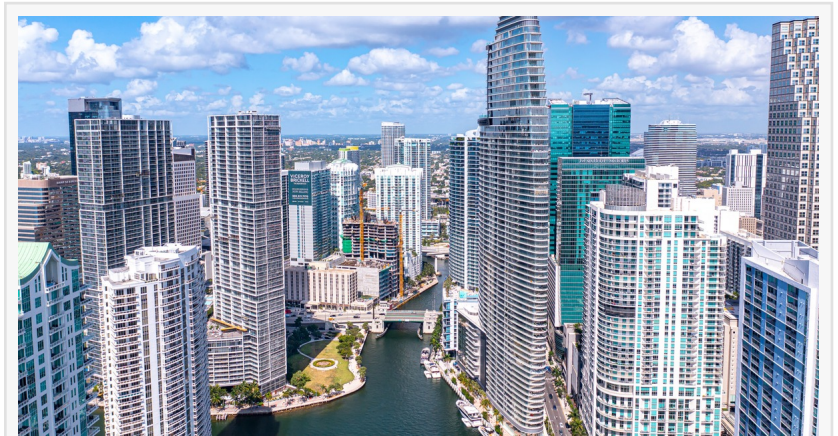


Miami Mortgage Broker Philip Bennett Explains Why Investors Choose Long-Term DSCR Loans

Bennett Capital Partners Mortgage Brokers explains how professional investors use long-term DSCR loans to finance Florida rentals through an LLC.

MIAMI, FL, UNITED STATES, June 27, 2026 /EINPresswire.com/ -- Real estate investors are changing how they finance rental property, and a growing number are choosing long term [DSCR loans](#) over short term financing. Philip Bennett, President of Bennett Capital Partners Mortgage Brokers and a longtime [Miami mortgage broker](#), says the shift reflects a more disciplined investor mindset in a higher rate market.



Miami Skyline

“

Investors are not chasing the lowest teaser rate anymore. They want a loan that qualifies on the property own cash flow and stays in place for years.”

*Philip Bennett, President,
Bennett Capital Partners
Mortgage Brokers*

Real estate investors purchased about 19 percent of all United States homes sold in the first quarter of 2026, according to a Redfin analysis of county records. Redfin defines an investor as any buyer whose name includes terms such as LLC, Inc, Trust, or Corp. That definition points to a clear trend. More investors are buying through business entities, and they need financing built for that structure.

Why Miami Remains a Top Market for Professional Real Estate Investors

Miami continues to draw professional real estate investors from across the country and around the world. Strong rental demand, steady population growth, and no state income tax make South Florida attractive for long term rental strategies. Investors target condos, single family rentals, and small multifamily buildings across Miami, Miami Beach, and Brickell. Bennett Capital

Partners Mortgage Brokers works with these investors to arrange financing through its lender partners, and helps match each buyer to a program that fits the property and the business plan.

Why Investors Are Choosing Long Term DSCR Loans Over Short Term Financing

For years, many investors used short term bridge or hard money loans to buy and reposition property. Those loans can close quickly, but they often carry higher costs and a balloon payment that comes due in a year or two. In a market where rates are higher and timelines are longer, that structure can create pressure.

DSCR loans offer a different path. DSCR stands for Debt Service Coverage Ratio. With a DSCR loan, the lender looks at whether the property rental income covers the loan payment, rather than the borrower tax returns or pay stubs. Many programs offer a 30 year fixed structure, which can give investors a predictable payment for the long run.

"Investors are not chasing the lowest teaser rate anymore," said Philip Bennett. "They want a loan that qualifies on the property own cash flow and stays in place for years, not one that forces a refinance right when the market turns."

Qualification still depends on the lender. [DSCR loan requirements](#) may include a minimum credit score, a down payment, and a property that produces enough rent to cover the payment. Terms vary by lender and program.

How DSCR Financing Helps Investors Scale a Rental Portfolio Through an LLC

One reason professional investors favor DSCR loans is that many programs allow the borrower to close in the name of a limited liability company, or LLC. Holding rental property in an LLC can



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help separate personal and business assets, and it can make a growing portfolio easier to manage.

Because DSCR loans focus on the property cash flow, they may not affect a borrower the same way a stack of conventional mortgages can. That structure can make it easier for an investor to finance more than one property over time, subject to lender guidelines. For investors focused on portfolio growth, that flexibility matters.

What a Miami Mortgage Broker Is Seeing in the 2026 Investment Market

Bennett says the current market rewards investors who plan for the long term. With investor activity more measured than it was during the pandemic, the buyers who remain active tend to be more selective and more focused on durable cash flow.

"The investors closing deals today are running the numbers carefully," Bennett said. "A long term, fixed rate loan that the property can support on its own gives them room to hold through a slower market and still grow."

As an independent mortgage broker, Bennett Capital Partners Mortgage Brokers is not a lender. The firm arranges financing through a network of specialty lenders, which lets it compare programs for each investor situation. Investors who want to understand their options can review current rate and program information on the firm website or speak with the team directly.

About Bennett Capital Partners Mortgage Brokers

Bennett Capital Partners Mortgage Brokers is a Miami based mortgage brokerage led by President Philip Bennett. The firm arranges residential, commercial, and Non-QM financing for homebuyers, real estate investors, and international clients across Florida. With more than 25 years of industry experience, Philip Bennett and his team are known for speed, transparency, and creative financing solutions. The firm is located at 1101 Brickell Ave STE 800, Miami, FL 33131.

Bennett Capital Partners Mortgage Brokers, Company NMLS 2046862. Philip Bennett, Licensed Mortgage Broker, NMLS 1098318. Florida Mortgage Broker License MBR3891. Equal Housing Opportunity.

All loans are subject to credit approval, underwriting guidelines, lender eligibility requirements, property approval, and borrower qualification. This is not a commitment to lend, not a loan approval, and not a guarantee of financing. Rates, terms, down payment requirements, and programs vary by lender, loan program, property type, occupancy, borrower profile, and market conditions, and are subject to change without notice.

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