

Crypto Mortgages: What You Need to Know in 2025

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Crypto-backed loans to purchase real estate have become an alternative for Bitcoin and other crypto holders seeking flexibility and liquidity. Some of them are “crypto rich” but face barriers to securing traditional mortgages due to unconventional income, lack of formal credit history, or the banking system’s slow adaptation to digital assets. Others simply don’t want to sell and miss out on potential price gains.

Instead of cashing out your crypto to fund a home purchase, you can use it as collateral for a crypto-backed loan, which can act like a mortgage. The process is often much faster and comes with fewer hurdles than working with traditional banks.

This guide highlights the key things you need to know: how crypto mortgages work, where to get them, and how to make the most of your crypto’s potential.

What is a crypto-backed mortgage?

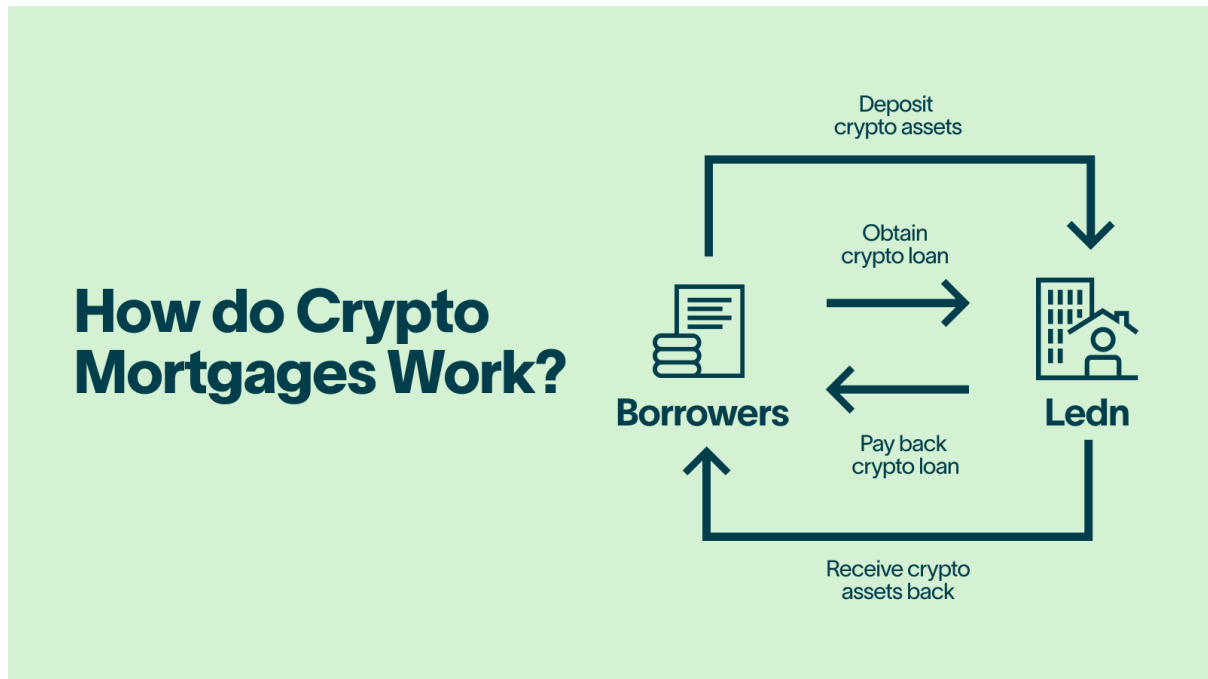
A crypto mortgage lets you borrow against the value of your digital assets to buy property. You pledge your crypto as collateral, receive funds (usually in USD or stablecoins), and make repayments over time. Once you’ve repaid the loan, your crypto is returned to you. These are not traditional mortgages but secured loans that can be used to finance property purchases.

These loans come with:

- Faster approvals
- Minimal credit score requirements
- Access to international real estate markets

Read more: [How to Borrow Against Crypto - Decoding Crypto Loans](#)

How do crypto mortgages work in 2025?



Here's how the process typically works today:

1. Choose your loan type:

Decide between a general-purpose crypto-backed loan or a real estate-specific mortgage.

2. Pledge your cryptocurrency
3. Use Bitcoin, Ethereum, or supported assets as collateral.
4. Receive your loan funds
5. Access stablecoins or fiat currency to pay for your property.
6. Repay the loan
7. Pay back the loan over time or in one go; once complete, you regain your crypto.

Where can you get a crypto mortgage?

Ledn

Ledn has originated over \$9.5 billion USD in loans since 2018. You can borrow up to 50% of your Bitcoin's market value to spend on whatever you like. Loans start at \$1,000 USD equivalent in Bitcoin collateral, with automatic approval and no credit checks. [Get started here.](#)

Highlights:

- Borrow up to 50% of your Bitcoin's value
- Get funded in under 24 hours
- No credit checks or income verification

- Flexible early repayment without penalties
- Special programs for overseas properties and residency

And with Ledn you always get:

- Regular [Proof-of-Reserves](#) attestations for transparency
-
- BitGo custody with enhanced protection

See what you could borrow with this [Loan Calculator](#).

Availability of crypto-backed loans may vary by region.

Read more: [What are Bitcoin-backed Loans? And How Do They Work?](#)

Other platforms to explore:

Milo: Crypto mortgages for US and international buyers

Figure: Crypto-secured loans for home financing

USDC.homes: Mortgages backed by stablecoins like USDC

What are the collateral requirements for a crypto mortgage?

Collateral ratios typically range from 40–60%, depending on the platform and asset mix.

Example:

- \$500,000 property
- 40% collateral ratio
- \$200,000 in crypto pledged

Some lenders now allow multi-asset collateral (Bitcoin + Ethereum + stablecoins) to reduce risk and add flexibility. Ledn, however, focuses solely on Bitcoin.

Why would you want a crypto mortgage?

Hold onto your crypto

Keep your assets as collateral while still accessing property financing.

Get fast, simple approvals

Skip the paperwork and delays of traditional lenders.

Access global opportunities

Invest across borders with the support of international platforms.

Less reliance on credit scores

Approval is based on your collateral, not your credit history.

Potential tax advantages

Depending on your location, loan interest may be deductible, and you defer capital gains by not selling crypto.

A few things to keep in mind when considering a crypto mortgage

While crypto-backed mortgages offer exciting opportunities, they also come with some important details to be aware of. Understanding these factors can help you make confident, well-informed decisions.

Crypto price movements

Crypto values can rise or fall, affecting your collateral levels.

Platform choice

Work with regulated providers with a good track record for safety and peace of mind.

Local regulations and taxes

Stay updated on your jurisdiction's reporting and tax rules.

Security and custody

Make sure your assets are stored with reputable custodians.

→ *Ledn uses BitGo, one of the industry's most respected qualified custodians, providing multi-signature cold storage.*

Crypto-backed loans carry risks, including potential liquidation if asset values fall. For more, read our [Risk Disclosure Statement](#).

What do you need to apply for a crypto mortgage?

- ☒ Verified crypto holdings
- ☒ Basic KYC (Know Your Customer) documents
- ☒ Compliance with local regulations
- ☒ Awareness of tax and reporting obligations

Consider working with a tax or legal adviser familiar with crypto lending to make the most informed decisions.

Final thoughts

Crypto-backed mortgages offer a forward-looking way to access real estate financing in 2025, without giving up your long-term crypto holdings.

Interested? [Check out Ledn's crypto loan solutions.](#)

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