

# A&S Capital Expands Loan Offerings to Empower Real Estate Investors with New Bridge and DSCR Loan Products

*Award-Winning Lender Introduces New Financing Solutions for Residential and Multifamily Investments*

MIAMI, FL, UNITED STATES, August 29, 2024 /EINPresswire.com/ -- [A&S Capital](#), Florida's leading and award-winning balance sheet lender, is proud to announce the expansion of its loan offerings with two new competitive products: Residential 1-4 Units Bridge Loans and Debt Service Coverage Ratio (DSCR) 30-Year Loans. These new products are designed to provide investors with the fast and flexible financing needed to capitalize on opportunities in the ever-evolving real estate market.



A&S Capital Offices in Miami, FL

## RESIDENTIAL 1-4 UNITS BRIDGE LOANS

A&S Capital's Residential 1-4 Units Bridge Loans are tailored for investors looking to purchase, fix & flip, refinance, or invest in ground-up construction. Key features include:

- **First-Time Borrowers & Foreign Nationals Welcome:** A&S Capital is committed to supporting borrowers at every experience level, ensuring that even first-time investors and foreign nationals can access growth opportunities.
- **High Leverage Options:** With up to 90% Loan to Cost (LTC) and 75% Loan to ARV (LTV), investors can maximize their resources and minimize upfront costs.
- **Competitive Pricing:** Starting at 10.25% with 1.25 points, our bridge loans are designed to be both flexible and affordable.
- **No Prepayment Penalty:** Borrowers benefit from as-disbursed interest, paying only on drawn funds, with the freedom to prepay without penalties.

- Quick Closings: A streamlined process ensures closings within 2-3 weeks, allowing investors to act quickly in the market.

## DSCR 30-YEAR LOANS

A&S Capital's 30-Year Fixed DSCR Loans offer a powerful tool for investors looking to grow their portfolio. By qualifying loans based on the cash flow of the property rather than personal income, these loans provide a more accessible path to real estate investment. Highlights include:

- Flexible Property Types: Ideal for single-family homes, 2-4 units, condos, townhomes, multifamily (5 to 10 units), and short-term vacation rentals.
- Broad Market Availability: Available in major markets with populations of 250,000 and above.
- Tailored Rates: Competitive rates starting at 6.5% with 30-Year Fixed, 5/6 ARM, 7/6 ARM, and 10/6 ARM options.
- Standard Prepayment Penalty: Declining penalty structure provides flexibility in managing your investments.

## ABOUT A&S CAPITAL

A&S Capital is a premier balance sheet lender in Florida, recognized as the NPLA Commercial Lender of the Year in 2021. As a direct lender specializing in short-term business purpose financing for single and multifamily residential real estate nationwide, A&S Capital offers bespoke solutions tailored to the unique needs of each client. We are proud members of the American Association of Private Lenders and the National Private Lenders Association, committed to maintaining the highest standards in the industry. Our professional team is dedicated to providing a seamless, transparent, and successful loan process for both domestic and international investors.

For more information on how A&S Capital can support your real estate investment goals, please visit A&S Capital's [website](#).

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