CAPITAL FINANCIAL GROUP

CORPORATION

INVESTOR FINANCING · CONFIDENTIAL RESOURCE

THE 2026 DSCR & INVESTOR FINANCING PLAYBOOK

How to scale your real estate portfolio across FL, CO, OH, TN, and AL — without tax returns or employment verification.

NO TAX RETURNS | NO W-2s | NO EMPLOYMENT HISTORY | UNLIMITED DOORS | STR / AIRBNB ELIGIBLE

30+	$1B+	5
Years Lending	Loans Closed	Licensed States

CAPITAL FINANCIAL GROUP CORPORATION

NMLS Company #2547138 · Licensed in FL, CO, OH, TN, AL

cfgcloans.com · 561-677-2340 · info@cfgcloans.com

The Core Asset

DSCR Pre-Qualification Cheat Sheet

DSCR loans qualify on the property — not the person. No personal tax returns. No employment history. The rental income does the talking.

01 · THE CORE QUALIFICATION FORMULA

DSCR = Gross Monthly Rental Income ÷ Monthly PITIA

PITIA = Principal + Interest + Taxes + Insurance + HOA / assessments

$3,200 rent
Income

$2,450 PITIA
Debt service

1.31 DSCR
Premium tier

The Scale

Stronger coverage unlocks better pricing and leverage.

1.25+
PREMIUM TIER
Most aggressive rate pricing and maximum leverage. This is the number to underwrite toward before you bid.

1.00 – 1.24
STANDARD TIER
Rent fully covers or exceeds the mortgage payment. Clean qualification path for buy-and-hold rentals.

< 1.00
NO-RATIO / SPECULATIVE
Available with specialized investors when liquidity and credit are strong — useful for value-add or lease-up assets.

02 Investor Document Checklist

Lean file. DSCR bypasses standard income underwriting.

ENTITY DOCS
LLC Articles of Organization, Operating Agreement, and EIN letter. Most investors close in an entity name.

LIQUIDITY
2 months of bank or brokerage statements covering down payment plus reserves (typically 3–6 months of PITIA).

RENT PROOF
In-place leases — or a Form 1007 / market-rent appraisal if the property is vacant.

STR SUPPORT
AirDNA projections or historical short-term ledgers for Airbnb / VRBO assets in FL and CO.

IDENTITY & CREDIT
Unexpired ID and a clean credit file. 620+ to start; 660–680 typically unlocks premium leverage.

PM TRACK RECORD
Brief property-manager profile if used. Self-management is widely accepted.

03 Quick-Reference Matrix for Strategic Scaling

TOPIC	DSCR ADVANTAGE	WHY IT MATTERS
Door limit	**No cap on financed properties**	Conventional loans stall at 10 doors. DSCR does not.
Portfolio scale	**One program, many assets**	Keep buying without switching lenders mid-run.
Short-term rentals	**AirDNA / STR ledgers accepted**	Vacation markets in Florida and Colorado stay financeable.
Entity vesting	**LLC / Corp OK**	Keep personal name off title and isolate liability.
Cash-out refinance	**Available on DSCR**	Pull equity to fund the next acquisition.
Credit floor	**620+ (660–680 premium)**	Recent credit events can still work on Non-QM paths.

Stop Guessing.
Let's Run Your Next Scenario.

In the 2026 market, speed and certain execution are everything. Tracking a single-family rental, a multi-unit asset, or a short-term vacation property in FL, CO, OH, TN, or AL? Send the address and we will model DSCR, leverage, and structure before you sign the contract.

SUBMIT A DEAL SCENARIO FOR REVIEW →

Opens cfgcloans.com/get-pre-approved · Response within one business day · No hard credit pull on inquiry

Send this. We'll run the model.

- **01** Property address & purchase price or refinance target
- **02** In-place rent or AirDNA / market-rent estimate
- **03** Estimated taxes, insurance, and HOA
- **04** Entity name (or personal) and target close date

CALL
561-677-2340
Direct line to the investor desk

EMAIL
info@cfgcloans.com
Deal packages & rent rolls welcome

WEB
cfgcloans.com/for-investors
Full investor program overview

How it works

1. **Send the deal** — Address + rent + price
2. **We model DSCR** — Coverage, LTV, structure
3. **Same-day letter** — Qualified files, fast
4. **Close 21–30 days** — Capital deployed