1st Capital Group Announces Expanded Foreign National DSCR Financing Through Correspondent Lending Channel

Expanded program offers eligible foreign national investors financing up to 80% LTV with property-cash-flow qualification and flexible asset options.

1st Capital Group announces expanded foreign national DSCR financing for eligible U.S. investment-property transactions.

BOCA RATON, FL, UNITED STATES, July 27, 2026 /EINPresswire.com/ -- 1st Capital Group, a DBA of GFL Capital Mortgage, Inc., today announced the availability of an expanded Foreign National Debt Service Coverage Ratio (DSCR) financing program through its correspondent lending channel. The program is designed for eligible international borrowers purchasing or refinancing non-owner-occupied investment property in the United States.

Eligible purchase and rate-and-term refinance transactions may qualify for financing up to 80% loan-to-value, subject to the borrower, property, DSCR, liquidity, geographic and underwriting requirements. Qualification focuses primarily on the investment property's rental income rather than the borrower's U.S. employment income or personal tax returns.

"International investors frequently have strong assets and sound investment plans but do not fit the documentation structure used for conventional U.S. mortgages," said Nick Lazarevic, mortgage loan originator with 1st Capital Group. "This expanded correspondent option allows us to evaluate eligible transactions using the property's rental cash flow while accommodating borrowers who may not have an established U.S. credit profile."

Program features for eligible transactions may include:

- Financing up to 80% LTV for qualifying purchases and rate-and-term refinances
- Loan amounts generally ranging from $150,000 to $1.5 million, with additional tiers potentially available

- DSCR qualification as low as 0.50, with lower maximum leverage when the DSCR is below 1.00
- Consideration of long-term and qualifying short-term rental income
- AirDNA-supported income projections for eligible short-term-rental properties
- Consideration of borrowers without a U.S. credit history
- Foreign accounts for down payment, closing costs and required reserves
- Eligible digital assets considered for reserves without mandatory liquidation, subject to verification
- Availability for qualifying first-time and experienced real estate investors
- Eligible single-family homes, townhomes, standard condominiums, select condotels and two- to four-unit properties
- U.S.-based LLC vesting for eligible transactions, subject to entity and guarantor requirements

Borrowers generally must document at least 12 months of post-closing PITIA reserves. PITIA includes principal, interest, property taxes, homeowners insurance and applicable association dues. For DSCR purposes, qualifying gross rental income is divided by the applicable monthly PITIA obligation.

The program is intended exclusively for eligible investment-property transactions. Rural properties and properties in Puerto Rico, Guam and the U.S. Virgin Islands are not eligible. All borrowers, entities, funds and transactions remain subject to applicable sanctions screening, state-specific requirements and full underwriting review. Additional limitations apply to certain two- to four-unit properties in New York and Illinois. Florida transactions involving foreign entities may require an applicable affidavit at closing.

Cash-out refinance requests are reviewed separately and may carry reduced maximum leverage or additional restrictions. Program guidelines, eligible states, pricing and documentation requirements may change without notice.

Foreign national investors and their professional advisers can request a preliminary scenario review by providing the property's state and property type, proposed purchase price or estimated value, expected rental income, requested loan amount and the borrower's country of residence.

About 1st Capital Group

1st Capital Group is a DBA of GFL Capital Mortgage, Inc. and provides mortgage guidance for eligible residential and business-purpose transactions. The company works with homebuyers, self-employed borrowers, real estate investors, ITIN borrowers and foreign nationals. Program availability varies by borrower, property, loan purpose and jurisdiction.

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Compliance disclosure: GFL Capital Mortgage, Company NMLS #64367. Nick Lazarevic, NMLS #386391. This announcement is for informational purposes only and is not a commitment to lend or an offer of credit. All loans are subject to credit, property, program and underwriting approval. Programs, terms, eligibility and conditions are subject to change without notice. Additional restrictions may apply. Equal Housing Opportunity.

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