CAPITAL FINANCIAL GROUP CORPORATION

WE DON'T JUST CLEAR LOANS.

We Engineer Cash Flow.

Cap Rate · Schedule E · Cross-Collateral · Interest-Only · Portfolio

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

If your loan officer cannot read a Schedule E or a cap rate, the structure is being left on the table.

In investment real estate the loan is part of the return, not an afterthought. Debt service, amortization, and how many properties sit behind the note change cash-on-cash as much as the rent does. We underwrite the property and then choose a structure — DSCR, interest-only, cross-collateral, or a small portfolio note — that is built for the monthly number, not just a clear-to-close email.

The Metrics That Decide the Structure

- **NOI** — net operating income after vacancy and operating expenses, before debt service. This is the raw engine.
- **Cap rate** — NOI ÷ purchase price (or value). How the market is pricing the income. A loan that ignores cap rate is just quoting a payment.
- **DSCR** — rent (or NOI, depending on the investor) ÷ PITIA. Coverage that qualifies the file when tax returns are a mess or you are scaling past 10 doors.
- **Cash-on-cash** — annual cash flow after debt service ÷ cash left in the deal. This is the investor's scoreboard. Changing IO vs. amortizing, or 75% vs. 80% LTV, moves this number more than most rate tweaks.
- **Schedule E** — the tax-return view of existing rentals. Useful when a full-doc investor program or a bank statement / asset-depletion hybrid still wants a portfolio picture. Depreciation that "kills" W-2 income is often why DSCR exists in the first place.

Five Structures We Actually Use

1. Standard amortizing DSCR. 30-year (or balloon/IO hybrid) qualified on the subject property's rent. Cleanest path for a single buy-and-hold in FL, CO, OH, TN, or AL.

2. Interest-only period (often 5–10 years). Lower payment in the early years, higher cash-on-cash, more rate and balloon risk later. Use when the business plan is refinance, sale, or rent growth — not when the only plan is hope.

3. Cross-collateral. Two or more properties secure one note. Can raise leverage on a weaker DSCR asset by pairing it with a stronger one, or pull cash from a free-and-clear door to buy the next. Title, entity, and exit planning have to be clean; selling one property later is more paperwork.

4. Portfolio / blanket financing. One facility across a small pool instead of five separate closings. Useful when you are done with "one more 30-year at a time" and want a single covenant package. Not the same as a CMBS or agency multifamily deal — still 1–4 unit investor product in most of our channels.

5. Cash-out to recycle capital. Pull equity after value or rent supports it (see the BRRRR / ARV guide). Structure the new payment so cash-on-cash on the remaining basis still works — otherwise you refinanced yourself into a job.

What We Need to Model a Deal

Purchase price or current value, in-place rent or 1007 / AirDNA, taxes, insurance, HOA, current debt if any, entity name, and whether the goal is max leverage, max monthly cash, or pull-out. We will return DSCR, estimated cash-on-cash, and which of the five structures is even eligible — before you are under contract pressure.

What This Is Not

It is not tax advice (Schedule E treatment belongs with your CPA). It is not a promise that cross-collateral or IO will be available on every address. Cap rate and cash-on-cash in marketing tables are examples, not your deal. Every structure is subject to credit, appraisal, investor guidelines, and property type.

Comment DEAL. Send the rent roll, not just the list price.

Call (561) 677-2340 or email info@cfgcloans.com. Subject property address, T/I/HOA, rent, and whether you want leverage or cash flow first. Response within one business day. No hard pull on an inquiry.

Structure the debt. Then the cash flow shows up.

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