RCM Development Group

The Wealth Walkthrough

Turn the equity in your home into passive cash flow and new construction profit.

Strategy 1: Equity to DSCR Rental Cash Flow

Target: $300–$800/month per property

1. Tap Home Equity

Use a HELOC or cash-out refinance to access usable equity in your current home — typically up to 80% LTV.

2. Identify Investment Property

RCM helps you select a rental property with strong cash-flow potential in a growing market.

3. Qualify with a DSCR Loan

Debt-Service Coverage Ratio loans qualify on the property's rental income — not your W-2. Faster, simpler, scalable.

4. Close & Place a Tenant

Use your equity as the down payment. RCM coordinates closing, rehab if needed, and tenant placement.

5. Collect Monthly Cash Flow

Rent covers mortgage, taxes, insurance, and management — the remainder is passive income to you, every month.

6. Rinse & Repeat

As equity builds in property #1, repeat the playbook. Each property compounds your portfolio.

Strategy 2: Equity to New Construction Profit

Target: $60K–$150K profit per build

1. Tap Home Equity

Same starting point — pull equity from your primary home via HELOC or cash-out refinance.

2. Secure the Lot

RCM sources buildable lots in appreciating neighborhoods and handles due diligence.

3. Construction Financing

We arrange construction-to-perm financing. Your equity covers down payment and soft costs.

4. RCM Builds the Home

RCM Development Group manages permits, trades, and timeline — typically 6–9 months to completion.

5. List & Sell

Home is staged and listed at market. Sale proceeds repay construction loan and return your equity.

6. Pocket the Profit

Net profit is yours. Pay down the HELOC and redeploy into the next build or a rental.

Why RCM Development Group

End-to-end: financing partners, property selection, construction, tenant placement, and ongoing management. One team, one playbook, your wealth.

Ready to start? Contact RCM Development Group to map your equity to a strategy.