

Firm Capital

A Real Estate Capital Bank



MORTGAGE BANKING -
REAL ESTATE CAPITAL

ALTERNATIVE
RESIDENTIAL LENDING PROGRAM

Relationship Driven • Execution Focused
www.FirmCapital.com

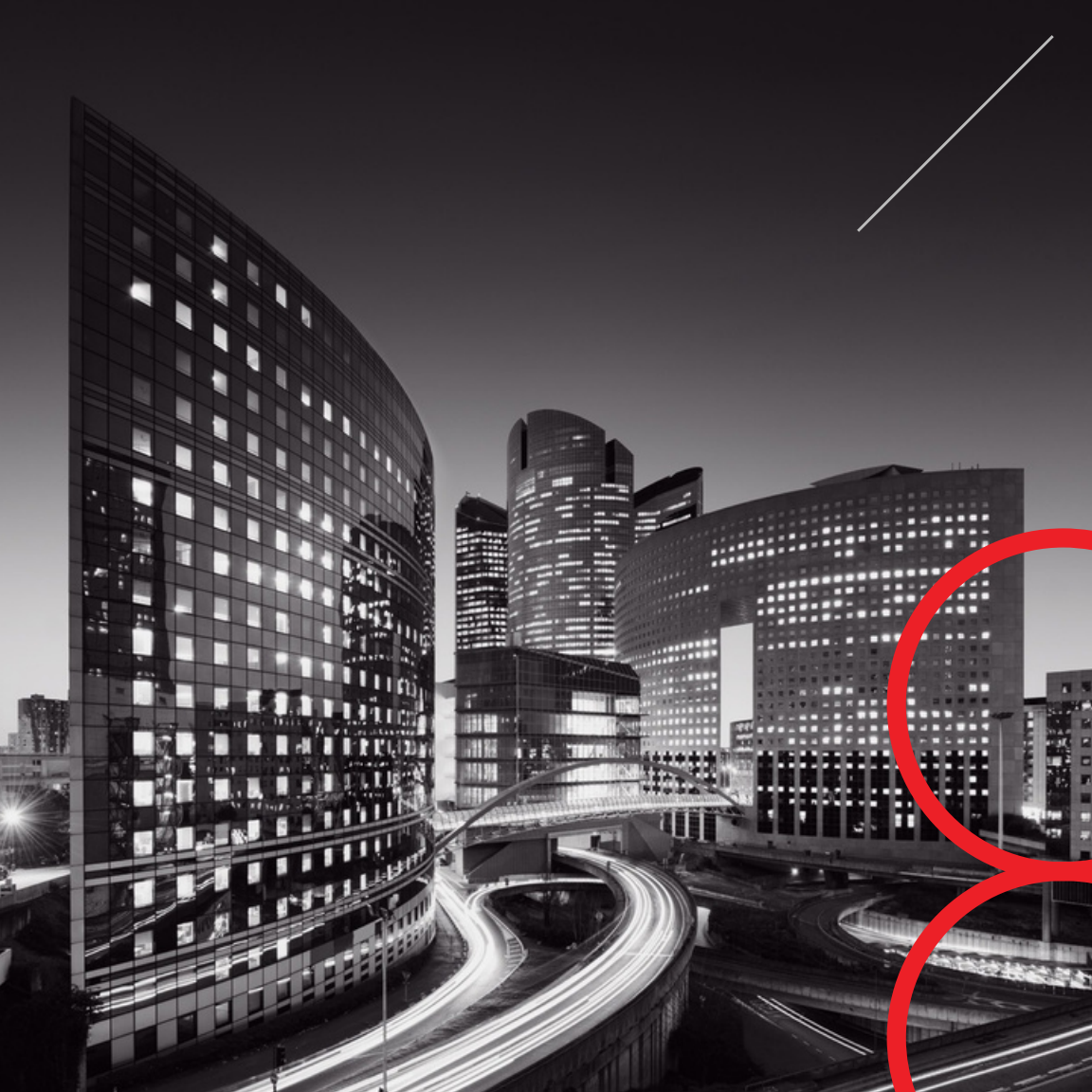


HISTORY

FOR OVER 35 YEARS,

Firm Capital has established a track record as a **leading non-bank lender in Canada.**

For purchase & refinancing, we provide residential loan, commercial mortgages and infill construction loans at competitive rates, with fast & efficient service.



SELECTED TRANSACTIONS



CONSTRUCTION LOAN

\$9,000,000

FIRST MORTGAGE

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

TORONTO, ON



LAND & CONSTRUCTION LOAN

\$1,500,000

FIRST MORTGAGE

4,085 sq. ft. luxury
custom home

ANCASTER, ON

BOUTIQUE MORTGAGE LENDERS®

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

ALTERNATIVE RESIDENTIAL LENDING PROGRAM

BOUTIQUE MORTGAGE LENDERS®

	1st MORTGAGE	2nd MORTGAGE
LTV	up to 75% <small>up to 80% on case to case basis*</small>	up to 75%
Rate <small>Starting from</small>	P+2.75%	P+4%
Fees <small>Starting from</small>	1.25%	1.75%

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RESIDENTIAL MORTGAGES: REQUIRED DOCUMENTS

Mortgage application

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.



Mortgage Banking • Real Estate Capital

WHERE MORTGAGE DEALS GET DONE®

FOR MORE INFORMATION, PLEASE CONTACT:

Justin Kowal

Vice President, Mortgage Origination &
Broker Network



T: (416) 635-0221 Ext. 303 | C: (437) 999-1537



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Boutique Mortgage Lenders ®

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