

SoCal Mortgage Broker Robert Peters Launches Deal-Proofing

Southern California Mortgage Broker Robert Peters of Bridge One Capital Expands Residential, Hard Money, and DSCR Loan Services Across California and 30+ States

ANAHEIM, CA, UNITED STATES, February 18, 2026 /EINPresswire.com/ -- Robert Peters, founder of Bridge One Capital and a Southern California mortgage broker with more than 25 years of experience, has expanded his residential and investor loan services throughout California, with a strong focus on Southern California counties, and DSCR investor loan availability in more than 30 states.



Most transactions don't fail because buyers are unqualified, they run into problems when income, assets, or loan structure aren't reviewed carefully enough at the beginning..."

Robert Peters

Bridge One Capital provides mortgage solutions across the State of California, including Orange County, Los Angeles County, Riverside County, San Bernardino County, and San Diego County. The firm works with first-time homebuyers,

self-employed borrowers, real estate investors, and move-up buyers seeking structured mortgage financing.

As a California mortgage broker based in Anaheim, Peters emphasizes proactive loan structuring — a method he refers to as "Deal-Proofing." The approach focuses on reviewing income documentation, debt-to-income ratios, asset sourcing, loan program selection, and timeline alignment before underwriting begins.

"Many financing challenges can be addressed early when borrowers understand how qualification guidelines are applied," Peters said. "Clear structure before submission often results in a smoother process."

Bridge One Capital offers a full range of residential and investment loan programs, including:

- FHA loans for first-time homebuyers
- VA loans for eligible veterans
- Conventional mortgage financing
- Down payment assistance (DPA) programs in California
- Non-QM mortgage programs

- DSCR (Debt Service Coverage Ratio) loans for real estate investors
- Portfolio loan programs
- Hard money loans in California
- Fix-and-flip financing

For real estate investors, DSCR loans are available in more than 30 states through approved lending channels. DSCR programs qualify borrowers primarily based on rental property cash flow rather than personal income, subject to lending guidelines and property requirements.

Hard money loans and bridge financing options are available for time-sensitive purchases, property acquisition deadlines, and investor transactions requiring expedited underwriting. These programs are subject to equity position, property condition, and lender approval criteria.

As an Anaheim mortgage broker serving all of California, Peters works with borrowers across Southern California and statewide markets. His background includes both mortgage lending and California real estate brokerage, providing insight into contract timelines, escrow processes, and transaction coordination.

According to Peters, many first-time homebuyers in California delay purchasing due to uncertainty regarding credit score requirements, down payment amounts, and documentation expectations.

“In many cases, buyers qualify sooner than they think,” Peters explained. “The key is understanding how income is calculated and which mortgage program aligns with the borrower’s profile.”

Bridge One Capital operates statewide in California and maintains strong lending relationships supporting investor financing in 30+ states.

Robert Peters holds individual NMLS license #1387951 and operates Bridge One Capital under company NMLS #2723859.

About Bridge One Capital

Bridge One Capital is a California mortgage brokerage headquartered in Anaheim, serving borrowers throughout California, including Orange County, Los Angeles County, Riverside County, San Bernardino County, and San Diego County.

The firm provides FHA loans, VA loans, conventional financing, down payment assistance programs, DSCR loans, non-QM mortgage options, portfolio lending, hard money loans, and fix-and-flip financing. The company focuses on structured mortgage lending designed to support smoother transactions for first-time homebuyers and real estate investors.

Media Contact:

Robert Peters

Founder, Bridge One Capital

Phone: 714-981-2268

Email: rpeters@bridgeonecapital.net

Website: <https://www.bridgeonecapital.net>

LinkedIn: <https://www.linkedin.com/in/robert-peters-486b38b/>

Facebook: <https://facebook.com/bridgeonecapital>

Instagram: <https://www.instagram.com/bridgeonecapital/>

NMLS #1387951 | Bridge One Capital NMLS #2723859

ROBERT PETERS

BRIDGE ONE CAPITAL

+1 714-981-2268

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[Instagram](#)

[Facebook](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/893245585>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.