CAPITAL FINANCIAL GROUP CORPORATION

HARD MONEY OUT. ARV CASH-OUT IN.

How Investors Recycle Flip Capital — Without Getting Stuck in the Bridge Loan

BRRRR / Investor Refinance Play for FL, CO, OH, TN, AL

Capital Financial Group Corporation | Jupiter, FL | NMLS #2547138

The expensive part of a flip is not the rehab. It is overstaying the hard-money clock.

The biggest mistake investors make with BRRRR is getting stuck in a short-term loan because the long-term lender moves too slow — or will not lend on after-repair value. Investor refinance programs exist to pay off that bridge, cash out against ARV when guidelines allow, and send the same capital into the next property. Hard money out. ARV cash-out in. Repeat.

What BRRRR Actually Requires from the Lender

Buy, Rehab, Rent, Refinance, Repeat only works if the refinance step is real. That means a take-out loan sized off current value after the work — not the original purchase price — and a calendar that matches the hard-money balloon or the private lender's call date.

- **Buy + rehab** on hard money, private, or cash. Title, permits, and a paper trail for every dollar in the deal.
- **Rent** (or document market rent on Form 1007 / AirDNA for STR) so a DSCR or investor cash-out has income to underwrite.
- **Refinance** to a longer DSCR or investor program. Goal: pay off the short-term debt and, when LTV and seasoning allow, pull capital back out.
- **Repeat** only after the take-out is closed. Do not bid the next property on a hope and a 14-day rate lock.

Seasoning and ARV — The Two Gates

"Under 90 days" is a marketing target, not a federal rule. Investor guidelines decide two things: how long you must have owned the property (**seasoning**), and whether the new loan can be based on appraised value after repairs (**ARV**) instead of original cost basis.

- Some Non-QM / DSCR investors allow cash-out on current appraised value with shortened or no seasoning when the rehab is documented and the appraisal supports it.
- Other investors want 6 months of ownership, a certificate of occupancy, or a first payment made on the existing note.
- Delayed-financing style facts (bought with cash, now financing) follow a different clock than a hard-money refinance.
- LTV on cash-out investment property is typically lower than a rate-and-term refi — often in the 70–75% neighborhood, program-dependent.

We match the file to an investor whose seasoning and ARV rules fit the calendar you actually have — before the hard-money default interest kicks in.

What to Send So the Take-Out Can Start During Rehab

Do not wait until the last two weeks of the bridge. A refinance that has to invent a rent roll and a draw schedule at day 80 will miss a 90-day exit.

- Purchase HUD / closing disclosure and hard-money note (amount, rate, maturity).
- Rehab budget, invoices, and before/after photos. Permits and CO when the jurisdiction requires them.
- Entity docs (LLC articles, operating agreement, EIN) — most investors close in the entity.

- Lease or market-rent support (1007, rent comp, AirDNA for STR in FL/CO).
- Liquidity: down payment already in, plus reserves after the new loan funds (often 3–6 months PITIA).
- Credit: 620+ to start; 660–680 typically opens better leverage on DSCR cash-out.

When This Path Is the Wrong Tool

If the property will be your primary residence, this is not an investment cash-out — use conventional, FHA, or VA after any required occupancy/seasoning. If the rehab is incomplete or the appraisal will not support ARV, you refinance on as-is value or you wait. If DSCR on in-place or market rent is well below 1.00 and credit/reserves are thin, a no-ratio option may exist but leverage and rate will reflect it. Flips that must sell (not rent) need an exit buyer, not a DSCR take-out.

Comment REPEAT. We will map seasoning before you miss the balloon.

Send address, purchase price, rehab-in, hard-money maturity date, current or projected rent, and entity name. We model ARV cash-out LTV, DSCR, and whether a sub-90-day take-out is even on the menu for that file. Call (561) 677-2340. No hard pull on an inquiry.

Hard money out. Long-term debt in. Capital back to work.

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