

Capital Ton Introduces 5+ Unit Multifamily Financing Option

Capital Ton is proud to announce a new specialized financing solution for acquiring or refinancing 5-8 unit multifamily properties.

TAMPA, FL, UNITED STATES, June 17, 2025 /EINPresswire.com/ -- Capital Ton is proud to announce a new specialized financing solution designed specifically for real estate investors acquiring or refinancing multifamily properties with five or more units. This program will benefit from Capital Ton's dedication to speed and unmatched responsiveness in the multifamily real estate market.



Capital Ton LLC

Investors looking to buy apartment buildings will now have access to 30-year fixed-rate multifamily loans. Capital Ton's new financing options include up to 75% LTV (loan-to-value) for acquisitions, and up to 70% LTV for cash-out refinances. This surpasses many multifamily lenders in the industry.

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Unlike FHA loans or Fannie Mae, approval is based on a property's ability to generate rental income, not personal income. Meaning, no tax returns will be requested. Typical underwriting criteria for stabilized multifamily properties include measuring mortgage payments against cash flow.

Speed sets Capital Ton apart. Investors typically close

within 21 to 30 business days, sometimes even faster. Fast closings help investors secure properties quickly and help buyers negotiate with property owners.

Documentation and qualification processes are investor-friendly. Capital Ton does not require personal income verification or tax returns. Instead, approvals are based primarily on a property's income potential (minimum DSCR ratio of 1.1x), property values, credit history and

multifamily investing experience. This approach simplifies loan approval.

When compared to conventional mortgages, DSCR loans offer competitive interest rates, but with slightly higher down payments and closing costs. Compared to residential mortgages, commercial real estate transactions tend to carry more risk, hence slightly higher origination fees and interest rates.

[5 to 8 unit multifamily financing options](#) are now available across 23 states, including multifamily markets in Florida, Texas, Georgia, Tennessee, Colorado and 18 other states. Whether an investor is refinancing an existing rental property or acquiring a new multifamily building, Capital Ton provides efficient and personalized service at every step.

Eligible borrowers benefit from competitive rates starting in the low 8% range, with flexible loan terms tailored specifically for multiple units. Minimum required credit score is 680, along with a 25% down payment and reserves covering at least six months of mortgage payments. These transparent requirements help investors clearly plan and manage their investment strategy.

"We know investors value predictability, speed, and leverage," emphasized the CEO. "Our entire process, from application to closing, is optimized to exceed investor expectations. Our attention to responsiveness ensures every question gets answered in a timely manner, making Capital Ton a trusted partner in real estate investing."

Headquartered in Sarasota, Florida, Capital Ton specializes in single family homes, multifamily and [residential investment property financing](#). Emphasizing fast closings, higher leverage, and responsive customer service. They offer tailored financing solutions in Alabama, Arkansas, Colorado, Florida, Georgia, Indiana, Iowa, Kansas, Missouri, New Mexico, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas and Wisconsin.

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