal.

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Sources & Disclaimer

Data Sources

Market statistics referenced in this guide were compiled from published research current as of Q2–Q3 2026, including: Think Realty (Rise of Private Credit), Cleary Gottlieb, Blue Vikings Capital, Jaken Finance Group (Hard Money Statistics), Creative Planning, We Lend LLC, Stormfield Capital, Kiavi, Gumption (Q2 2026 CRE Lending Report), Titan Funding, Basecamp Funding, and LBC Capital Income Fund, among others.

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