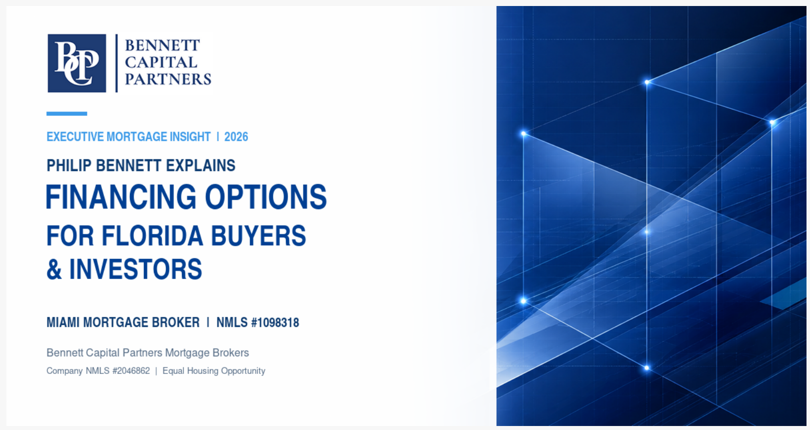
Miami Mortgage Broker Philip Bennett Explains Financing Options for Florida Buyers and Investors in 2026

Bennett Capital Partners Mortgage Brokers outlines key considerations for conventional, condominium, jumbo, Non-QM and investment-property financing.



Bennett Capital Partners Mortgage Brokers presents Philip Bennett's 2026 financing considerations for Florida homebuyers and real estate investors.

MIAMI, FL, UNITED STATES, August 1, 2026 /EINPresswire.com/ -- Miami Mortgage Broker Philip Bennett, president of Bennett Capital Partners Mortgage Brokers, is outlining a practical framework for Florida homebuyers and real estate investors evaluating mortgage financing in 2026.

The framework emphasizes matching the borrower, property, occupancy, documentation and transaction timeline before selecting a loan category. Drawing on 25+ years of mortgage experience, Bennett said borrowers benefit from evaluating the complete financing structure rather than focusing on a single advertised feature.

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

"The right mortgage strategy begins by matching the borrower, property, documentation and transaction timeline before the file is submitted," Bennett said. "That early analysis can identify which questions need to be answered and which financing paths warrant further evaluation."

Five Factors to Evaluate Before Selecting a Mortgage Program

Bennett identifies five factors that can materially affect program selection:

1. Occupancy and transaction purpose. A primary residence, second home and non-owner-occupied investment property can be evaluated under different underwriting standards.


Philip Bennett (NMLS# 1098318)

2. Income and documentation. Salaried borrowers, self-employed business owners, retirees and investors may document their ability to repay differently. Traditional and alternative-documentation programs should be compared based on the borrower's complete financial profile.

3. Property type and eligibility. Single-family homes, condominiums, multifamily properties and other real estate categories can have different collateral and project-review requirements.

4. Liquidity and total transaction structure. Down payment, reserves, closing costs, association obligations and post-closing liquidity can influence which options are appropriate.

5. Timing and execution. Contract deadlines, appraisal requirements, condominium documentation and lender overlays should be reviewed before a financing path is selected.

How Major Financing Categories Differ

Conventional financing can be appropriate for borrowers whose credit, income, assets and property meet applicable agency and lender requirements. Government-backed options may also be evaluated for eligible borrowers and properties.

Condominium financing requires analysis of both the borrower and the condominium project. Association budgets, insurance, project condition, litigation, assessments and other documentation may affect lender eligibility. Bennett recommends introducing the property into the financing review early, especially when a transaction involves an older building or a non-warrantable project.

Jumbo financing is designed for loan amounts above applicable conforming limits. Because jumbo programs can vary by lender, borrowers may encounter different requirements involving income documentation, reserves, property type and overall credit profile.

Non-QM financing may provide alternative methods for evaluating qualified borrowers with nontraditional income or complex financial profiles. Depending on the program, documentation may include bank statements, assets, profit-and-loss statements or other permitted sources. Non-QM does not mean no underwriting; credit, capacity, collateral and program-specific requirements still apply.

Investment-property financing may include conventional investor programs and business-purpose options such as DSCR, bridge or private financing. The applicable structure depends on property cash flow, borrower liquidity, experience, intended use and the lender's requirements.

The Broker's Role in Comparing Available Paths

As a mortgage broker, Bennett Capital Partners Mortgage Brokers does not make or fund loans. The company works with third-party wholesale, portfolio and private lending sources to identify programs that may align with a specific transaction. Final approval, pricing and terms are determined by the selected lender.

Bennett said the purpose of the framework is not to suggest that one category is universally better. It is to help borrowers ask more precise questions before choosing among Florida mortgage financing options.

"A program can look attractive in isolation and still be the wrong fit for the property or transaction," Bennett said. "The objective is to understand the complete file early enough to make an informed comparison."

About Bennett Capital Partners Mortgage Brokers

Bennett Capital Partners Mortgage Brokers is a Florida-licensed mortgage broker serving homebuyers, property owners and real estate investors. Founded in 2017 and headquartered on Brickell Avenue in Miami, the company provides access to residential, condominium, jumbo, Non-QM and investment-property financing through third-party lending partners.

Philip Bennett, NMLS #1098318, is the company's president and principal mortgage broker. Bennett Capital Partners Mortgage Brokers is located at 1101 Brickell Ave STE 800, Miami, FL 33131.

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