

FEBRUARY 2024



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STATE OF THE INDUSTRY

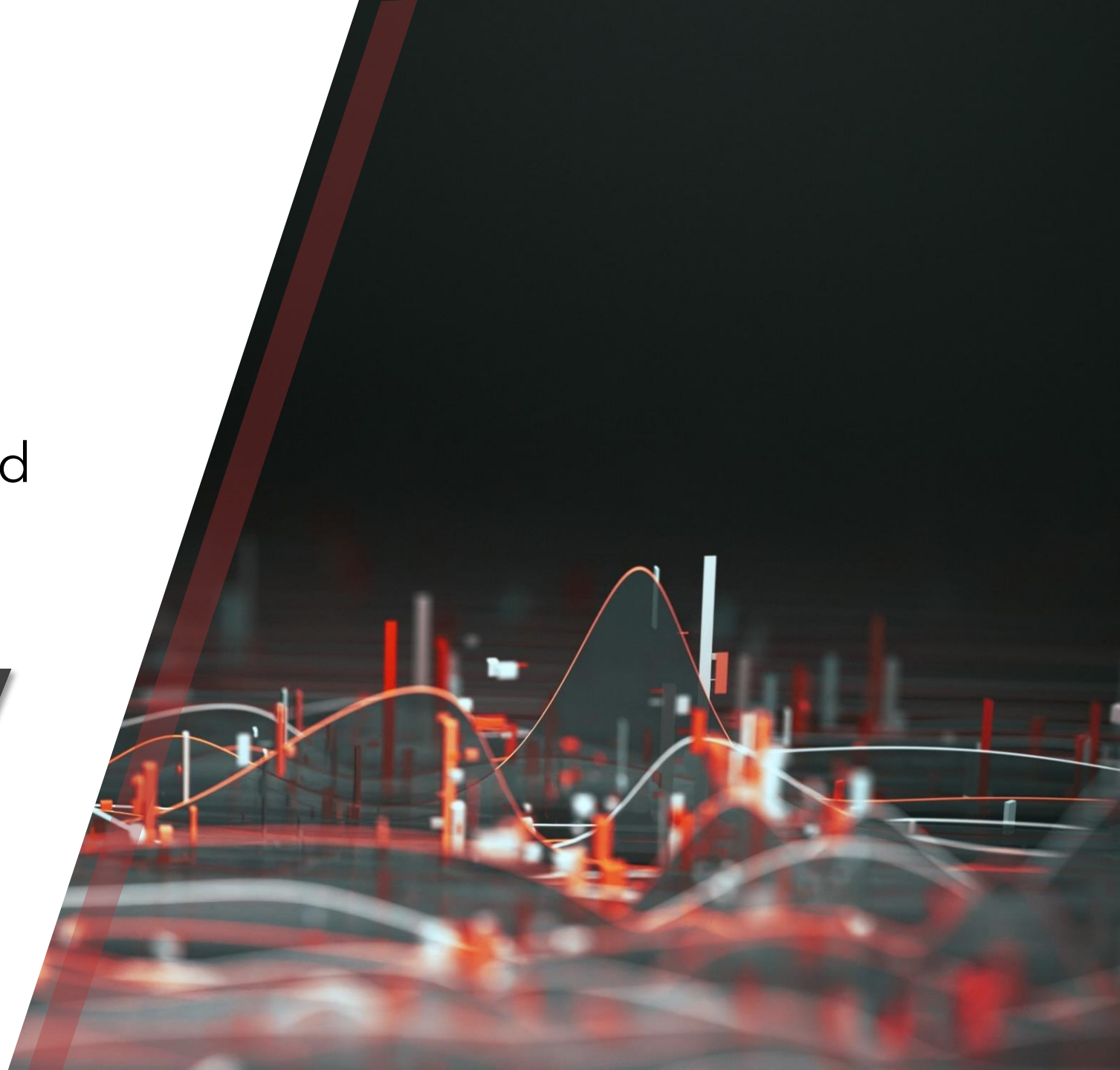


DATASET

54,000+ Loans Analyzed

\$29.7 Billion in Loans

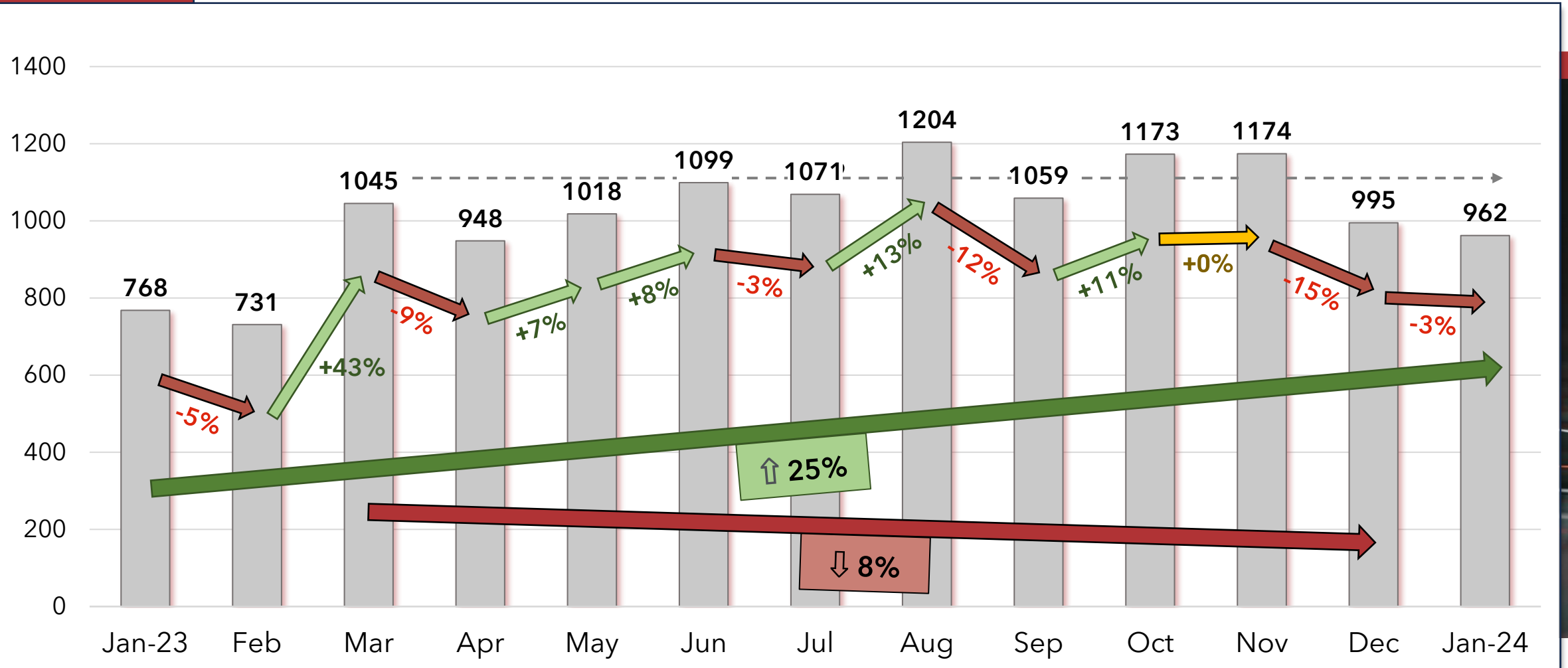
...since **2018**



BRIDGE LOAN VOLUMES BY SAME USERS

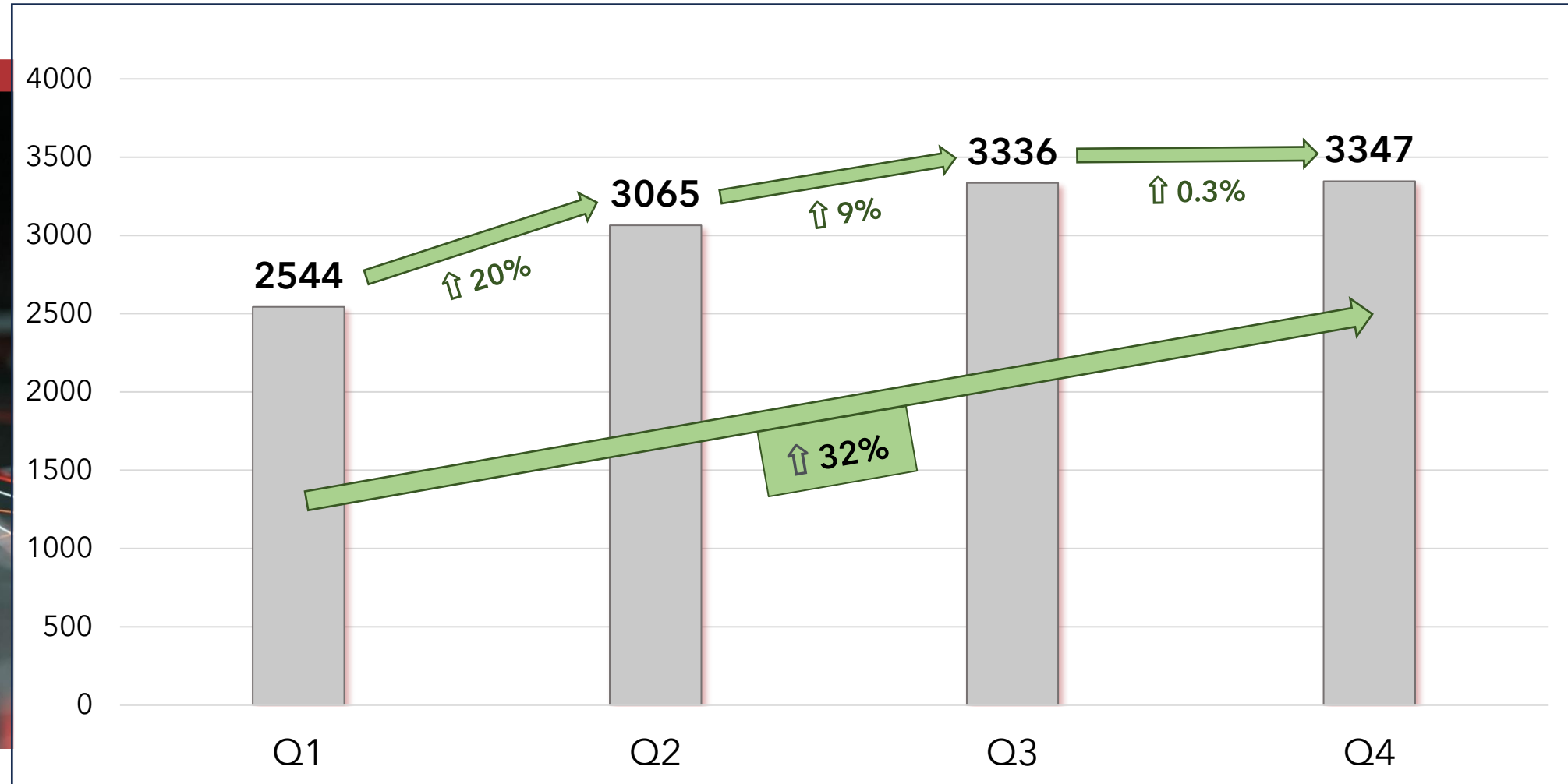
January 2023 - January 2024

123 users



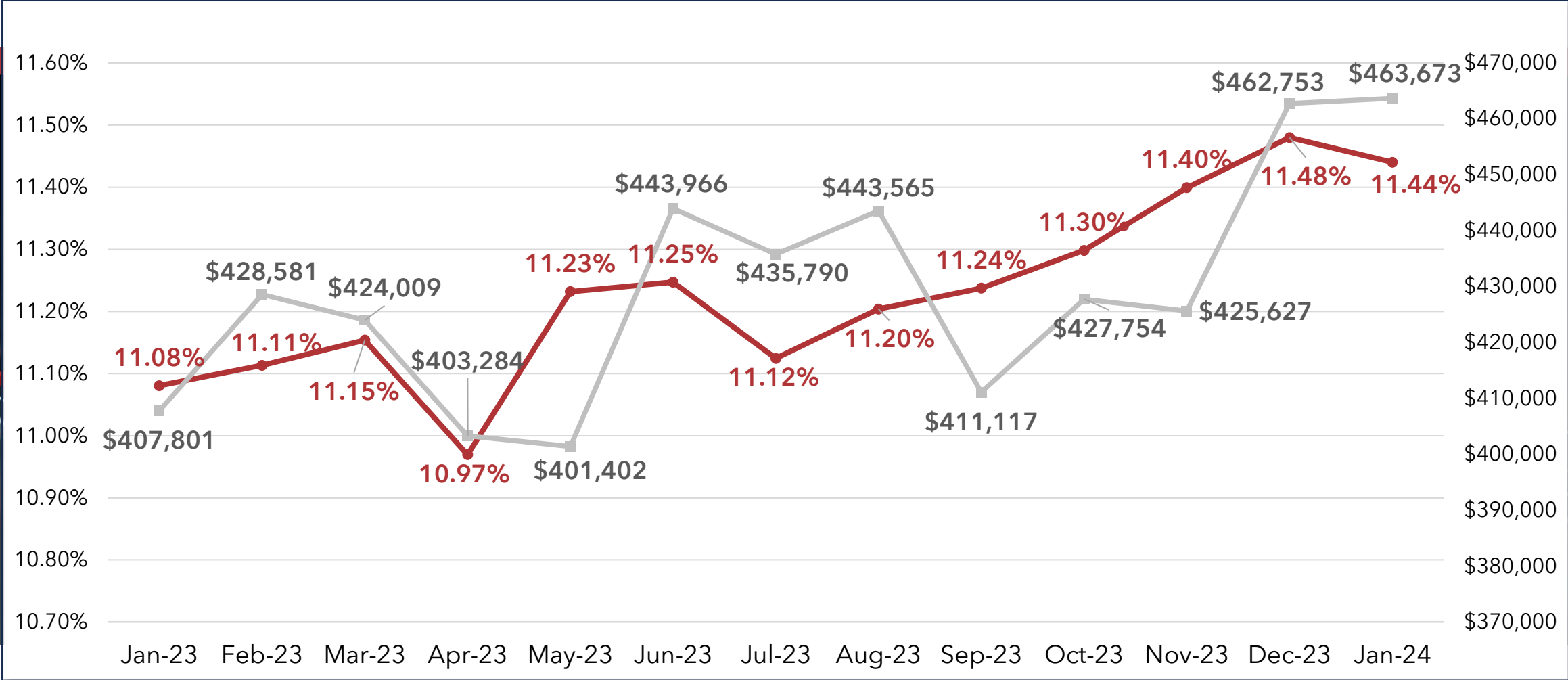
BRIDGE LOAN VOLUMES BY SAME USERS

Q1-Q4 2023



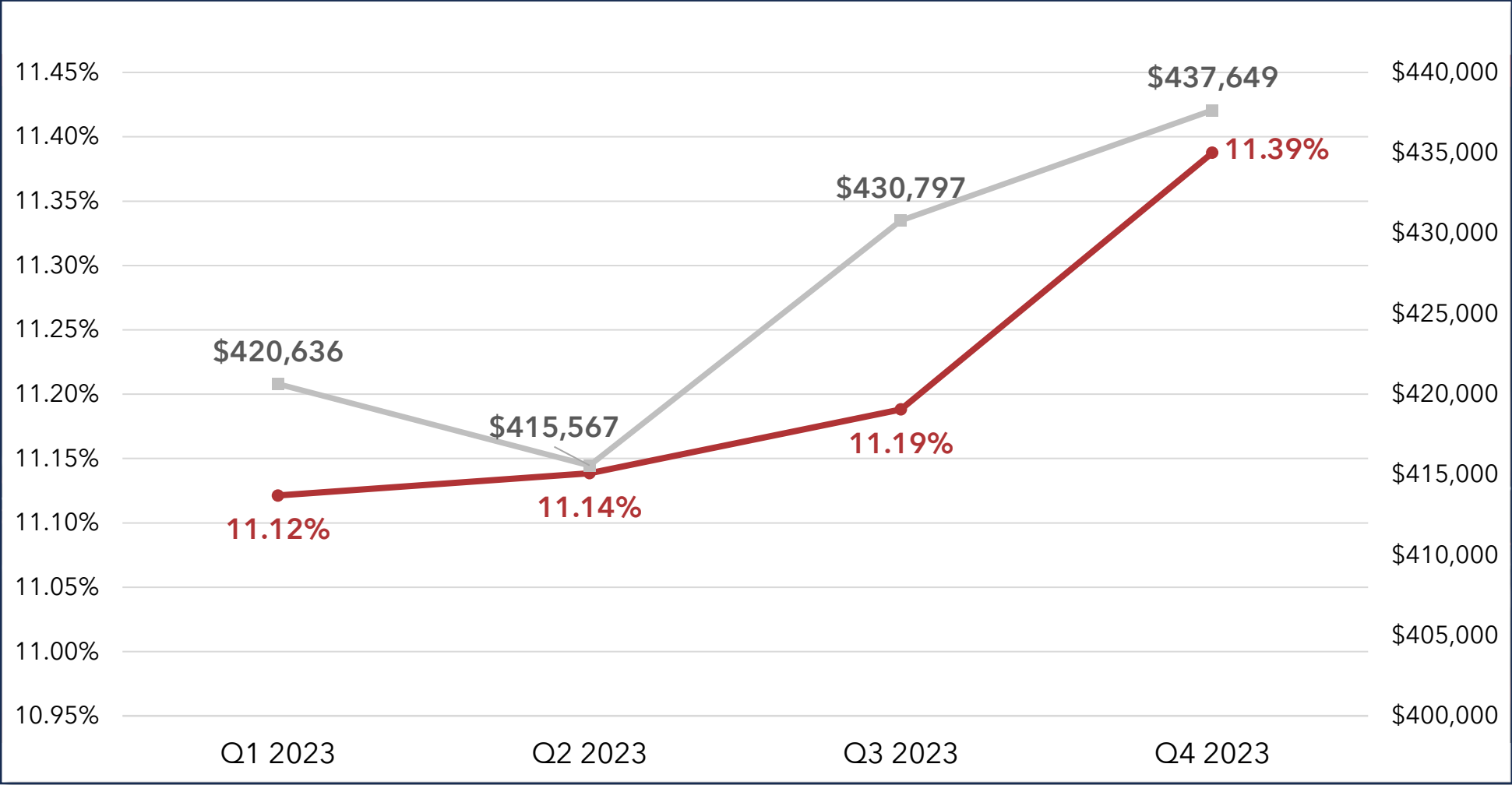
BRIDGE LOAN RATES & AVG. LOAN AMOUNTS

January 2023 - January 2024



BRIDGE LOAN RATES & AVG. LOAN AMOUNTS

Q1-Q4 2023

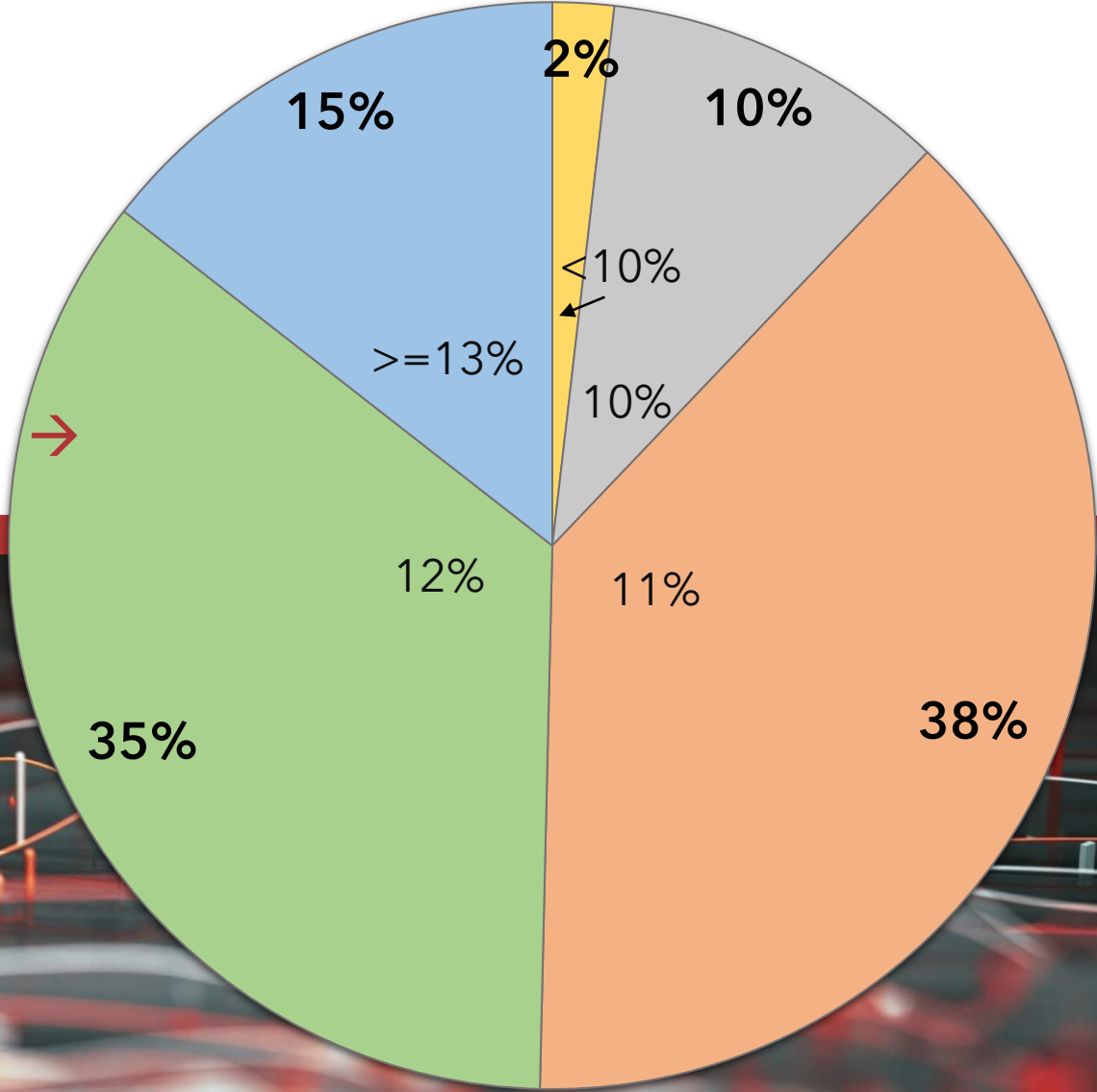


BRIDGE LOAN INTEREST RATES

January 2024

88% of loans were between 11.0%-12.99% →

Average: 11.4%



TOP **BRIDGE** STATES BY VOLUME

2022	2023
California	California
Florida	Florida
Texas	Texas
Georgia	Illinois ↑ 1
Illinois	Georgia ↓ 1
Massachusetts	North Carolina ↑ 2
Pennsylvania	New Jersey ↑ 6
North Carolina	Massachusetts ↓ 2
Tennessee	Pennsylvania ↓ 2
Ohio	Ohio

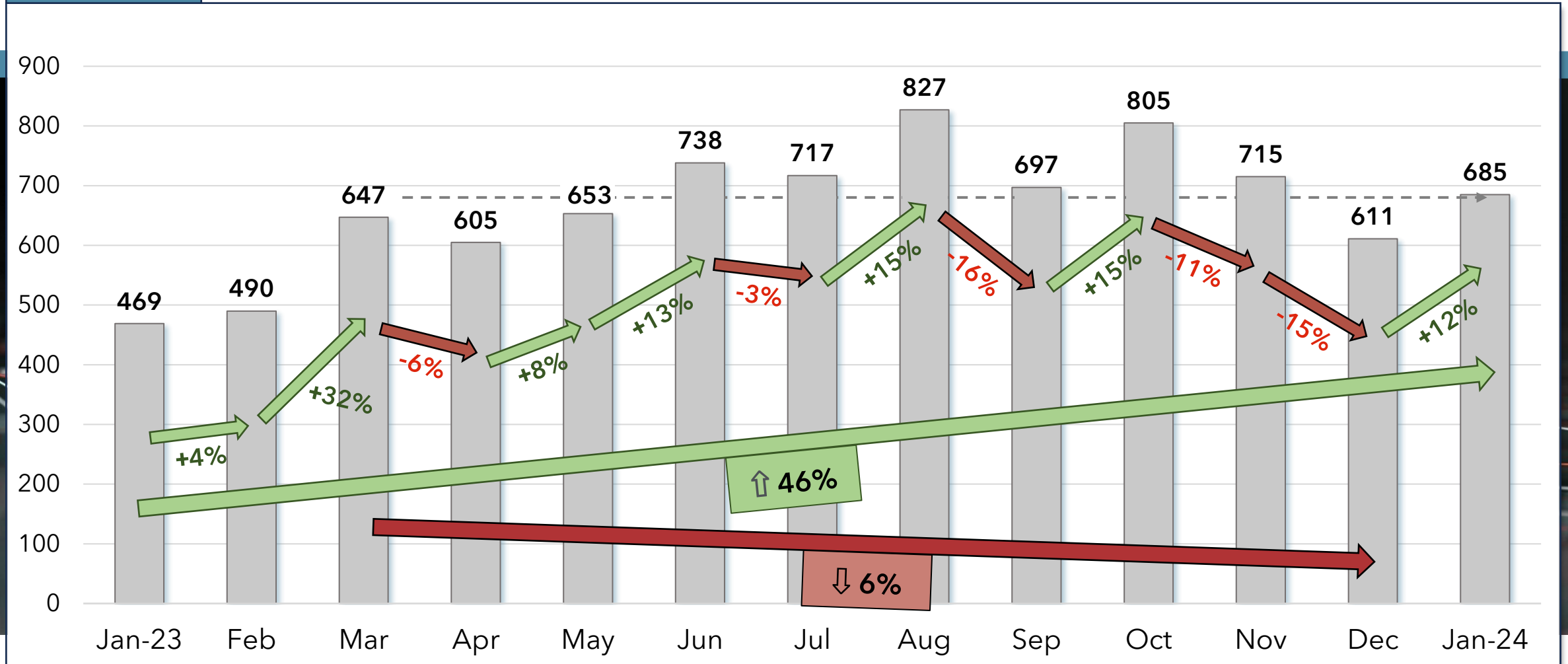
TOP **BRIDGE** COUNTIES BY VOLUME

2022	2023
Los Angeles, CA	Los Angeles, CA
Cook, IL	Cook, IL
San Diego, CA	San Diego, CA
Maricopa, AZ	Miami-Dade, FL ↑ 21
Fulton, GA	Orange, CA ↑ 1
Orange, CA	Dallas, TX ↑ 6
Travis, TX	Riverside, CA ↑ 3
Philadelphia, PA	Lee, FL ↑ 3
Duval, FL	Philadelphia, PA ↓ 1
Riverside, CA	Maricopa, AZ ↓ 6

RENTAL LOAN VOLUMES BY SAME USERS

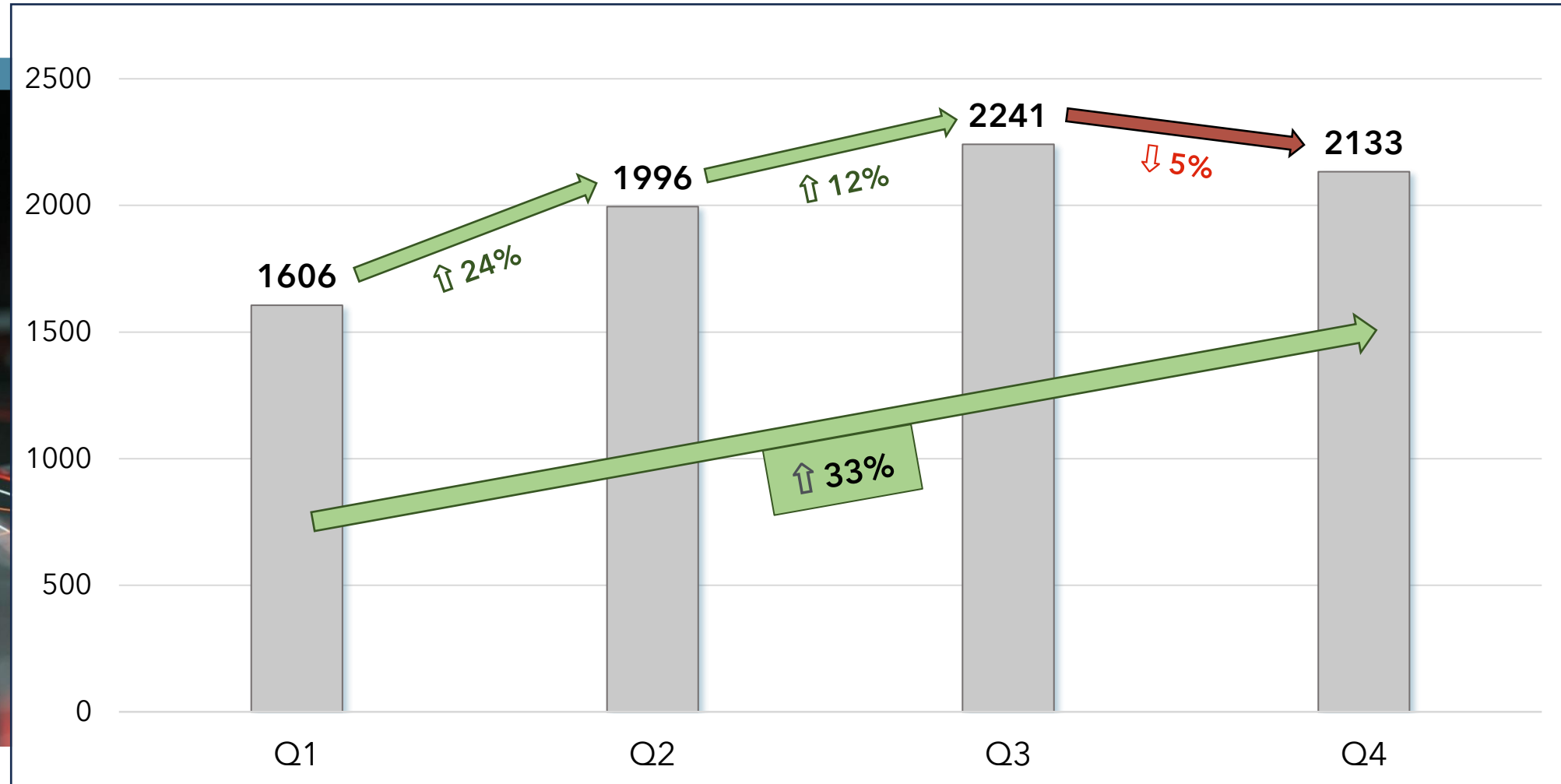
January 2023 - January 2024

34 users



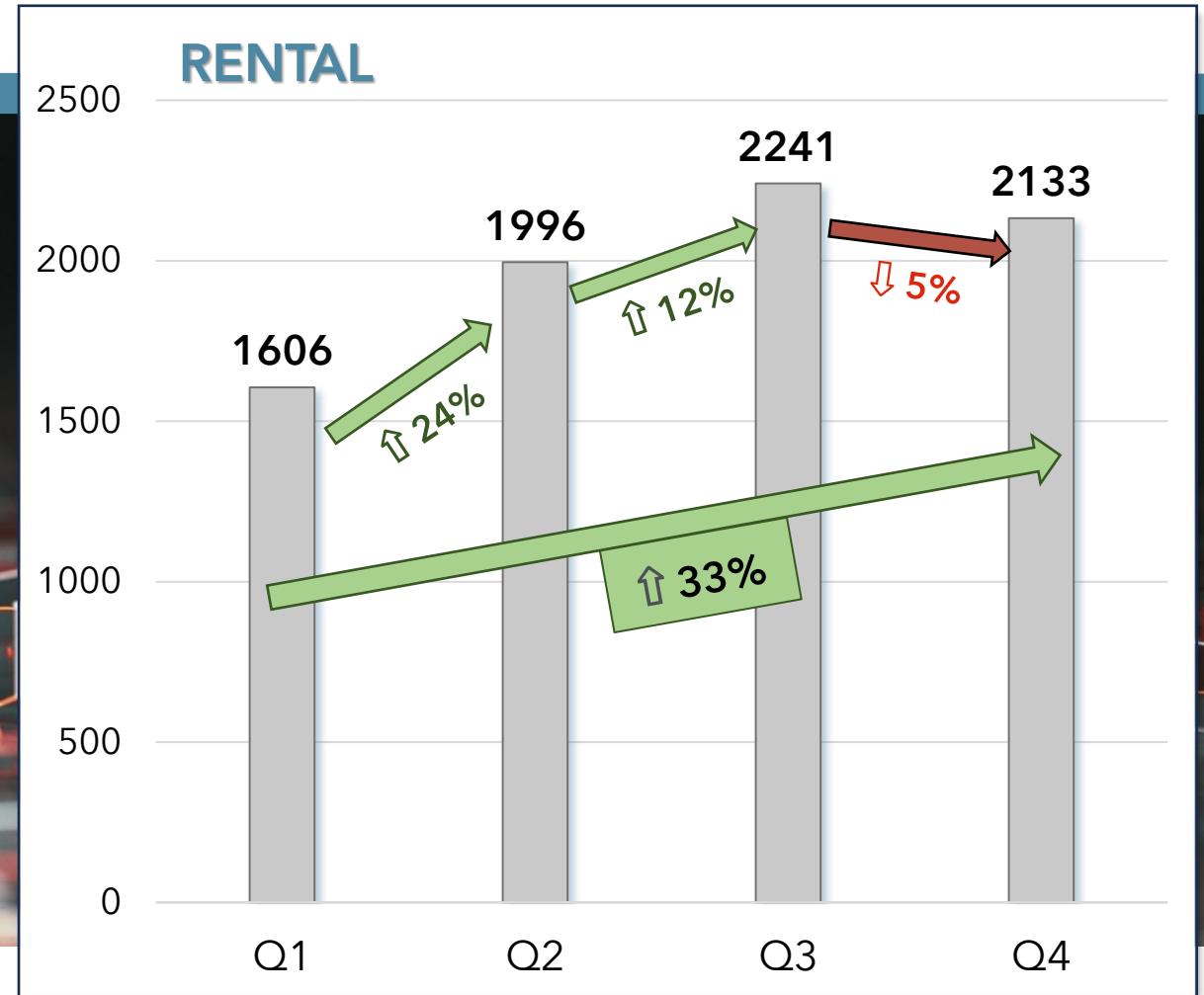
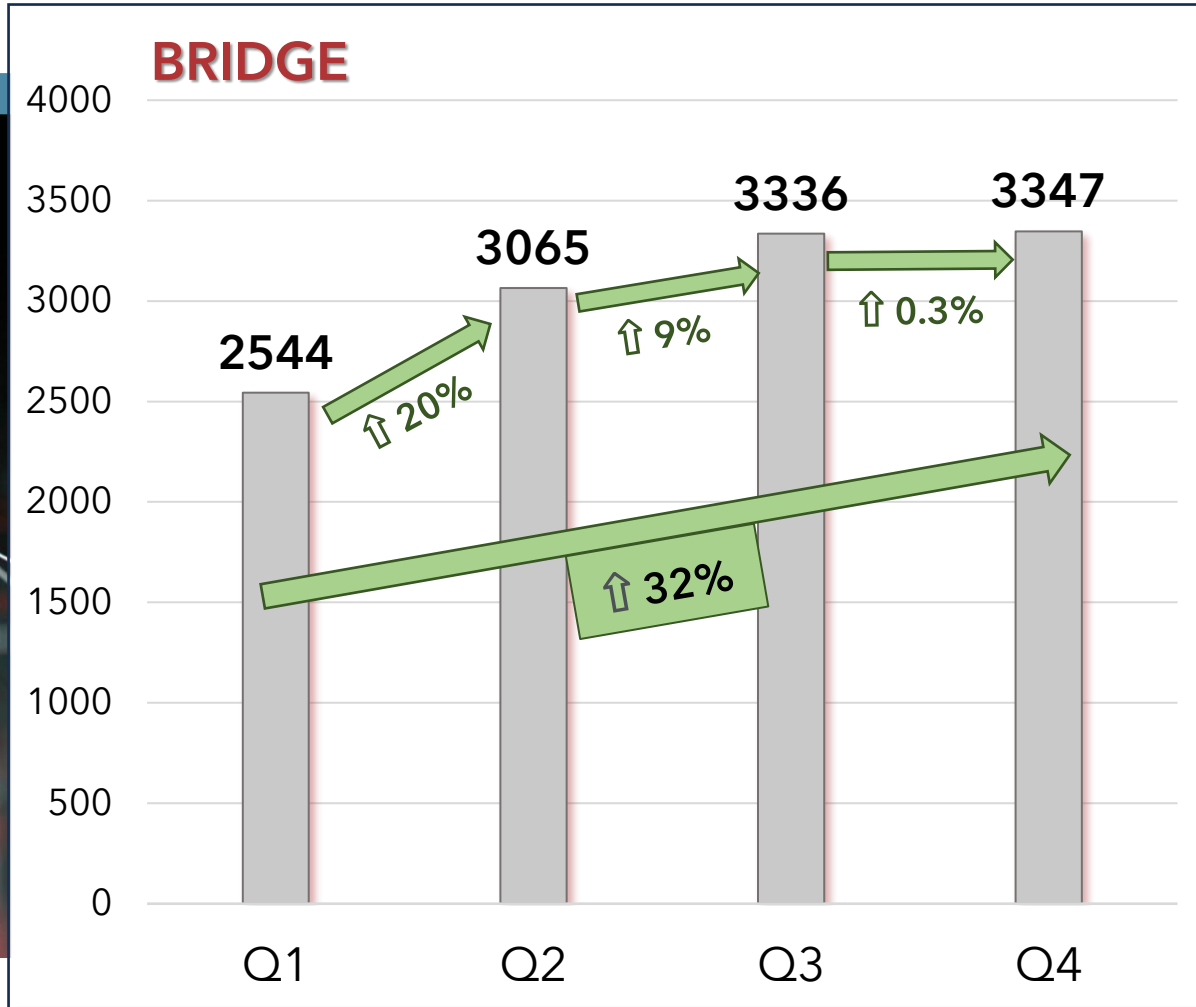
RENTAL LOAN VOLUMES BY SAME USERS

Q1-Q4 2023



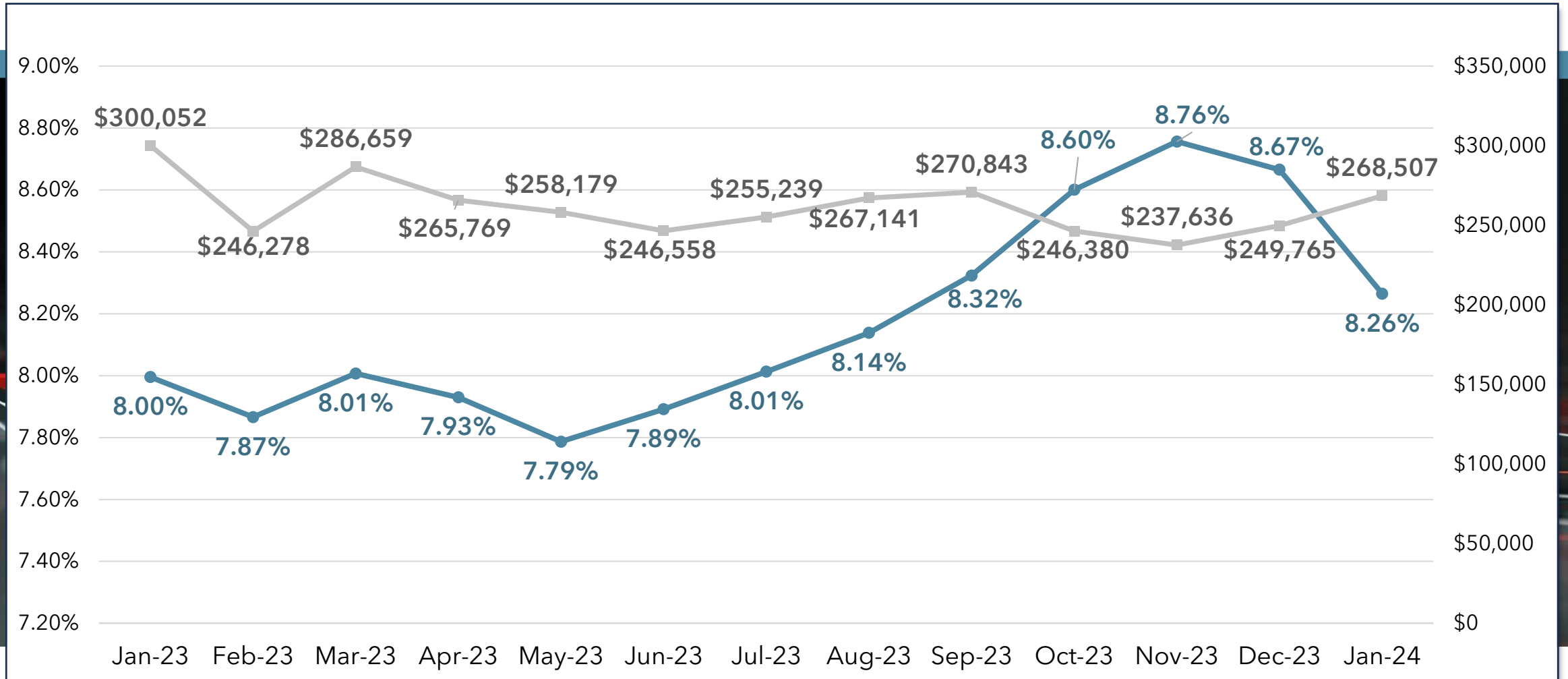
BRIDGE VS. RENTAL LOAN VOLUMES

Q1-Q4 2023



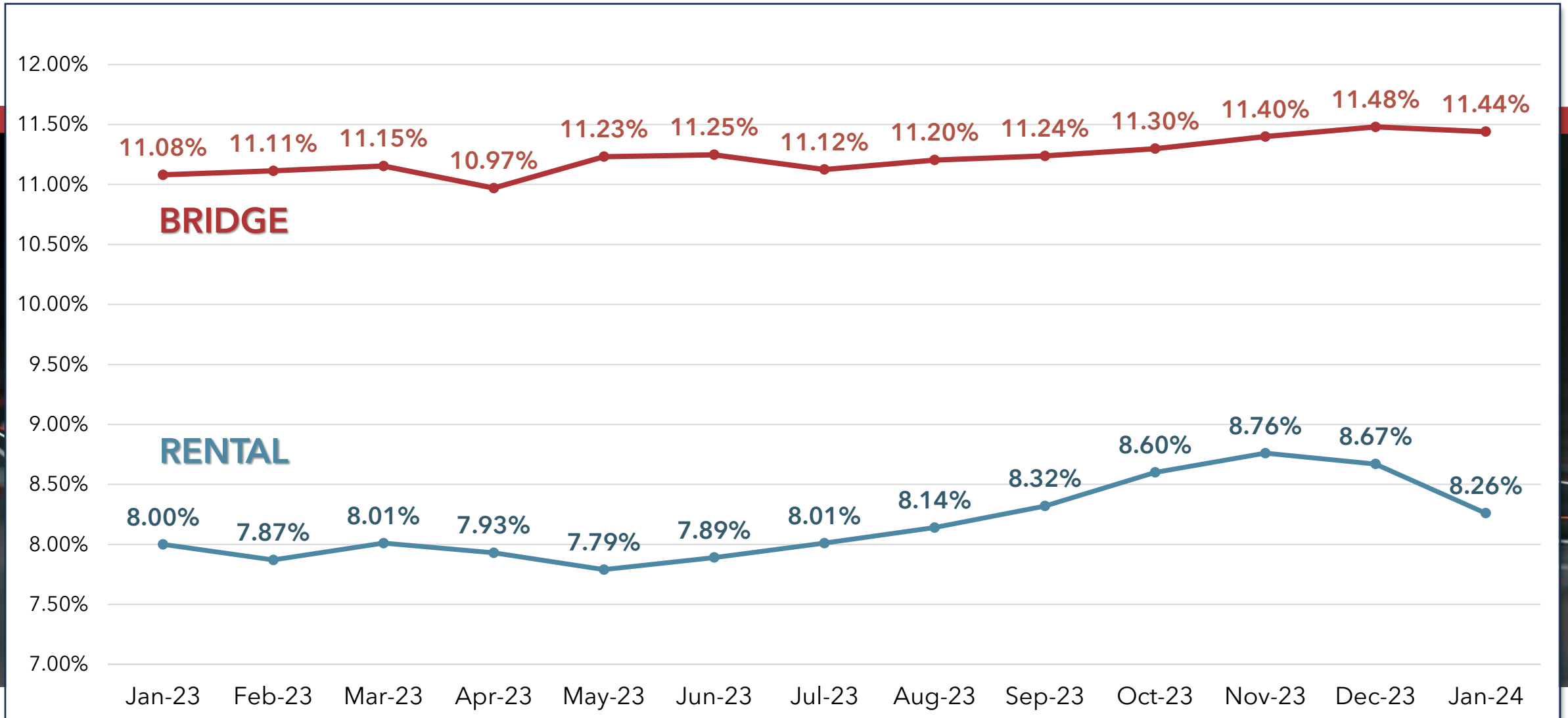
RENTAL LOAN RATES & AVG. LOAN AMOUNTS

January 2023 - January 2024



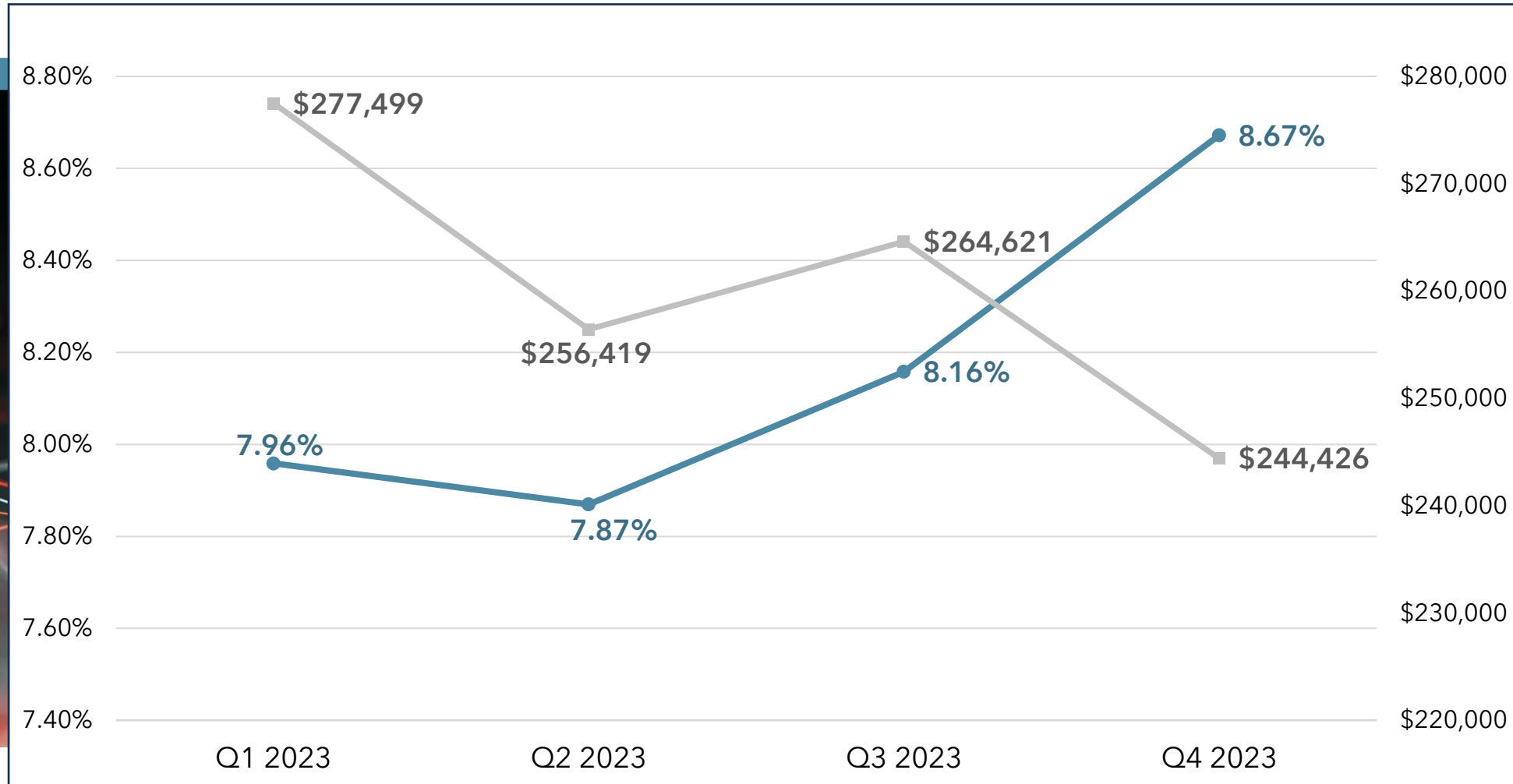
BRIDGE VS. RENTAL INTEREST RATES

January 2023 - January 2024



RENTAL LOAN RATES & AVG. LOAN AMOUNTS

Q1-Q4 2023

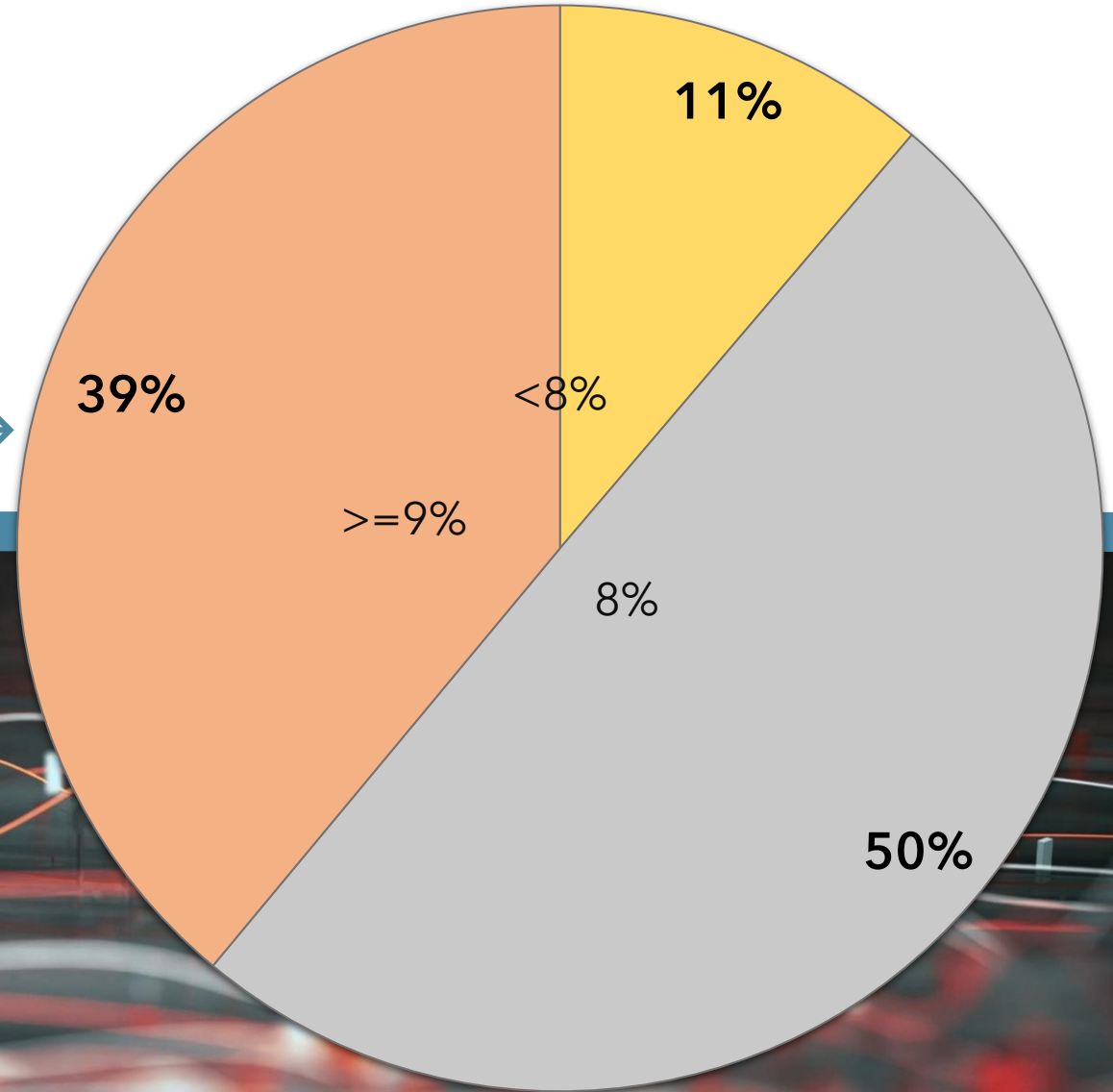


RENTAL LOAN INTEREST RATES

January 2024

89% of loans were between 8.0-9.99% →

Average: 8.3%



TOP RENTAL STATES BY VOLUME

2022	2023
Texas	Pennsylvania ↑ 3
Florida	Texas ↓ 1
New Jersey	Florida ↓ 1
Pennsylvania	New Jersey ↓ 1
Illinois	Ohio ↑ 5
New York	Illinois ↓ 1
Connecticut	New York ↓ 1
California	North Carolina ↑ 1
North Carolina	Maryland ↑ 5
Ohio	Indiana ↑ 1

TOP **RENTAL** COUNTIES BY VOLUME

2022	2023
Cook, IL	Cook, IL
Philadelphia, PA	Philadelphia, PA
Essex, NJ	Essex, NJ
Harris, TX	Baltimore, MD ↑ 4
Dallas, TX	Franklin, OH ↑ 25
New Haven, CT	Harris, TX ↓ 2
Duval, FL	Cuyahoga, OH ↑ 8
Baltimore, MD	Duval, FL ↓ 1
Miami-Dade, FL	Dallas, TX ↓ 4
Tarrant, TX	Wayne, MI ↑ 2



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