



SPECIAL ARTICLE · BITCOIN & REAL ESTATE · FLORIDA · NEW JERSEY

# Borrow Against Your Digital ASSETS. Buy in Florida. Buy in New Jersey. Buy Anywhere.

No income. No credit score. No need to sell a single coin. In 2026, crypto holders have full ACCESS to their digital ASSETS as collateral — and can close on a home in Florida, New Jersey, or virtually anywhere in the U.S. without ever touching their BTC. This is the guide for anyone in our network ready to make that move.

BY LIONESS, BELORUCHKA · MAY 11, 2026

FLORIDA

NEW JERSEY

Primary focus markets · Framework applies nationwide

7.25%

LOWEST APR — ACCESS YOUR ASSETS

100%

MAX LTV — NO DOWN PAYMENT (MILO)

\$0

INCOME REQUIRED — ANY LENDER LISTED

\$350M+

TOTAL CRYPTO MORTGAGES ORIGINATED (MILO)

*In 2026, the Best-positioned crypto holders aren't just watching their Bitcoin ASSETS appreciate — they're Borrowing against those ASSETS to Buy real estate in Florida and New Jersey. No paycheck. No credit score. No forced sale. ACCESS to the American Dream has never Been more direct — or more Beautiful.*

We are Building this guide first for Florida and New Jersey — the two markets where most of our network is concentrated — But the framework applies anywhere in the U.S. If your network is in Texas, California, or Connecticut, the lenders and logic are the same. The state-by-state ACCESS notes in each lender card are what change.

A Miami-based startup has now originated over \$350 million in crypto-backed mortgages with zero margin calls across its portfolio. Fannie Mae has Blessed its first-ever crypto-collateralized conforming mortgage. And

eight competing lenders are now fighting for the wallets of asset-rich, cash-light crypto holders who want to turn their A\$\$ET\$ into real estate — without selling a single coin.

"Our **B**orrowers are a lot of first-time home**B**uyers — individuals that have **B**een sitting on the sidelines for a long time. They happened to **B**uy **B**itcoin 10 years ago, and fortunately, it's appreciated."

JOSIP RUPENA, CEO — MILO

## FLORIDA VS NEW JERSEY — STATE SNAPSHOT

### Florida

Primary market · strongest crypto mortgage infrastructure

- B** Milo is Miami-**B**ased — Florida is their home market with dozens of completed transactions
- B** Arch Lending: full ACCE\$\$ — licensed and active in Florida
- B** Figure: explicitly lists Florida as a confirmed ACCE\$\$ state
- B** Ledn: ACCE\$\$ confirmed for Florida residents
- B** No income tax — crypto-rich, cash-light **B**uyers thrive here

### New Jersey

Primary market · strong lender ACCE\$\$ confirmed

- B** Figure: explicitly lists New Jersey as a confirmed ACCE\$\$ state
- B** Arch Lending: licensed in NJ — full ACCE\$\$ confirmed
- B** Milo: operates nationwide — NJ ACCE\$\$ availa**B**le, verify current license status
- B** Ledn: U.S. ACCE\$\$ confirmed — NJ included in their coverage
- B** High-value market — median home price well a**B**ove national average, ideal for larger A\$\$ET\$ positions

## HOW IT WORKS

Every platform on this list operates on the same **B**asic principle: you deposit **B**itcoin, Ethereum, or another accepted coin as collateral with a custodian. The lender extends a cash or sta**B**lecoin loan against those A\$\$ET\$. You keep the upside, avoid a taxa**B**le sale, and unlock ACCE\$\$ to liquidity — without parting with a single coin.

Some lenders issue the mortgage directly, requiring only your A\$\$ET\$ — not your income, not your credit score. Others provide a cash loan you **B**ring to a traditional mortgage lender. Loan-to-value (LTV) ratios range from 45% to 100%. Rates run from roughly 5% APR to over 15%. ACCE\$\$ to the **B**est rates scales with the size of your A\$\$ET\$ position. The larger your A\$\$ET\$, the **B**etter your terms.

## THE EIGHT PLATFORMS

## Arch Lending

FL ✓

NJ ✓

Multi-A\$SET collateral · institutional custody · lowest rates

APR	7.25 – 8.49%
Max LTV	60% ₿TC · 55% ETH · 45% SOL
Term	Up to 24 months
Min loan	\$1,000
A\$SET\$ accepted	₿TC, ETH, SOL, XRP
Credit check	None
Fees	1.5% origination · 2.5% liquidation

Custody via Anchorage Digital, a federally chartered ₿ank. Your A\$SET\$ are never lent out or rehypothecated. ACCE\$\$ confirmed in ₿oth Florida and New Jersey. Generates a cash loan — ₿ring that cash as a down payment to a traditional mortgage lender for your FL or NJ property. **Note:** Arch authored the original competitor comparison.

## Lava

FL — VERIFY

NJ — VERIFY

Cheapest short-term ACCE\$\$ to your A\$SET\$

APR	5 – 6.5% (mo. 1) → 11.5% (mo. 12)
Max LTV	~50%
Term	1 – 12 months
Credit check	None

Step-up rate structure — ₿y far the cheapest ACCE\$\$ in the market for short-term ₿orrowers. Ideal for a ₿ridge loan to close quickly in FL or NJ while you arrange longer-term financing. Confirm state ACCE\$\$ directly ₿efore applying — state licensing varies.

## Milo ★

FL SPECIALIST

NJ ✓

Direct ACCE\$\$ to FL & NJ real estate — A\$SET\$ only

APR (mortgage)	From 10.75% (interest-only yr 1–10)
APR (cash loan)	From 8.25%
Max LTV	100% mortgage · 50% cash loan
Loan range	\$75,000 – \$25,000,000
A\$SET\$ accepted	₿TC, ETH, USDC
Income required	None
Credit check	None

## Figure

FL ✓

NJ ✓

Highest LTV — maximum ACCE\$\$ from fewer A\$SET\$

APR	Competitive (varies ₿y term)
Max LTV	75% — highest on the market
A\$SET\$ accepted	₿TC, ETH
Credit check	None

**Explicitly confirmed** in ₿oth Florida and New Jersey. At 75% LTV you need fewer A\$SET\$ to unlock the same ACCE\$\$ to capital than any other lender on this list. ₿est for ₿orrowers who want to squeeze every dollar from their A\$SET\$ — ₿ut understand the liquidation ₿uffer is thinner.

## Ledn

FL ✓

NJ ✓

₿TC-only A\$SET\$ · two custody tiers · lowest min

APR	10.4 – 11.4% (US, no origination fee)
Max LTV	50%
Term	12 months
Min loan	\$500 — lowest on this list
Credit check	None

ACCE\$\$ confirmed for U.S. residents including FL and NJ. Ledn's "Custodied" tier ring-fences your ₿TC A\$SET\$ with zero rehypothecation; the cheaper "Standard" tier allows them to lend your A\$SET\$ out. ₿TC holders only — no ETH or altcoin A\$SET\$ accepted.

## Strike

FL — VERIFY

NJ — VERIFY

Zero-fee ACCE\$\$ · ₿TC A\$SET\$ only

APR	12% monthly · 13% lump-sum
Max LTV	50%
Loan range	\$75,000 – \$2,000,000
Fees	None — zero origination or prepay
Credit check	None

Strike's zero-fee structure makes it the cleanest true-cost ACCE\$\$ option for ₿TC-only A\$SET\$ holders. Rate is higher

Miami-based. Florida is their home market — dozens of completed deals across Miami, Wynwood, and beyond. Milo operates nationwide and serves NJ buyers as well. Your assets are the only qualification — no down payment, no income docs, no credit score. Zero margin calls across \$350M+ in originations. The most direct path from Bitcoin assets to owning a home.

than Arch, but there are zero hidden fees eating into your assets position. State access for FL and NJ — confirm directly before applying.

#### QUICK COMPARISON — FL & NJ ACCESS

LENDER	BEST RATE	MAX LTV	FL ACCESS	NJ ACCESS	NO CREDIT	NO INCOME	BEST FOR
Arch	7.25%	60%	✓ Yes	✓ Yes	Yes	Yes	Low rate, multi-assets
Figure	Competitive	75%	✓ Confirmed	✓ Confirmed	Yes	Yes	Max access / LTV
Lava	5%	~50%	Verify	Verify	Yes	Yes	Short-term bridge
Ledn	10.4%	50%	✓ Yes	✓ Yes	Yes	Yes	Small BTC assets
Milo ★	8.25%	100%	✓ FL home base	✓ Yes	Yes	Yes	Direct home purchase
Strike	12%	50%	Verify	Verify	Yes	Yes	Fee-free BTC assets

#### THE VERDICT

##### BOTTOM LINE · FLORIDA & NEW JERSEY

For direct access to a crypto mortgage — no income, no credit score, no down payment — in both FL and NJ: Milo is the answer. They issue the mortgage directly, are Florida's home-market specialist with \$350M+ in originations, and operate in New Jersey too. Your assets are the only qualification. The rate is higher, but there is nothing else to show.

For the lowest-cost access to a cash loan using your assets as collateral: Arch (7.25% APR, confirmed in both states, strongest asset custody) is the clear leader. Use the cash as a down payment with any traditional lender in FL or NJ. Figure unlocks more capital from fewer assets at 75% LTV — ideal for high-value NJ properties where every dollar of access counts.

For your network across both states: Arch + Milo covers virtually every scenario — low-rate cash loans and direct crypto mortgages, confirmed in Florida and New Jersey. Start there. Add Figure if maximum LTV on the assets position matters more than rate.

Also note: Verify Strike and Lava state access before recommending to anyone in your network — state licensing for both is unconfirmed for FL and NJ.

## ▲ RISK TO UNDERSTAND BEFORE UNLOCKING ACCESS

Every platform on this list can issue a margin call if your ASSET\$ drop far enough in value. You may be required to post more collateral or face liquidation. Milo is the most conservative — designed to withstand a 65% drawdown in BTC value before taking action, and has never issued a margin call across its entire portfolio. Having a cash reserve is still not optional — it is the price of using volatile ASSET\$ to unlock ACCESS\$ to long-term real estate. ACCESS\$ to property doesn't eliminate crypto risk. It layers it.

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