

Firm Capital

A Real Estate Capital Bank



MORTGAGE BANKING - REAL ESTATE CAPITAL ALTERNATIVE RESIDENTIAL LENDING PROGRAM

Relationship Driven • Execution Focused
www.FirmCapital.com



HISTORY

FOR 35 YEARS,

Firm Capital has established a track record as a **leading non-bank lender in Canada**. We provide residential loans, refinancings and infill construction loans at competitive rates and have the ability to provide immediate approvals.



ALTERNATIVE RESIDENTIAL LENDING PROGRAM

BOUTIQUE MORTGAGE LENDERS®

	1 st MORTGAGE	2 nd MORTGAGE
LTV	up to 75% <small>up to 80% on case to case basis*</small>	up to 75%
Rate <small>Starting from</small>	6.00%	7.00%
Fees <small>Starting from</small>	1.00%	1.25%

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RESIDENTIAL MORTGAGES: REQUIRED DOCUMENTS

Mortgage application /net worth

Serviceability by one of the following:
NOA / TI Gen. / 6 month bank statements

Approved Appraisal

FEATURES

- Quick Closings
- 6 month - 2 year terms
- Interest Only
- Fully Open
- 2nd Mortgage top up on purchases to 75% LTV

*These are Guidelines Only - Rate and fees can be adjustable • Stated income deals must pass a reasonability test • Owner occupied Rentals and Investor • Bridge financing available • Call for details.

Firm Capital Corporation

Mortgage Banking • Real Estate Capital

WHERE MORTGAGE DEALS GET DONE®



RELATIONSHIP DRIVEN • EXECUTION FOCUSED

SELECTED TRANSACTIONS

TAILORED MORTGAGE ENGINEERING BY FIRM CAPITAL®



ANOTHER PROJECT FINANCED BY FIRM CAPITAL



2022 - CELEBRATED 35 YEARS

www.FirmCapital.com

163 Cartwright Avenue
Toronto, ON M6A 1V5
mortgages@firmcapital.com
(416) 635-0221

BOUTIQUE MORTGAGE LENDERS®

WHERE MORTGAGE DEALS GET DONE

CONSTRUCTION LOAN

\$9,000,000

First Mortgage

0.50 acre residential lot improved
with a 10,884 sq. ft. luxury custom
dwelling

Toronto, ON

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BOUTIQUE MORTGAGE LENDERS®

WHERE MORTGAGE DEALS GET DONE

LAND AND CONSTRUCTION LOAN

\$1,110,000

First Mortgage

2,850 sq. ft. residential
triplex building

OTTAWA, ON

BOUTIQUE MORTGAGE LENDERS®

Sample Transactions

REFINANCE

\$800,000

FIRST MORTGAGE

Refinance on a 2,090 sq. ft. townhome

RICHMOND HILL, ON

REFINANCE

\$3,000,000

SECOND MORTGAGE

100' x 211' residential lot improved with a 8,598 sq. ft custom-built dwelling

TORONTO, ON

PURCHASE

\$400,000

FIRST MORTGAGE

2,500 sq. ft. cottage/rental property

INNISFIL, ON

BRIDGE LOAN

\$2,100,000

FIRST MORTGAGE

3,500 sq. ft newly constructed home on a 45' x 145' lot

TORONTO, ON

REFINANCE

\$1,500,000

FIRST MORTGAGE

4,782 sq. ft. newly constructed home on a 77' x 99' lot

TORONTO, ON

REFINANCE

\$800,000

FIRST MORTGAGE

2-storey, 2,135 sq. ft. semi-detached dwelling

TORONTO, ON

REFINANCE

\$3,545,000

FIRST MORTGAGE

Two luxury condominium units in the St. Regis

TORONTO, ON

PURCHASE

\$540,000

FIRST MORTGAGE

2,200 sq. ft. vacation home

BLUE MOUNTAINS, ON

REFINANCE

\$372,000

FIRST MORTGAGE

Refinance on a condo rental property

TORONTO ON

TAILORED MORTGAGE ENGINEERING BY FIRM CAPITAL



BUILDING
RELATIONSHIPS FOR
35 YEARS

35
Firm
Capital
2022 - CELEBRATED 35 YEARS

Boutique Mortgage Lenders®

FOR MORE INFORMATION, PLEASE CONTACT:

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🌐 www.FirmCapital.com

Where Mortgage Deals Get Done®

Ontario Mortgage Brokerage, Lenders and Administrators Act License #10164, Administrators License #11442